



FOR IMMEDIATE RELEASE

**CCB (Asia) completes first cohort of HKMA's GenA.I. Sandbox validation
and joins second cohort to explore GenA.I. potential**

Hong Kong – October 31, 2025 – China Construction Bank (Asia) ("CCB (Asia)") announced that as one of the first participating institutions in the first cohort of the Generative Artificial Intelligence (GenA.I.) Sandbox jointly launched by the Hong Kong Monetary Authority ("HKMA") and Hong Kong Cyberport Management Company Limited ("Cyberport"), it has successfully validated its "Smart Engage" use case. Concurrently, CCB (Asia) is further participating in the second cohort of the GenA.I. Sandbox research initiative with its new "Smart RM Assistant" use case, aiming to explore the potential of A.I. technologies and promote secure and reliable A.I. applications in the financial sector.

Ms. Annie Chen, CCB (Asia)'s Deputy Chief Executive, said, "The Sandbox validation represents a significant initiative in the Bank's commitment to FinTech innovation. Through this initiative, CCB (Asia) received invaluable guidance from the HKMA and exchanged innovative practical insights with industry peers. The first cohort successfully validated GenA.I.'s ability to streamline service processes, enhance personalized customer interactions, and elevate the customer service experience. Leveraging insights gained from the first cohort, CCB (Asia) will refine service precision, deepen its participation in the second cohort of the GenA.I. Sandbox research focusing on addressing the pain points in customer relationship management, such as experience gaps and data limitations, and exploring personalized precision services through GenA.I. to deliver more secure, efficient, and personalized experiences for customers."

The "Smart Engage" use case validated the application of GenA.I. technology to address common pain points that customer encountered when looking for banking products and services, including information overload, lack of personalization, and inconsistent service quality. By testing customers' natural language inquiries, the large language models accurately interpreted intent and generated personalized responses in real time, enhancing the overall customer experience. CCB (Asia) utilized the computing facilities provided by Cyberport to improve foundational data quality through structured data optimization and corpus refinement. By selecting pre-trained models tailored to financial scenarios, combined with model fine-tuning and prompt optimization, the initiative enhanced semantic comprehension and multi-scenario adaptability. This validation of GenA.I.'s integrated workflow accumulated critical experience for intelligent applications in the financial sector. The results demonstrated that GenA.I., driven by high-quality data, efficient technical adaptation, flexible model layering, and hybrid



compliance solutions, can achieve precise responses, rapid iteration, and secure scalability in banking, significantly elevating the customer experience. The trial data will further accelerate GenA.I. adoption in Hong Kong's financial sector, with the use case prominently featured at the HKMA's public exhibition.

CCB (Asia) will actively participate in the second cohort of the GenA.I. Sandbox research. Through its "Smart RM Assistant" use case, CCB (Asia) aims to address current pain points in customer relationship management, including inconsistent service quality, lack of service continuity, and the inability of standardized product recommendations and templated communication in meeting diverse customer needs. The initiative will leverage GenA.I. to analyze customer and product information to provide support for relationship managers. By tailoring communication content and service delivery methods based on customers' historical interaction patterns, the program seeks to achieve personalized, high-precision services, thereby systematically enhancing customer experience and service quality.

CCB (Asia) will continue to explore A.I.'s transformative potential in financial services, leveraging its technology-driven innovation to advance digital transformation and build a smart financial service ecosystem. CCB (Asia) will actively participate in Hong Kong's FinTech development, helping elevate the intelligence of local financial services while providing practical support for innovative growth in the Hong Kong's financial market.



Mr. Jason Jiao, CCB (Asia)'s Chief Operating Officer, Head of Fintech Division (third from left in second row) attended the GenA.I. Symposium co-hosted by HKMA and Cyberport.



Ms. Wu Susu, CCB (Asia)'s Deputy Head of Digital Banking Division (fourth from left) attended the GenA.I. Symposium co-hosted by HKMA and Cyberport.

About China Construction Bank (Asia)

China Construction Bank (Asia) Corporation Limited ("CCB (Asia)") is the comprehensive and integrated commercial banking platform of China Construction Bank Corporation ("CCB") in Hong Kong. As the flagship of CCB Group's overseas business, CCB (Asia) holds a variety of licenses and provides a wide array of banking services including retail banking services, commercial banking services, corporate banking services and treasury business etc., along with its industry-leading advantages in RMB services, FinTech, cross-border services and green finance. Through the extensive network and diversified service channels of CCB Group in Mainland China and Hong Kong, CCB (Asia) provides comprehensive, one-stop and integrated finance solutions to individuals, corporate and institutional clients. Adheres to "market-oriented, customer-centric" business philosophy, with its integrated operational platform as the basis, FinTech as the core drive and innovation as the leading force, CCB (Asia) is committed to providing efficient, safe and novel smart banking services to the general public.

For more information about CCB (Asia), please visit www.asia.ccb.com.

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