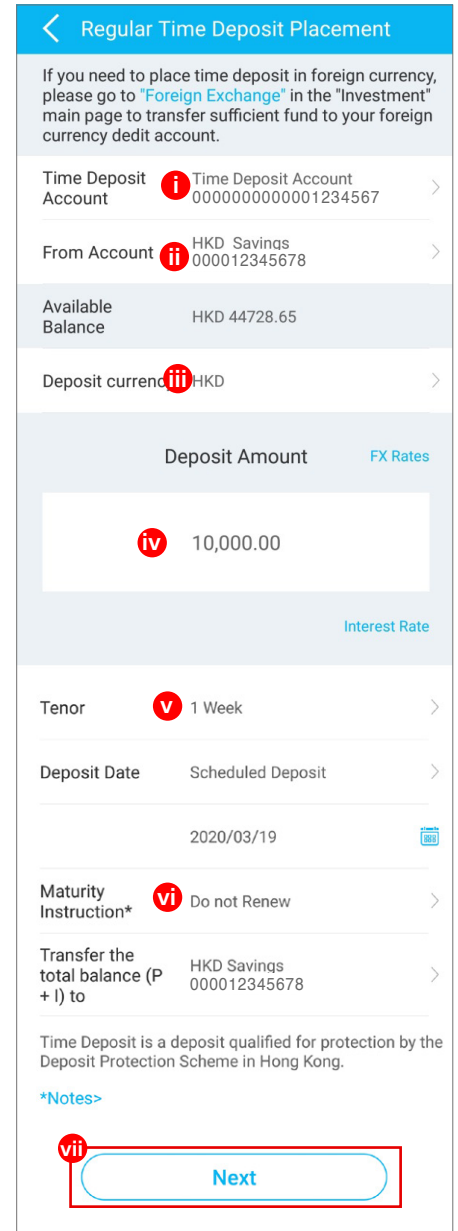
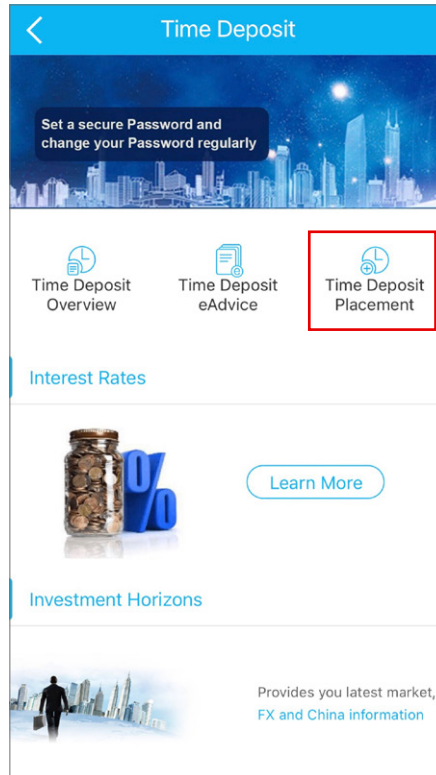
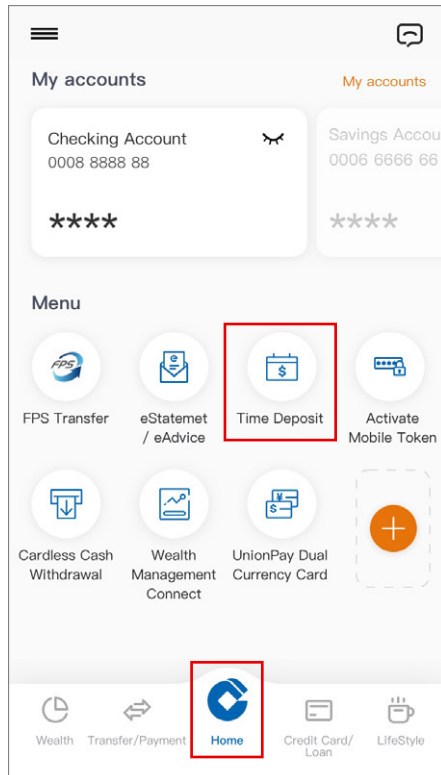


