

## Important Facts 重要資料

China Construction Bank (Asia) Corporation Limited  
中國建設銀行(亞洲)股份有限公司

### **FX Linked Deposit - European CNH Step-up Bullish 100% Principal Protected** 外匯掛鈎存款 - 歐式遞增看好離岸人民幣百份百保本

**14 Sep 2020**  
**2020年9月14日**

***This is a structured investment product which is NOT protected by the Deposit Protection Scheme in Hong Kong.***

***此乃結構性投資產品，不受香港的存款保障計劃所保障。***

The contents of this Important Facts have not been reviewed by any regulatory authority in Hong Kong. You are advised to exercise caution before investing in this product. **This Important Facts is a part of the offering documents for this product. You should not invest in this product based on this Important Facts alone.**

If you are in any doubt, you should obtain independent professional advice.

本重要資料的內容未經香港任何監管機構審閱。閣下在投資本產品前應審慎行事。本重要資料為本產品銷售文件的一部分。閣下不應單憑本重要資料投資於本產品。閣下如有任何疑問，應徵詢獨立專業意見。

*This is a structured investment product involving derivatives. The investment decision is yours but you should not invest in this product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.*

*此乃涉及金融衍生工具的結構性投資產品。投資決定是由閣下自行作出的，但閣下不應投資於本產品，除非中介人於銷售本產品時已向閣下解釋經考慮閣下的財政狀況、投資經驗及目標後，本產品是適合閣下的。*

#### **Quick facts**

##### 資料便覽

Bank: 銀行:	China Construction Bank (Asia) Corporation Limited, Hong Kong 中國建設銀行(亞洲)股份有限公司，香港
Product type: 產品類別:	<b>Currency-linked Deposit</b> 貨幣掛鈎存款
Minimum Principal Amount: 最低本金金額:	The minimum principal amount for each customer is RMB 100,000 or any other amount determined by the Bank from time to time ; and the Bank need to pool up the amount to a certain level before carrying out such transaction 每位客戶最少的本金金額為人民幣 10 萬或銀行不時訂定的其他金額；而銀行需要集合夠某一程度的金額才可開立此交易

Deposit Period: 存款期:	1 Week to 1 Year 1 星期至 1 年
Available Deposit Currency: 可供選擇的存款貨幣:	RMB, USD 人民幣, 美元
Available Currency Pair: 可供選擇的貨幣對:	USD/CNH 美元/離岸人民幣
High Interest Rate (in % per annum): 高息率 ( 年息% ) :	Will be clearly specified in the relevant Term Sheet 將會在有關的條款簡介書中明確指明
Step Up Interest Rate (in % per annum): 遞增息率 ( 年息% ) :	Will be clearly specified in the relevant Term Sheet 將會在有關的條款簡介書中明確指明
Low Interest Rate (in % per annum): 低息率 ( 年息% ) :	Could be zero; and will be clearly specified in the relevant Term Sheet 有可能是零；而將會在有關的條款簡介書中明確指明
Trigger Rate: 觸發匯率:	Will be clearly specified in the relevant Term Sheet 將會在有關的條款簡介書中明確指明
Step Up Trigger Rate: 遞增觸發匯率:	Will be clearly specified in the relevant Term Sheet 將會在有關的條款簡介書中明確指明
Maturity Date: 到期日:	Will be clearly specified in the relevant Term Sheet 將會在有關的條款簡介書中明確指明
Principal Protected Percentage: 保本比率:	100 % 100 %
Principal protection at maturity: 到期時本金保障:	Yes 是
Callable by the Bank: 可否由銀行提早贖回:	No 不可以
Early termination right by the customer: 客戶提早終止權利:	No 沒有
Embedded derivatives: 內含衍生工具:	Yes. Customer buying European Style (Digital) Option(s) Please refer to "What is this product and how does it work?" below. 有。客戶買入歐式(限價觸及)期權。 請參照下文所述的“本產品是甚麼產品及如何運作?”。
Maximum potential gain: 最高潛在收益:	Interest Amount calculated at Step Up Interest Rate of the principal amount 以本金金額用遞增息率所計算得出的利息金額
Maximum potential loss: 最大潛在虧損:	Although the Principal Protected Percentage is set to 100 %, it is subject to the credit and solvency risk of the Bank. 雖然保本比率訂為 100 %，但受制於銀行的信貸及無力償債風險。

## What is this product and how does it work?

### 本產品是甚麼產品及如何運作?

This is a structured investment product that consists of a time deposit (in the deposit currency) and buying European Style (Digital) Option(s), where the Currency Pair is the same as the Currency Pair of this product.

