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CCB (Asia) completes second cohort of HKMA's GenA.I. Sandbox validation
“Smart RM Assistant” explores GenA.I. empowerment for
customer relationship management

Hong Kong – October 15, 2026 – China Construction Bank (Asia) (“CCB (Asia)”) announces the successful completion of its validation under the second 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”). Using “Smart RM Assistant” as its designated use case, CCB (Asia) explores the application of multi-agent GenA.I. technology in a controlled environment to empower Relationship Managers (“RMs”) in their day-to-day operations. This initiative has enabled CCB (Asia) to accumulate practical experience in enhancing the efficiency, consistency, and continuity of customer relationship management.

Ms. Yu Xiao, Deputy Chief Executive of CCB (Asia), said, “GenA.I. offers banks a new technology pathway to integrate business intelligence and support RMs in serving our customers. The ‘Smart RM Assistant’ validation was designed for the daily operational needs of RMs, addressing practical requirements such as customer information retrieval, data consolidation, product updates, and service workflow coordination. By exploring the use of agentic AI technology, we aim to provide RMs with more timely and coherent customer insights and service recommendations. This project has laid a solid foundation for safely integrating GenA.I. into banking operations, while unlocking new possibilities for smarter, more professional financial services.”

The Sandbox validation demonstrated the technical feasibility and development potential of “Smart RM Assistant” in supporting RMs. Built upon a multi-agent architecture, the system coordinates request routing, customer insights generation, knowledge retrieval, communication support, compliance review, and subsequent service recommendations. This structured approach ensures that processing steps remain transparent and traceable. Specifically, RMs can input customer identifier or other identifying information in natural language through the user interface. The platform instantly identifies intent, aggregates relevant customer profiles, account characteristics, and historical interactions via structured retrieval, and provides customer insights and service recommendations in conjunction with applicable product guidelines and internal policies. This significantly reduces the manual effort and time costs associated with searching and consolidating data across disparate records and data sources.



The validation also revealed several technical advantages. Deploying adapted models calibrated to specific task complexity and risk thresholds helps balance output quality, processing efficiency, and resource utilization. Deterministic reasoning establishes a more stable foundation for repeated testing and troubleshooting, while closed-loop actionable AI bridges information processing and subsequent service preparation. Additionally, the “AI vs. AI” review mechanism helps identify unsupported statements, omitted critical conditions, or potentially misleading wording, further enhancing operational efficiency, process transparency, and risk control standards.

CCB (Asia) will synthesize the practical experience gained from this Sandbox validation to continuously monitor the trajectory of GenA.I. and agentic AI trends. The Bank remains committed to safely fusing technological innovation with banking operations, risk management, and customer services to further accelerate its digital transformation and smart finance development. Furthermore, CCB (Asia) will strengthen exchanges and collaboration with regulatory authorities, technology partners, and industry peers to advocate for responsible AI deployment, to foster the development of the fintech ecosystem, and to reinforce Hong Kong’s advantages as an international financial center and fintech hub.

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 Chinese Mainland and Hong Kong, CCB (Asia) provides comprehensive, one-stop and integrated financial solutions to individuals, corporate and institutional clients. Adhering 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 cutting-edge smart banking experiences to the general public.

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

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