## Time Deposit Online Application Guide

### Time Deposit Placement

- 1 Logon your Mobile Banking account and select "Time Deposit" under "Home" section.
- 2 Tap "Time Deposit Placement" at the Time Deposit Page.
- 3
  - i. Select a Time Deposit Account
  - ii. Select an Account
  - iii. Select Deposit Currency
  - iv. Fill in Deposit Amount
  - v. Select Deposit Date
  - vi. Select Maturity Instruction
  - vii. Tap "Next" to continue



## Time Deposit Online Application Guide

- 4 Tap "Confirm" after verifying the transaction details.

< Regular Time Deposit Placement


Time Deposit Account	Time Deposit Account 0000000001234567
From Account	HKD Savings 000012345678
Deposit Amount	HKD 10,000.00
Tenor	1 Week
Interest Rate Per	To be confirmed at the time of execution
Deposit Date	2020/03/19
Maturity Instruction*	Do not Renew
Transfer the total balance (P + I) to	HKD Savings 000012345678

\*Notes>

Confirm

- 5 Transaction completed

Home



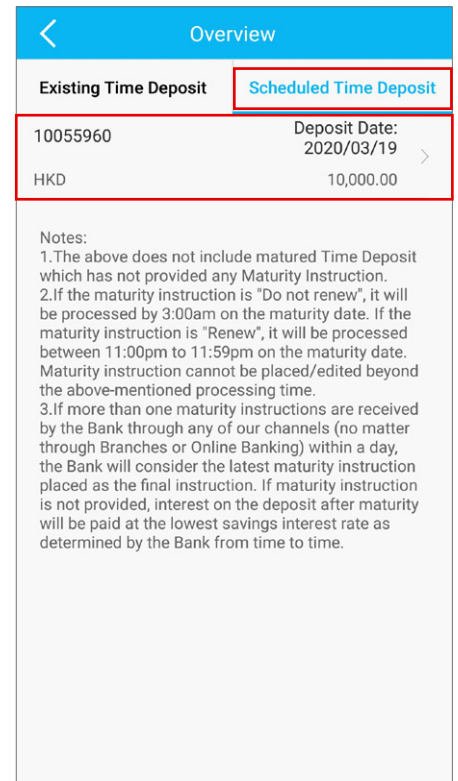
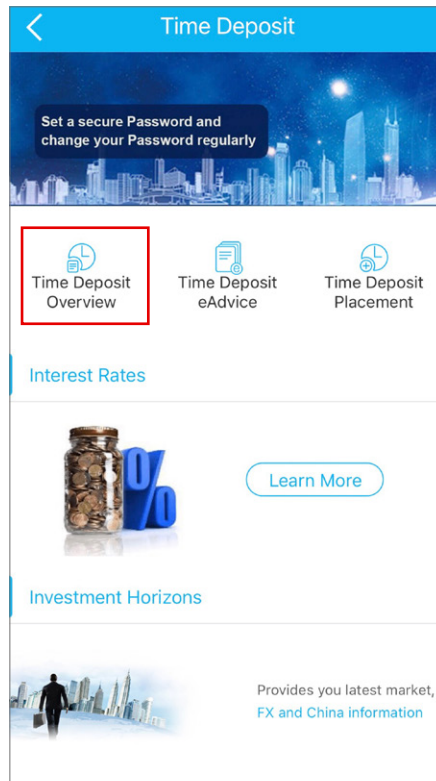
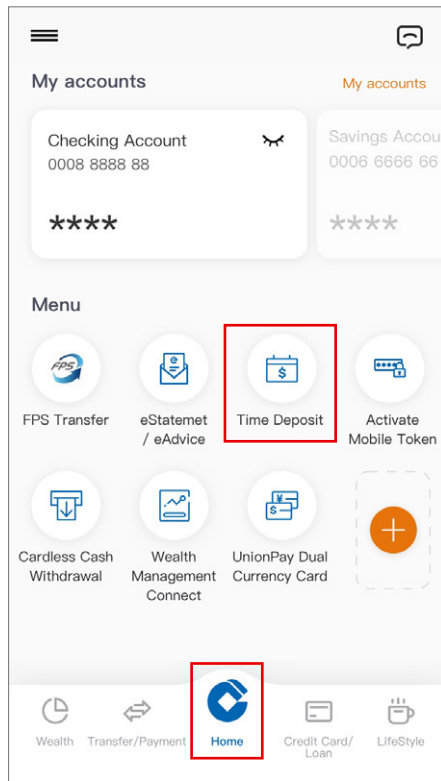
Your instruction has been  
accepted.