The payoff amount of the embedded European Style (Digital) Option(s) is in a currency that is the same as the deposit currency and the predetermined barrier rates of the embedded European Style (Digital) Option(s) are equal to the Trigger Rate of this product and Step Up Trigger Rate of this product respectively.

If at the Fixing Time on the Fixing Date, Fixing Exchange Rate is At Or Below the Step Up Trigger Rate, the customer will get back the principal amount plus a maximum interest return calculated at Step Up Interest Rate on the Maturity Date.

If at the Fixing Time on the Fixing Date, Fixing Exchange Rate is At Or Below the Trigger Rate BUT Above the Step Up Trigger Rate, the customer will get back the principal amount plus a high interest return calculated at High Interest Rate on the Maturity Date.

If at the Fixing Time on the Fixing Date, Fixing Exchange Rate is Above the Trigger Rate, the customer will get back the principal amount plus a low interest return calculated at Low Interest Rate on the Maturity Date.  
The low interest return could be zero.

Please refer to the scenario analysis below.

此乃結構性投資產品，包含一個(以存款貨幣作出的)定期存款及買入歐式(限價觸及)期權，而該期權的貨幣對是與本產品之貨幣對相同)。

此包含的歐式(限價觸及)期權的派息金額之貨幣與存款貨幣相同，而包含的歐式(限價觸及)期權之已協定的界限匯率分別等於本產品的觸發匯率及遞增觸發匯率。

如果於訂定日的訂定時間，結算匯率等於或低於遞增觸發匯率，客戶就可以於到期日取回本金金額及根據遞增息率計算之最高利息的回報。

如果於訂定日的訂定時間，結算匯率等於或低於觸發匯率但高於遞增觸發匯率，客戶就可以於到期日取回本金金額及根據高息率計算之高利息的回報。

如果於訂定日的訂定時間，結算匯率高於觸發匯率，客戶於到期日可以取回本金金額及根據低息率計算之低利息的回報。

低利息的回報有機會等於零。

請參照下文所述的情況分析。

## What are the key risks?

### 本產品有哪些主要風險？

- **Not a time deposit –**

並非定期存款 –

*FX Linked Deposit – European CNH Step-up Bullish 100% Principal Protected* is NOT equivalent to, nor should it be treated as a substitute for, time deposit. It is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong.

外匯掛鈎存款 – 歐式遞增看好離岸人民幣百份百保本 並不同定期存款，亦不應被視為定期存款的替代品。本產品並非受保障存款，不受香港的存款保障計劃所保障。

- **Derivatives risk –**

衍生工具風險 –

*FX Linked Deposit – European CNH Step-up Bullish 100% Principal Protected* is embedded with FX options. Option transactions involve risks and your loss could be substantial.

外匯掛鈎存款 – 歐式遞增看好離岸人民幣百份百保本 內含外匯期權。期權交易涉及風險而閣下可能有重大損失。

- **Limited potential gain –**

潛在收益有限 –

The maximum potential gain of this product is limited to the nominal interest calculated at the Step Up Interest Rate percentage.

此產品的最高潛在收益為以遞增息率計算的應付利息面值。

• **Principal protection at maturity only and the Principal Amount and Interest will be paid in the Deposit Currency –**  
僅於到期時屬保本，而本金金額及利息將會以存款貨幣支付 –

The principal protection feature is only applicable if this product is held to maturity.  
保本特點僅於持有本產品至到期時方適用。

On the maturity date, customer will get back the principal amount plus the interest return (calculated at the Step Up Interest Rate or the High Interest Rate or the Low Interest Rate) in the deposit currency.  
於本產品的到期日，客戶將會以存款貨幣取回本金金額及(以遞增息率或高息率或低息率計算之)利息回報。

• **Market risk –**  
市場風險 –

The return on *FX Linked Deposit – European CNH Step-up Bullish 100% Principal Protected* is limited to the nominal interest payable, which will be dependent, to at least some extent, on movements in some specified currency exchange rate. Whilst the possible return may be higher than conventional time deposits, it is normally associated with higher risks. When the fluctuation of the currency exchange rates differs from what the Customer expected, the Customer may have to bear the consequential loss.

