

Mutual Fund Transfer-In Cash Reward Offer

Important Notes:

- Investment involves risk, prices of an investment product may go up as well as down, and may become valueless.
- Mutual funds are a kind of investment products and some may involve derivatives. The investment decision is yours but you should not invest in an investment product unless the intermediary who sells it to you has explained to you that the investment product is suitable for you having regard to your financial situation, investment experience and investment objectives.
- Investment products are not equivalent to or an alternative of time deposits. They are not protected deposits, and are not protected by the Deposit Protection Scheme in Hong Kong.
- You should obtain independent professional financial, tax or legal advice before making any investment decision.
- Certain mutual funds may not be available in all jurisdictions and/or may be subject to restrictions. If investors are in doubt, please refer to respective offering documents of the mutual funds and independent professional advice should be sought.
- This material has not been reviewed by the Securities and Futures Commission in Hong Kong.
- The information provided in this material is intended solely for information purposes only and does not constitute an offer, solicitation, invitation, or advice to subscribe to any securities or investment products.

Terms and Conditions of Mutual Fund Transfer-in Cash Reward Offer (the “Transfer-in Offer”)

1. The promotion period for the Transfer-in Offer is from 1 July to 30 September 2022 (both dates inclusive) (the “**Promotion Period**”).
2. The Transfer-in Offer is only applicable to customers of the China Construction Bank (Asia) Corporation Limited (the “**Bank**”) who hold one or more than one mutual fund investment accounts with the Bank (the “**Mutual Fund Account**”), but is not applicable to Commercial Banking customers, corporate customers and Capital Investment Entrant Scheme customers of the Bank (the “**Eligible Customers**”). For joint names Mutual Fund Account, only the primary account holder will be eligible to the Transfer-in Offer. The Bank reserves the right to determine the eligibility of a customer to the Transfer-in Offer.
3. Only units of Securities and Futures Commission authorised funds which can be distributed by the Bank are eligible for this Transfer-in Offer (the “**Units**”). The Bank has the sole and full discretion to decide whether a mutual fund may or may not be transferred into the Bank (an “**Eligible Fund**”) and whether a relevant transfer is eligible or is not eligible for the Transfer-in Offer (“**Eligible Transfer**”) from time to time. For enquiry on Eligible Fund details, please contact our Relationship Manager.
4. Eligible Customers may not be able to subsequently subscribe for new units of an Eligible Fund via the Bank if that Eligible Fund is no longer open for subscription by the Bank.

5. The Bank only accepts mutual funds transferred from account(s) held in another bank(s) or financial institution(s) by the same customer using the same name. The account holder's name of the Units being transferred from another bank(s) or financial institution(s) must be the same as the Eligible Customer's name as registered with the Bank.
6. An Eligible Customer will be entitled to a cash reward of HKD500 (the "**Cash Reward**") for cumulative Eligible Transfer of Unit(s) in the Eligible Fund(s) into his/her Mutual Fund Account in the amount of every HKD100,000 (or HKD equivalent); provided that the Eligible Customer must fulfil the following requirements during the Promotion Period: (i) successfully submitted to the Bank an investment fund transfer-in application; and (ii) successfully completed the Eligible Transfer by transferring the Unit(s) in the Eligible Fund(s) from other bank(s) or financial institution(s) into his/her Mutual Fund Account. The maximum Cash Reward for each Eligible Customer is capped at HKD10,000.
7. The latest unit prices of each of the respective Eligible Fund available to the Bank as of the date when the Bank completes the Eligible Transfer will be used as the cumulative transfer-in amount for calculating the Cash Reward. For non-HKD denominated Units, the transfer-in amount will be converted into HKD by a prevailing exchange rate determined in the sole discretion of the Bank from time to time. In case of disputes, the decision of the Bank on calculating the transfer-in amount of the Units shall be final and binding.
8. The Cash Reward will be credited to the Eligible Customers' relevant multi-currency statement savings account (which shall also be the settlement account of relevant Mutual Fund Account) (the "**Settlement Account**") in HKD on or before 30 November 2022.
9. If an Eligible Customer:
 - a. transfers out partially or wholly the Unit(s) of the Eligible Fund(s) under the Eligible Transfer on or before 31 March 2023; or
 - b. closes the Mutual Fund Account or the Settlement Account on or before the date when the Cash Reward is credited;

the Bank reserves the right to forfeit or recover any or all of the Cash Reward.

10. The Transfer-in Offer is non transferrable; and cannot be used in conjunction with other promotions of the Bank.
11. The Transfer-in Offer is also subject to the relevant terms and conditions of the Bank's investment services, please contact our staff for details.
12. The Bank reserves the right to vary, suspend and terminate the Transfer-in Offer and to vary or modify any of these Terms and Conditions from time to time without prior notice. In case of disputes, the decision of the Bank shall be final and binding.
13. If there is any inconsistency or conflict between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Risk Disclosure

Investment involves risks. The prices of investment products fluctuate, sometimes dramatically, and may become valueless. Investors should not invest based on this promotion material alone. Before making any investment decision, customers should consult their own independent professional financial, tax or

legal advisors and read the relevant offering documents for further details including the risk factors in order to ensure that they fully understand the risks associated with the investment products.

Mutual Fund Investment

The past performance of a mutual fund is not a guide to its future performance and yields are not guaranteed. Customers could lose some or all of the principal amount invested. Funds are not obligations of, or guaranteed by, the Bank or any of its affiliates. The Bank will normally be paid a commission or rebate by the fund manager.

Disclaimer

This promotion material does not constitute advice to buy or sell, or an offer with respect to any investment products. This promotion material is issued by China Construction Bank (Asia) Corporation Limited which is a licensed bank regulated by the Hong Kong Monetary Authority, and a Registered Institution (CE No. AAC155) under the Securities and Futures Ordinance to carry on Type 1 (Dealing in Securities) and Type 4 (Advising on Securities) Regulated Activities. This promotion material has not been reviewed by any regulatory authorities in Hong Kong.