Time Deposit Account	Time Deposit Account 0000000000001234567
From Account	HKD Savings 000012345678
Deposit Amount	HKD10,000.00
Tenor	1 Week
Deposit Date	2020/03/19
Maturity Instruction*	Do not Renew
Bank serial number	10055960
Transfer the total balance (P + I) to	HKD Savings 000012345678

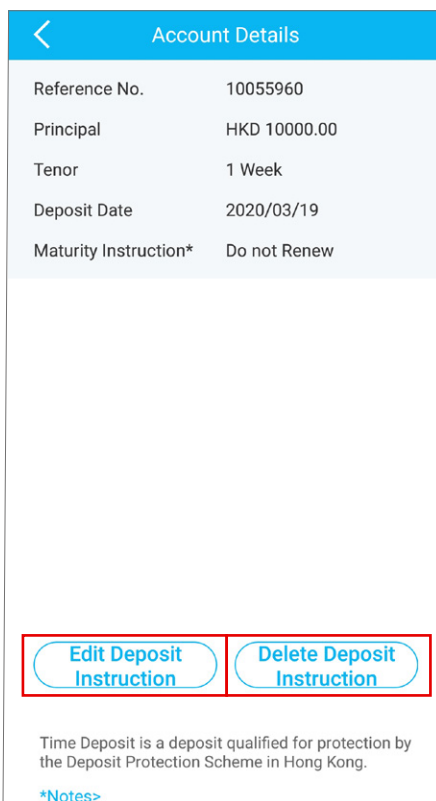
## Time Deposit Online Application Guide

### Enquire/Update the Maturity Instruction

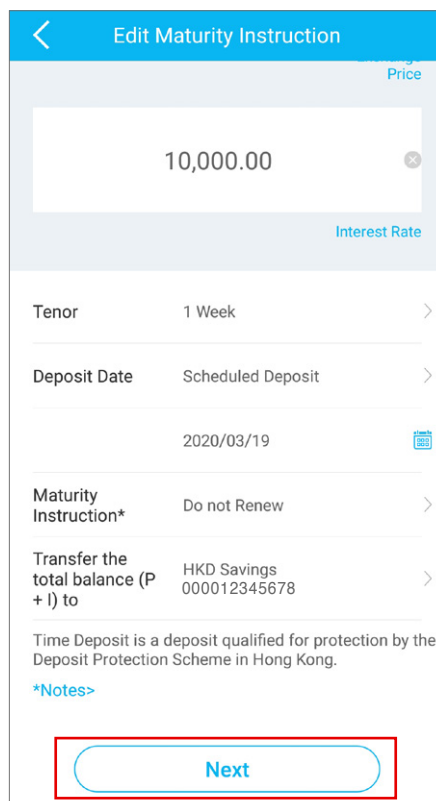
- 1 Logon to your mobile banking account, Tap "Time Deposit" at the main page.
- 2 Tap "Time Deposit Overview" at the Time Deposit page.
- 3 Tap "Scheduled Time Deposit" at the Time Deposit page.



- 4 Select Edit or Delete Deposit Instruction



- 5 Tap "Next" after editing the transaction instruction



## Time Deposit Online Application Guide

- 6 After edit or delete the transaction instruction, tap "Confirm" after verifying the transaction details.

<
Delete Deposit Instruction

Time Deposit Account	0000000000001234567
Principal	HKD 10,000.00
Tenor	1 Week
Deposit Date	2020/03/19
Maturity Instruction*	Do not Renew
Transfer the total balance (P + I) to	000012345678

The maturity instruction will be implemented on the maturity date. The prevailing deposit rate on the maturity date (at such time as the Bank determines) will apply.