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 forces may at times be countered by intervention by central banks and other bodies. At times, exchange rates, and prices linked to such rates, may rise or fall rapidly.

Exchange controls or other monetary measures may be imposed by a government, sometimes with little or no warning. Such measures may have a significant effect on the convertibility or transferability of a currency and may have unexpected consequences for the *FX Linked Deposit – European CNH Step-up Bullish 100% Principal Protected*.

*外匯掛鈎存款 – 歐式遞增看好離岸人民幣百份百保本* 的回報限於應付的利息面值，而該利息將在某程度上受若干指定的貨幣匯率的變動影響。雖然獲得的回報可能會比傳統定期存款為高，但一般都承受較高的風險。當貨幣匯率的浮動與客戶的預期有所不同時，客戶可能需承擔所帶來的損失。

貨幣匯率受多種因素影響，包括國家及國際金融及經濟條件及政治及自然事件的發生。有時正常市場力量會受中央銀行或其他體系所干擾。有時匯率及有關的價目會驟升或驟跌。

某政府可能會在很少或沒有警告的情況下加設外匯管制或其他貨幣政策。該等政策可能對某貨幣的可兌換性有重大影響，從而對 *外匯掛鈎存款 – 歐式遞增看好離岸人民幣百份百保本* 產生未能預計的影響。

• **Liquidity risk –**  
流通性風險 –

*FX Linked Deposit – European CNH Step-up Bullish 100% Principal Protected* is designed to be held till maturity. You do not have a right to request early termination of this product before maturity. This product is unlisted and there is no secondary market.

*外匯掛鈎存款 – 歐式遞增看好離岸人民幣百份百保本* 乃為持有至到期而設。閣下無權在到期前要求提早終止本產品。本產品沒有上市，及沒有二手市場。

• **Credit and insolvency risk of the Bank –**  
銀行的信貸及無力償債風險 –

The Bank is acting as the principal of this investment product.  
銀行是以主事人身份推出本投資產品。

This product is not collateralized. When you invest in this product, you will be relying on the Bank's creditworthiness. If the Bank becomes insolvent or defaults on its obligations under this product, you can only claim as an unsecured creditor of the Bank. In the worst case, you could suffer a total loss of your principal amount.

本產品不附抵押品。當閣下投資本產品，閣下將承擔銀行的信貸風險。如銀行無力償債或未能履行其於本產品下的責任，閣下只可以銀行的無抵押債權人身份提出申索。在最壞情況下，閣下可能損失閣下的全部本金金額。

- **Currency risk –**  
**貨幣風險 –**

If the deposit currency is not in your home currency, and you choose to convert it back to your home currency upon maturity, you may make a gain or loss due to exchange rate fluctuations. In some cases, even if you receive the High Interest from this product, if the deposit currency depreciates against your home currency, you may still suffer a loss if you convert it back to your home currency upon maturity.

假如存款貨幣並非閣下的本土貨幣，而閣下於到期後選擇將其兌換成閣下的本土貨幣，則閣下可能因匯率波動而獲得收益或招致虧損。在某些情況下，即使閣下從本產品獲得了高利息，如果存款貨幣相對閣下的本土貨幣貶值而閣下於到期後將其兌換成閣下的本土貨幣，閣下可能仍然蒙受損失。

- **Risks of early termination by the Bank –**  
**銀行提早終止的風險 –**

The Bank has the right (but not the obligation) to terminate this product early upon occurrence of certain events. If this product is terminated by the Bank early, your return of this product might be negatively affected. Please see "Can the Bank adjust the terms or early terminate this product?" below.

銀行有權（但無責任）在發生若干事件時終止本產品。如銀行提早終止本產品，可能對閣下於本產品的回報有負面影響。請參閱下文「銀行可否調整條款或提早終止本產品？」

- **RMB currency risk –**  
**人民幣之貨幣風險: –**

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.

人民幣受中華人民共和國政府的管制（例如，外匯限制）。此外，人民幣也存在貶值風險。閣下倘若以港幣或任何其他貨幣兌換人民幣用作投資人民幣計值投資產品，一旦人民幣貶值，閣下其後兌換人民幣贖回款項成港幣或其他貨幣時將承受損失。

- **Not covered by the Investor Compensation Fund –**  
**不受投資者賠償基金保障: –**

This product is not covered by the Investor Compensation Fund.

