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躍取高息回報 邁向創富目標
Leap towards Your Asset Goals
with High Interest Return



「貴賓晉裕」-
為您度身打造財富管理策略
Premier Select -
Wealth Management Strategies
Tailored for You



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躍取高息回報 邁向創富目標

Leap towards Your Asset Goals with High Interest Return

現今環球經濟變化迅速，通脹急升，您需要
高效及可靠的存款服務，讓您的財富不斷
增值，穩步達至理想目標。

由即日起至2008年10月31日，本行客戶尊享以下
高息定存禮遇：

禮遇1：

續存定期存款 高達0.6% 額外年息優惠

現有定期存款客戶，在定存到期日或之前設立自動
續期存款指示，續存金額不少於到期存款本金金
額，續存一或兩個月可享0.5%額外年息優惠，續
存三個月或以上更可享0.6%額外年息優惠。

禮遇2：

全新資金開立定期存款 特高年息優惠

以全新資金開立定期存款，存款額為100,000港元
或以上（或等值，美元定存最低存款額為10,000
美元），即享特高年息優惠：

Under the rapid changing global economy with surging
inflation, effective and reliable deposit services
can help add value to your wealth, enabling steady
grow towards desirable goals.

From now on till October 31, 2008, customers can
enjoy the following high interest time deposit rewards:

Reward 1:

Extra Bonus Rates Up to 0.6% p.a. for Time Deposit Renewal

Existing time deposit customers who place auto-renewal
instructions to renew their time deposits with the
original deposit amount or more on or before the
deposit maturity date, will enjoy bonus rate 0.5% p.a.
for renewal tenure of one or two months, and 0.6% p.a.
for renewal tenure of three months or above.

Reward 2:

Super High Rates for New Fund Deposit

Customers who place time deposits with new funds
of HKD100,000 or above (or equivalent, minimum
USD10,000 for USD time deposit) will enjoy super
high annual interest rates:

港元
HKD
2.5%

澳元
AUD
6.85%

紐元
NZD
7.65%

把握良機，請即行動！

查詢詳情，請致電本行「電話銀行」服務2903
8303或親臨本行任何分行。

Act now to get hold of this valuable opportunity!

For details, please call our Bank By Phone on 2903 8303
or visit any of our branches.

條款及細則：

- 推廣期內，每一定期存款只可獲賞額外年息優惠一次及不可與其他優惠一併使用。其後該定期存款之自動續期利息將按中國建設銀行(亞洲)股份有限公司(「本行」)定期存款牌價計算。
- 全新資金指客戶於敘做定期存款後於本行的總存款金額(包括個人或聯名戶口)與上月最後一天於本行之總存款金額比較淨增加之金額。存款經本行作貨幣兌換亦可作新資金處理。
- 續存及新開立的存款期必須為1、2或3個月(適用於港元、美元、澳元、紐西蘭元、加拿大元、歐羅及英鎊)及6個月(適用於港元、美元)。
- 年利率只供參考，並按本行於2008年8月25日公佈的6個月港元、3個月澳元及3個月紐西蘭元定存年利率為例。本行可隨時調整存款利率，毋須另行通知。

Terms and Conditions:

- Each time deposit is only entitled to bonus interest rate offer once during the promotion period and cannot be used in conjunction with other promotion offers. Thereafter time deposit board rates of China Construction Bank (Asia) Corporation Limited (the bank) will be applied for auto-renewals of that time deposit.
- New funds refer to the net increase in the account balance in a customer's single or joint name account(s) at the bank after deposit placement as compared to that of previous month end. Deposits which involve foreign exchange can be treated as new funds.
- The tenure for the renewed or new time deposit must be of 1, 2 or 3 months (applicable to HKD/USD/AUD/NZD/CAD/EUR/GBP), and 6 months (applicable to HKD/USD).
- Deposit rates are for reference only and are quoted based upon the 6-month HKD time deposit, 3-month AUD time deposit and 3-month NZD time deposit rates announced by the bank on August 25, 2008. The bank may change deposit rates from time to time without prior notice.