Time Deposit is a deposit qualified for protection by the Deposit Protection Scheme in Hong Kong.

\*Notes>

Confirm

- 6 Transaction completed


Home



Your instruction has been accepted.

Notes

Promotion



Set a secure Password and change your Password regularly

## Time Deposit Online Application Guide

### Important Notes:

1. If the maturity instruction is "Do not renew", it will be processed by 3:00am on the maturity date. If the maturity instruction is "Renew", it will be processed between 11:00pm to 11:59pm on the maturity date. Maturity instruction cannot be placed / edited beyond the above-mentioned processing time.
2. Upon maturity of the Renewed Time Deposit, the Principal and Interest will be automatically renewed under the original tenor. You may also choose to change the maturity instruction under "Time Deposit Summary" page.
3. If more than one maturity instructions are received by the Bank through any of our channels (no matter through Branches or Online Banking) within a day, the Bank will consider the latest maturity instruction placed as the final instruction. If maturity instruction is not provided, interest on the deposit after maturity will be paid at the lowest savings interest rate as determined by the Bank from time to time.
4. If you wish to select maturity instruction of 'Renew Principal Only', 'Add amount to the Principal and Interest' or 'Deduct amount from the Principal and Interest', you may choose to change the maturity instruction under "Time Deposit Summary" page after the Time Deposit set up.

### Online Time Deposit Terms and Conditions

1. Customer who successfully set up or places a maturity instruction to renew a HKD/RMB/USD time deposit with HKD100,000 / RMB100,000 / USD10,000 or above ("Online Time Deposit") under 1-month, 3-month, 6-month or 12-month tenor through the "Online Personal Banking Service" of China Construction Bank (Asia) Corporation Limited (the "Bank") can enjoy preferential interest rate (p.a.) ("Interest Rate"). Interest Rate is based on the rate as announced by the Bank at the time of the Online Time Deposit placement/renewal. The Bank reserves the right to revise the Interest Rate without prior notice.
2. Any withdrawal or partial withdrawal of an Online Time Deposit prior to maturity shall only be permitted at the discretion of the Bank in which case the Bank may levy a charge and/or forfeit the interest accrued on the deposit in whole or in part.
3. If a deposit with renewal instruction matures on a day which is not a business day or is a Saturday, the deposit shall be payable on the next business day (excluding Saturdays) and interest shall be paid to but excluding that day. If a deposit with non-renewal instruction matures on a day which is not a Business Day or is a Saturday, the deposit shall be payable on the maturity date. The Bank will not be responsible to any person for the deferral of the Online Time Deposit maturity date and / or the automatic roll-over instruction. "Business Day" means a day on which the Bank is open for business in Hong Kong, but excluding Saturdays, Sundays, public holidays and the day on which the Bank is unable to open for business due to Black Rainstorm Signal or typhoon signal is hoisted.
4. The Bank reserves the right to amend or revise the Online Time Deposit Interest Rate or offer at any time at its sole discretion.
5. Online Time Deposit is subject to the Bank's Terms and Conditions for Accounts and Related Services (For Individuals). Please contact our bank staff for details. In the event of any inconsistency between these Terms and Conditions and the Terms and Conditions for Accounts and Related Services (For Individuals), these Terms and Conditions shall prevail.
6. The Bank reserves the right to suspend, amend or terminate these Terms and Conditions without prior notice.
7. If there is any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

### Risk Disclosure

Currency exchange rates are affected by a wide range of factors, including national and international financial and economic conditions and political and natural events. The effect of normal market force may at times be countered by intervention by central banks and other bodies. At times, exchange rates, and price linked to such rates, may rise or fall rapidly.

### RMB Currency Risk

RMB is subject to the PRC government's control (for example, exchange restrictions). Besides, there is no guarantee that RMB will not depreciate. If customers convert Hong Kong Dollar or any other currency into RMB so as to invest in RMB denominated investment products and subsequently convert the RMB redemption proceeds back into Hong Kong Dollar or any other currency, you may suffer a loss if RMB depreciates against Hong Kong Dollar or other currency.