本產品不受投資者賠償基金保障。

- **Not the same as buying currencies of the currency pair –**  
**有別於買入貨幣對的貨幣: –**

Investing in this product is not the same as directly buying the currencies of the currency pair.

投資於本產品有別於直接買入貨幣對的貨幣。

## What are the key features?

### 本產品有哪些主要特點？

- The embedded option(s) of this product is European Style (Digital) Option(s) that the Customer bought.  
此產品包含的期權是客戶買入的歐式(限價觸及)期權。
- Deposit period ranges from 1 week to 1 year.  
存款期由 1 星期至 1 年。
- Minimum principal amount for each customer is RMB 100,000 or any other amount determined by the Bank from time to time ; and the Bank need to pool up the amount to a certain level before carrying out such transaction.  
每位客戶最少的本金金額為人民幣 10 萬 或銀行不時訂定的其他金額 ；而銀行需要集合夠某一程度的金額才可開立此交易。
- 100 % principal protected at Maturity Date.  
在到期日時是 100 % 保本。
- You will have a chance to receive maximum interest return, depending on the Fixing Exchange Rate of the Currency Pair at the Fixing Time on the Fixing Date  
取決於貨幣對於訂定日的訂定時間之結算匯率，你將有機會獲得最高利息回報。
- The low interest return could be zero.  
低利息的回報有機會等於零。

## Scenario analysis

### 情況分析

**The following examples are for reference and illustrative purposes only. Exchange rates may fluctuate due to changes in market conditions. The actual performance of this product may differ from the examples shown.**

**With reference to the example given below:-**

以下例子僅作為參考及說明之用。匯率會隨市場因素而變動。本產品的實際表現可能有別於示例。  
參考以下提供的例子:-

Transaction Date:	22-Apr-2014
交易日:	2014 年 4 月 22 日
Deposit Currency:	RMB
存款貨幣:	人民幣
Currency Pair:	USD/CNH
貨幣對:	美元/離岸人民幣
Principal Amount:	RMB 1,000,000.-
本金金額:	人民幣 1,000,000.-
Principal Protected Percentage:	100 %
保本比率:	100 %
Deposit Start Date:	24-Apr-2014
存款開始日:	2014 年 4 月 24 日
Maturity Date:	24-Apr-2015
到期日:	2015 年 4 月 24 日
Deposit Period:	1 Year ( 365 Days )
存款期(日):	1 年 ( 365 日 )
Trigger Rate:	6.2303
觸發匯率:	6.2303

Step Up Trigger Rate: 遞增觸發匯率:	6.1835 6.1835
Fixing Date: 訂定日:	22-Apr-2015 2015年4月22日
Fixing Time: 訂定時間:	11:15 a.m. Hong Kong Time 香港時間上午11時15分
Fixing Exchange Rate: 結算匯率:	Spot Rate on Fixing Date 訂定日之現貨匯率
Spot Rate: 現貨匯率:	Exchange Rate of Currency Pair by reference to the USDCNH exchange rate as published on Reuters "CNHFIX=" Page at or around 11:15 a.m. Hong Kong Time. If such rate is unavailable on such screen page, the Bank will determine the Spot Rate at its sole and absolute discretion, acting in good faith and in a commercially reasonable manner.  約在香港時間上午11時15分，於路透社"CNHFIX="展示頁中適用於美元兌離岸人民幣的匯率。 如匯率未能展示於此展示頁，銀行有獨立及絕對權力而真誠地以商業上可接受的方式決定此現貨匯率。
High Interest Rate: 高息率:	3.00 % per annum 年息3.00厘
Step Up Interest Rate: 遞增息率:	7.00 % per annum 年息7.00厘
Low Interest Rate: 低息率:	0 % per annum 年息0厘
Interest Basis: 息率基準:	360 360
Calculation Agent: 計算代理人:	China Construction Bank (Asia) Corporation Limited 中國建設銀行(亞洲)股份有限公司

### Scenario 1 : Best case scenario – Customer receives return at Step Up Interest Rate

If at the Fixing Time on the Fixing Date, the Fixing Exchange Rate is At or Below the Step Up Trigger Rate, (i.e. 6.1835), let say 6.1700 for example, the customer will get back the principal amount of RMB 1,000,000.- plus the interest return of RMB 70,972.22 ( that calculated at the Step Up Interest Rate of 7.00 % per annum, which is equal to RMB 1,000,000 x 7.0 % x 365 / 360 ) on the Maturity Date.

