


Time Deposit Online Application Guide

Time Deposit Placement

Step1

Log in Online Banking and select “Deposit Placement” under the section of “Account”



中国建设银行(亞洲)
China Construction Bank (Asia)

Online Personal Banking

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Remarks: If this is the first time to set up Time Deposit or do not have a valid time deposit account, customer is required to visit our Branch to open Time Deposit account first.

Step2

After entering “Deposit Placement” page, select the “Time Deposit Account(s)", "Debit From", "Currency", "Tenor", "Deposit Date", and enter the "Deposit Amount" to set up the Time Deposit. Then select "Renew" or "Do not renew" to set up the Maturity Instruction, and click "Confirm" to continue.

Account > Time Deposit > Deposit Placement

Deposit Placement

1 Specify Deposit Instruction

2 Preview Details

3 Acknowledgement

1

Time Deposit Account

0000*****5678

Debit from

---Please Select---

Currency

---Please Select---

Available Balance

Deposit Amount

Please enter the amount

Tenor

---Please Select---

Interest Rate

Deposit Date

☐ Deposit Now
☐ Place on

---Please Select---

2

☐ Renew(Principal and Interest)
☐ Do not Renew

New Tenor

---Please Select---

Transfer the total balance (Principal + Interest) to

---Please Select---

3

Confirm



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Time Deposit Placement

Step3 Enter the preview page and verify the Time Deposit Information. If the information is correct, click “Confirm” to complete the instruction; or click “Previous” to change the previous options.

Account > Time Deposit > Deposit Placement

Deposit Placement

1 Specify Deposit Instruction > 2 Preview Details > 3 Acknowledgement

| | | | |
|-------------------------|-------------------------------|----------------|----------------|
| Time Deposit Account | 0000 0000 0000 1234 567 | Deposit Amount | HKD 100,000.00 |
| Deposit Date | 2019/01/01 | Tenor | 14 days |
| Maturity Instruction | Renew(Principal and Interest) | New Tenor | 1 Year |
| Interest Rate per Annum | 0.65% | | |

Confirm

Previous

Step4 After clicking “Confirm”, the page will show that the instruction has been accepted. Please record the Reference No. for enquiry purpose. You may also save or print the relevant details.

Account > Time Deposit > Deposit Placement

Deposit Placement

1 Specify Deposit Instruction > 2 Preview Details > 3 Acknowledgement

Dear customer,
Your instructions have been accepted.Thank you for using the the bank's service.

Transaction Info.

| | | | |
|----------------------|-------------------------|----------------------|-------------------------------|
| Time Deposit Account | 0000 0000 0000 1234 567 | Sub-account number | 2 |
| Deposit Amount | HKD 100,000.00 | Deposit Date | 2019/01/01 |
| Tenor | 14 days | Maturity Instruction | Renew(Principal and Interest) |
| New Tenor | 1 Year | Annual Interest Rate | 0.65% |

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Enquire/Update the Maturity Instruction

Step 1 Log in Online Banking and select “Deposit Placement” under the section of “Account”
Log in Online Banking and select “Time Deposit Summary” under the section of “Account”.
Then click the icon “Enquire or Update” on the right of the Time Deposit account that you would like to setup/amend the Maturity Instruction.




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| | | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|
| Account Summary Account Summary View eStatement Setup eStatement | UnionPay Dual Currency Debit Card Sign-up for UnionPay Dual Currency Debit Card Account linkage for UnionPay Dual Currency Debit Card | Cross Border Long Card Account Summary Account Transfer | Time Deposit Deposit Placement Time Deposit Summary |
| Rate Enquiry Deposit Rates Exchange Rates Gold Prices Loan Rates | Service Request Statement Checkbook Stop Check Loan Repayment Schedule Request Branch Services Reservation More+ | Open Bank Account Open Bank Account | eUpgrade Packaged Banking Service Upgrade |



[Account](#) > [Time Deposit](#) > [Time Deposit Summary](#)

Time Deposit Summary

Existing Time Deposits

| Account No. | Sub-account No. | Deposit Date | Maturity Date | Currency | Deposit Amount | Maturity Instruction | |
|-------------------------|-----------------|--------------|---------------|----------|----------------|----------------------|-----------------------------------|
| 0000 0000 0000 1234 567 | | | | | | | |
| 0000 0000 0000 1234 567 | 1 | 2019/01/01 | 2019/01/14 | HKD | 100,000.00 | Renew | Enquire or Update |

Time Deposit Online Application Guide

Enquire/Update the Maturity Instruction

Step2 After entering “Existing Time Deposit – Edit” page, select “Renew” or “Do not Renew” to set / amend the Maturity Instruction, and click “Next” to continue.

Account > Time Deposit > Time Deposit Summary

Existing Time Deposit – Maintenance

1 Edit Deposit Instruction

 >

2 Preview Details

 >

3 Confirm

* Time Deposit Account

0000 0000 0000 1234 567

* Principal

HKD 100,000.00

* Interest Rate

0.65%

Interest Balance

HKD 260.00

Maturity Instruction

Renew(Principal and Interest)

Maturity Instruction

1

Renew

Do not Renew

New Tenor

---Select---

Transfer the total balance (Principal + Interest) to

---Select---

Maturity Instruction:

Renew(Principal and Interest)

Renew Principal Only

Add Amount to Principal and Interest

Deduct Amount from Principal and Interest

Transfer the interest/ difference to/ from:

---Select---

2

Next

Previous

4

Time Deposit Online Application Guide

Enquire/Update the Maturity Instruction

Step3 Enter the preview page and verify the Time Deposit Information. If the information is correct, click “Confirm” to complete the instruction; or click “Previous” to change the previous options.

Account > Time Deposit > Time Deposit Summary

Existing Time Deposit – Maintenance

1 Edit Deposit Instruction > 2 Preview Details > 3 Confirm

| | | | |
|----------------------------|------------------------------------------------|---------------|----------------|
| Time Deposit Account | HKD Time Deposit 0000 0000 0000 1234 567 | Principal | HKD 100,000.00 |
| Deposit Date | 2019/01/01 | Interest Rate | 0.65% |
| Maturity Instruction | Renew,Add Amount5000 to Principal and Interest | New Tenor | 14 days |
| Deduct the difference from | 0000 0000 0000 1234 567 | | |

Confirm


Previous

Step4 After clicking “Confirm”, the page will show that the instruction has been accepted. Please record the Reference No. for enquiry purpose. You may also save or print the relevant details.

Account > Time Deposit > Time Deposit Summary

Existing Time Deposit – Maintenance

1 Edit Deposit Instruction > 2 Preview Details > 3 Confirm



Dear Customer,
Your instructions have been accepted.Thank you for using the the bank's service.

| | | | |
|----------------------|------------------------------------------|---------------|----------------|
| Time Deposit Account | HKD Time Deposit 0000 0000 0000 1234 567 | Principal | HKD 100,000.00 |
| Deposit Date | 2019/01/01 | Interest Rate | 0.65% |
| Maturity Instruction | Renew(Principal and Interest) | New Tenor | 14 days |

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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.