「貴賓晉裕」 - 為您度身打造財富管理策略 Premier Select - Wealth Management Strategies Tailored for You

身份尊貴，財富豐盈的您，當然需要更個人化、更高層次的財富管理服務。現特別為您介紹本行最新推出的「貴賓晉裕」，提供專業財富管理、一級銀行優惠及精選禮遇，致力助您的財富組合源源不斷增值，讓您的生活更優裕，悠然享受更寫意的人生。

「至尊地位」領域

理財策略 特別為您精心籌劃度身打造

您可以在寧靜舒適的「貴賓晉裕」財富管理中心與您的專業客戶經理商討個人理財事宜。我們的資深財富策劃顧問會深入了解您的理財需要及目標，為您建議最合適的財富管理方案及投資策略，包括為您度身打造獨家結構性產品，令您的財富成就最高價值。

「理財優惠」領域

頂級優惠 致力助您財富成就最高價值

您可尊享多項銀行服務優惠及折扣。另備有特高每日提款限額的「貴賓晉裕」雙幣卡，讓您盡享理財便利。

「顯赫生活」領域

豪華氣派 全情讓您盡享城中非凡禮遇

我們誠意為您奉上一系列世界級優越禮遇，讓您選擇享用尊貴服務。另外，我們特別為您而設「貴賓晉裕」積分獎賞，讓您尊享更多費用減免、精彩優惠及獎賞。

您只需擁有存款及投資組合總結餘不少於5,000,000港元，便可盡享「貴賓晉裕」尊尚的理財服務。現在就晉身「貴賓晉裕」行列，體驗更高層次的個人化財富管理服務，彰顯您的優越成就！

查詢詳情，請致電本行「貴賓晉裕」專線2903 8328，或聯絡本行職員。

For customers with prestigious standing and splendid wealth like you, your need for more personalized and higher rank wealth management services is well understood. We're pleased to introduce our newly launched Premier Select, offering professional financial management services, first-class banking benefits and exquisite privileges, designed to bring extra value to your wealth portfolio, letting you enjoy affluent living and savor the leisure in life.

Realm of Utmost Status

Strategic Banking Tailored Exclusively for Your Profile

Consult your professional Client Manager about your personal financial management issues at our quite and cozy Premier Select Centers. Our experienced Portfolio Advisors will fully understand your financial needs and goals, and recommend the most suitable wealth management solutions and investment strategies, including tailoring unique structured products exclusively for you, giving your wealth the most value.

Realm of Banking Privileges

Supreme Benefits Offered to Deliver You the Most Values

You can benefit from a host of service privileges and discounts, and enjoy a higher daily withdrawal limit with your Premier Select Dual Currency Debit Card for your banking convenience.

Realm of Splendid Lifestyle

Luxurious Events Designed for the Extraordinary Lifestyle

We sincerely present you with a range of Deluxe World-class Favors for your selection and enjoyment. In addition, we offer you our Premier Select Bonus Point Scheme - a rewarding scheme dedicating to let you enjoy fee waivers, extra benefits and privileges.

To enjoy the superior Premier Select service, simply maintain a total deposit and investment portfolio value of HKD5,000,000 or above with us. Join Premier Select today and experience an exclusive world of personalized wealth management excellence that further manifests your prestigious success!

For details, please call our Premier Select Hotline at 2903 8328, or contact our staff.

PREMIER SELECT



晉盈蕃富
尊貴優裕

Premier Services
Prosper the
Select Few

重要事項：

投資者不應以本宣傳單張的內容作為釐定個別市場是否適合投資的指引，本宣傳單張並非投資要約，在您作出任何投資決定之前，應細閱有關之銷售文件，亦應先徵詢您的獨立理財顧問意見。投資產品的過去表現，並不一定反映或保證其將來的表現，而投資產品價格可升可跌，因此有可能令您損失部分或全部投資本金。

Important Notes:

Nothing contained in this fact sheet should be construed as guidance to the suitability of the markets mentioned, neither is it intended as an offer to invest, therefore you should refer to the relevant offering documents for detailed information and are encouraged to consult your own independent financial advisors before making any investment decision. The past performance of an investment is not a guide to its future performance and yields are not guaranteed. The value of an investment can go down as well as up and you could lose some or all of the principal amount invested.