### Scenario 2 : Middle case scenario – Customer receives return at High Interest Rate

If at the Fixing Time on the Fixing Date, the Fixing Exchange Rate is At or Below the Trigger Rate (i.e. 6.2303) but above the Step Up Trigger Rate (i.e.6.1835), let say 6.2000 for example, the customer will get back the principal amount of RMB 1,000,000.- plus the interest return of RMB 30,416.67 ( that calculated at the High Interest Rate of 3.00 % per annum, which is equal to RMB 1,000,000 x 3.0 % x 365 / 360 ) on the Maturity Date.

### Scenario 3 : Worst case scenario – Customer receives return at Low Interest Rate

If at the Fixing Time on the Fixing Date, the Fixing Exchange Rate is Above the Trigger Rate (i.e. 6.2303), let say 6.2400 for example, the customer will get back the principal amount of RMB 1,000,000.- plus the interest return of zero ( that calculated at the Low Interest Rate of 0 % per annum, which is equal to RMB 1,000,000 x 0 % x 365 / 360 ) on the Maturity Date.

### 情況 1 : 最佳情況 – 客戶收取遞增息率的回報

假如於訂定日的訂定時間，結算匯率等於或低於遞增觸發匯率(即 6.1835)，比如 6.1700 為例子，客戶就可以於到期日取回本金金額人民幣 1,000,000.- 及人民幣 70,972.22 ( 以年息 7.00 厘之遞增息率計算，即等於人民幣 1,000,000 x 7.0 % x 365 / 360 ) 之利息回報。

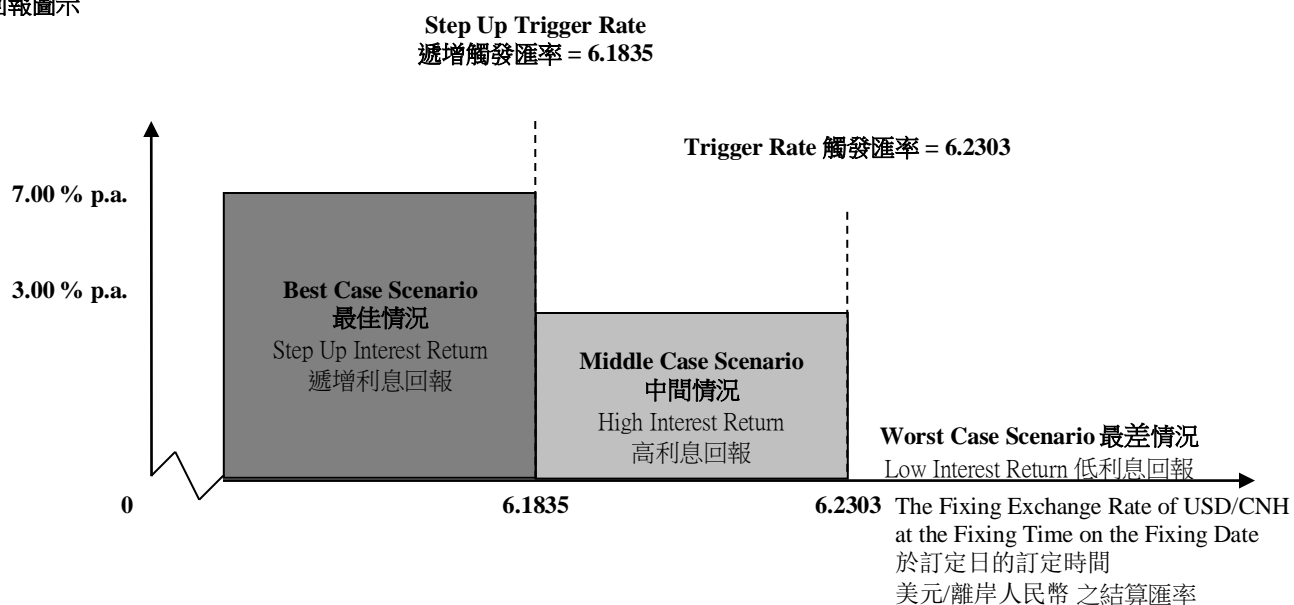
## 情況 2：中間情況 - 客戶收取高息率的回報

假如於訂定日的訂定時間，結算匯率等於或低於觸發匯率（即 6.2303）但高於遞增觸發匯率（即 6.1835），比如 6.2000 為例子，客戶就可以於到期日取回本金金額人民幣 1,000,000.- 及人民幣 30,416.67（以年息 3.00 厘之高息率計算，即等於人民幣  $1,000,000 \times 3.0\% \times 365 / 360$ ）之利息回報。

## 情況 3：最差情況 - 客戶收取低息率的回報

假如於訂定日的訂定時間，結算匯率高於觸發匯率（即 6.2303），比如 6.2400 為例子，客戶於到期日可以取回本金金額人民幣 1,000,000.- 及為零之低利息回報（以年息 0 厘之低息率計算，即等於人民幣  $1,000,000 \times 0\% \times 365 / 360$ ）。

**Payoff Diagram**  
回報圖示



## Scenario 4 : The Bank becomes insolvent or defaults on its obligations

Assuming that the Bank becomes insolvent during the deposit period of this product or defaults on its obligations under this product, you can only claim as its unsecured creditor. You may get nothing back and suffer a total loss of your principal amount.

## 情況 4：銀行無力償債或未能履行其責任

假設銀行於本產品存款期內無力償債或未能履行其於本產品下的責任，閣下只可以其無抵押債權人身份提出申索。閣下可能會一無所獲，並損失閣下的全部本金金額。

## Scenario 5: The Customer's home currency is not Deposit Currency

Under this situation, in addition to the movement of the linked Currency Pair, if the customer's home currency is not Deposit Currency, the customer total realized gain or loss of this investment (in terms of home currency) will also depend on the fluctuation of the exchange rate between the Deposit Currency and customer's home currency.

If the Deposit Currency depreciates against the customer's home currency, the potential loss arising from such exchange rate movement may offset (or even exceed) the potential return received from the product. To the

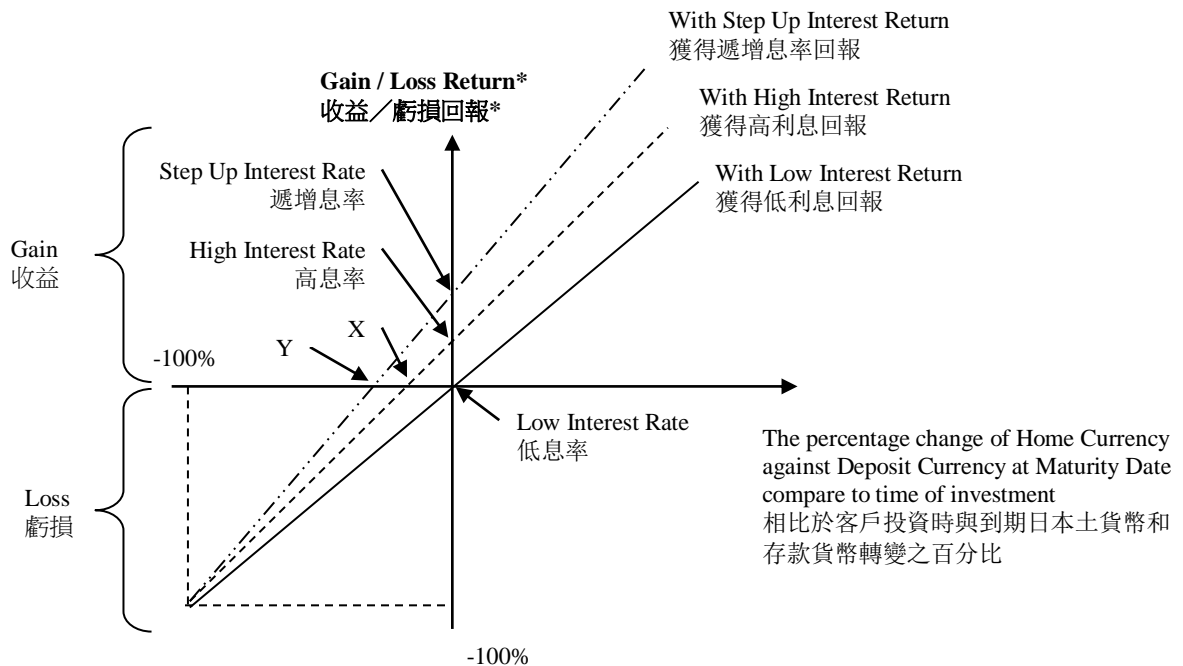


extreme, if the Deposit Currency become valueless on the Maturity Date, then the customer will still suffer total loss (i.e. 100% loss) when the customer converts the maturity proceeds back to the customer's home currency on the maturity date. Conversely, if the Deposit Currency appreciates against the customer's home currency, the potential profit arising from such exchange rate movement may enhance the customer total realized return of this investment.

#### 情況 5: 客戶的本土貨幣不是存款貨幣

在此情況下，除了掛鈎貨幣對的走勢之外，如客戶的本土貨幣不是存款貨幣，客戶於此投資的總變現收益／虧損(以本土貨幣計算)將視乎存款貨幣和客戶的本土貨幣之間的匯率波動。

如果存款貨幣相對客戶的本土貨幣貶值，此匯率變動所帶來的潛在損失可能會抵消(或超過)從產品獲得的潛在回報。在極端情況下，假設到期日存款貨幣變得全無價值，而客戶選擇於到期日兌換到期款項為本土貨幣，客戶將蒙受全部到期金額的損失 (即100%損失)。相反，如果存款貨幣相對客戶的本土貨幣升值，此匯率變動所帶來的潛在利潤可能會增加客戶於此投資的總變現回報。



y & x: Breakeven point when the loss arising from the Exchange rate fluctuation offset the Step up Interest Return or High Interest Return revenue from the product respectively.  
匯率變動所引至的損失抵消從產品獲得的遞增息率回報或高利息回報之收支平衡點

\*The gain/loss return only due to the exchange rate fluctuation of customer's home currency against the Deposit Currency.  
收益/損失回報只因客戶的本土貨幣對存款貨幣的匯率波動所致。

### How can you invest this product?

#### 閣下可如何投資本產品?

- If you are interested in investing this product, you can invest the product by visiting any of our branches, communicating with our Bank's customer account officer or by calling our Bank-By-Phone Center on Phone No. 2903 8343.
- You may contact our Bank's customer account officer to choose the deposit period, trigger rate, step up trigger rate (or the high interest rate, step up interest rate and low interest rate) to arrange for a specific transaction for you. We will then quote the high interest rate, step up interest rate and low interest rate (or the trigger rate and step up trigger rate), which would be fixed when you place an order for this product.

- 假若閣下有意投資於本產品，閣下可親臨本行任何分行、聯絡銀行客戶服務主任或致電本行電話銀行中心 電話 2903 8343 投資本產品。
- 閣下可以聯絡銀行客戶服務主任以選擇存款期、觸發匯率、遞增觸發匯率 (或 高息率、遞增息率及低息率) 為閣下擬定單一特定交易。然後我們會就高息率、遞增息率及低息率 (或 觸發匯率及遞增觸發匯率) 作出報價，而有關的高息率、遞增息率及低息率 (或 觸發匯率及遞增觸發匯率) 在閣下作出投資本產品指示時釐定。

## Fees and charges

### 費用及收費

Not applicable, as there is no explicit fees or charges associated with this product.  
不適用，因沒有與此產品相關的服務費或費用。

## Can you request for early termination before maturity?

### 閣下可否於到期前要求提早終止？

No.  
不可以。

## Pre-Investment Cooling-off Period for retail customers

### 零售客戶的落單冷靜期

Pre-Investment Cooling-off Period (**PICOP**) is applicable to each particular dealing of this product if you are one of the following retail customer types:

(1) An elderly customer aged 65 or above who is a first-time buyer of currency-linked structured investment products. However, you can opt out from the PICOP arrangement if your asset concentration is below 20%;

OR

(2) A non-elderly customer who is a first time buyer of currency-linked structured investment products AND your asset concentration is 20 % or above.

In this section, asset concentration refers to the percentage of the amount to be invested in this product to the financial assets (excluding real estate properties) held by the customer.

如閣下屬以下任何一類的零售客戶，則落單冷靜期(「冷靜期」)適用於本產品的每項交易：

(1) 首次購買貨幣掛鉤結構性投資產品的65歲或以上的長者客戶。如閣下的資產集中程度低於20%，閣下可選擇不需要冷靜期安排；

或

(2) 首次購買貨幣掛鉤結構性投資產品的非長者客戶及閣下的資產集中程度達20%或以上。

在此章節中，資產集中程度指客戶將投資於本產品的款額佔其金融資產(不包括房地產)的百分比。

## Can the Bank adjust the terms or early terminate this product?

### 銀行可否調整條款或提早終止本產品？

- The Bank may early terminate this product in certain circumstances where it may be impossible to make reliable determination of the reference value of this product, for example, the exchange rate of the Currency Pair cannot be determined in the Global Foreign Exchange Market. If the Bank decides to early terminate this product, the Bank will notice the customer.

因應某些情況下而使銀行未必能準確釐定本產品的參考值，例如貨幣對之匯率未能在環球外匯市場釐定，銀行可以提早終止本產品。如銀行決定提早終止本產品，銀行會通知客戶。

- Imposition of exchange controls or other monetary measures may trigger the adjustment to the term of this product. If a government imposes exchange controls or other monetary measures such that the Currency Pair involved in a particular *FX Linked Deposit – European CNH Step-up Bullish 100% Principal Protected* can not

be converted or transferred in the Global Foreign Exchange Market i.e. the right of the embedded European Style (Digital) Options to receive the payoff amount can not be exercised, the Bank will adjust the mathematical value of the High Interest Rate and Step Up Interest Rate of that particular *FX Linked Deposit – European CNH Step-up Bullish 100% Principal Protected* to be equal to that of the Low Interest Rate. If this is the case, such adjustment would negatively affect your return of this product.

外匯管制的實施或其他貨幣政策的加設或將會觸發銀行對本產品作出調整。假如某政府加設外匯管制或其他貨幣政策而使某一特定 *外匯掛鈎存款 – 歐式遞增看好離岸人民幣百份百保本* 的貨幣對不能在環球外匯交易市場兌換或轉換，即包含之歐式(限價觸及)期權的收取期權派息金額之權利不能行使，銀行將會將此特定 *外匯掛鈎存款 – 歐式遞增看好離岸人民幣百份百保本* 之高息率及遞增息率的數值調整為等於低息率的數值。假若如此，該調整將會對閣下於本產品的回報有負面影響。

## Offering documents for this product

### 本產品的銷售文件

The following documents for this product (“**Offering Documents**”) contain detailed information about the Bank and the terms of this product. You should read and understand all of the Offering Documents before deciding whether to invest in this product:

- This Important Facts
- Relevant Agreement(s) for FX Linked Deposit
- Risk Disclosure Statements for FX Linked Deposit
- Specific Term Sheet issued for a particular transaction

以下有關本產品的文件（「**銷售文件**」）載有關於銀行以及本產品條款的詳細資料。閣下在決定是否投資本產品前，應閱讀及了解所有銷售文件：

- 本重要資料
- 外匯掛鈎存款的相關協議
- 外匯掛鈎存款的風險披露聲明
- 為某一特定交易所發佈的獨特條款簡介書

## Additional information

### 其他資料

The Bank is acting as the principal of this investment product.  
銀行是以主事人身份訂立本投資產品。

The Bank is the issuer of this investment product. The Bank and its associates may act in various capacities or functions in relation to this product.  
銀行乃此投資產品之發行者。銀行及其有聯繫者可能就此產品擔當不同的職位或職務。

The Bank or any of its associates will benefit from the origination and distribution of an investment product which is issued by the Bank or any of its associates. Please note that the Bank or its associate is entitled to retain such benefit.

銀行或其任何有聯繫者將會就供應及分銷銀行或其任何有聯繫者發行的投資產品中取得其他收益。請注意，銀行或其有聯繫者可收取該等收益。

This Important Facts is issued by China Construction Bank (Asia) Corporation Limited which is a licensed bank regulated by the Hong Kong Monetary Authority.

本重要資料由中國建設銀行（亞洲）股份有限公司發行。中國建設銀行（亞洲）股份有限公司為一間受香港金融管理局規管之持牌銀行。

If there is any inconsistency or conflict between the English and Chinese versions of this Important Facts, the English version shall prevail.

本重要資料的中英文版本如有任何歧異，一概以英文版本為準。