「高息·喝采」人民幣存款及兌換優惠 "RMB Cheering Rate" Specials for Deposits and Exchanges

近年中國經濟穩步發展，投放內地資金日增，對人民幣需求持續上升。讓您於使用本行人民幣服務時獲享更多，我們誠意為您呈獻「高息·喝采」人民幣優惠。現有或全新客戶於2008年11月14日或之前以全新資金存入人民幣或以港元兌換人民幣，可尊享下列優惠：

With China economy growing steadily in recent years and rising investments in the mainland, demand for Renminbi (RMB) keeps increasing. To help you reap the most for using our Renminbi services, we're presenting you our "RMB Cheering Rate" Specials. Existing or new customers placing RMB deposits with new funds or exchanging Hong Kong Dollar (HKD) for RMB on or before November 14, 2008 can enjoy exclusive offers as follows:



於推廣期內人民幣總存款金額每增加200,000元人民幣
即賞200港元百佳現金券
Receive a HKD200 PARKNSHOP coupon
for every net growth of RMB200,000 in total RMB deposit balance
during the promotion period

- 以港元兌換人民幣可按牌價獲25點子優惠
- 以全新資金50,000元人民幣或以上敘做定期存款，可獲牌價加0.1%年息優惠；定存年息可高達0.85%
- 豁免設立港元兌換人民幣轉存指令及週期支付手續費
- 豁免人民幣現鈔存款手續費
- 25 basis points off board rate for exchanging HKD for RMB
- Extra 0.1% p.a. bonus interest rate above board rate for placing a time deposit with new funds of RMB50,000 or more; deposit rate as high as 0.85% p.a.
- Waiver of standing instruction set-up fee and periodical payment fee for exchanging HKD for RMB
- Waiver of RMB notes deposit fee

請即致電本行「電話銀行」服務2903 8303或親臨本行各分行，盡享以上精彩優惠及豐富獎賞。

Call our Bank By Phone 2903 8303 or visit any of our branches now to enjoy the above fabulous offers and privileges!

條款及細則：

- 推廣期由2008年8月12日至2008年11月14日(包括首尾兩日)。
- 有關以上優惠的條款及細則，請參閱本行網頁內存款服務最新消息。
- 如有任何爭議，中國建設銀行(亞洲)股份有限公司保留最終決議權。

Terms and Conditions:

- The promotion period is from August 12, 2008 to November 14, 2008 (both dates inclusive).
- For details of the terms and conditions for the promotion offers, please refer to What's New-Deposits in the Web site of the bank.
- In case of any disputes, China Construction Bank (Asia) Corporation Limited reserves the right of final decision.

客戶重要通知 - 更改服務收費 Important Notice to Customers - Changes in Service Fees

由2008年11月3日起，本行於香港的個人「服務收費表」將作出下列更改：

Effective November 3, 2008, our Schedule of Service Fees for Individuals in Hong Kong will incorporate the following changes:

服務項目 SERVICES	更改前收費 Fees Before Change	更改後收費 Fees After Change
櫃檯服務 Counter Services		
大量港元紙幣存款 Bulk HKD Bank Note Deposit ■ 300張或以下 Up to 300pcs ■ 300張以上 Over 300pcs	■ 免收費用 Nil ■ 免收費用 Nil	每次櫃檯服務，每個戶口 Per counter visit per account : ■ 免收費用 Nil ■ 總存款金額之0.25%，最低收費為50港元 0.25% on total deposit amount, min. HKD50
大量支票存款 Bulk Check Deposit ■ 30張或以下 Up to 30pcs ■ 30張以上 Over 30pcs	■ 免收費用 Nil ■ 免收費用 Nil	每次櫃檯服務，每個戶口 Per counter visit per account : ■ 免收費用 Nil ■ 超越30張，額外之數，每張1港元 HKD1 per additional check over 30pcs
支票戶口 Checking Account		
公司商業登記調查 Company Business Search ■ 海外公司 Overseas Company	■ 每次150港元 HKD150 per search	■ 按本行實際費用收取，最低收費為2,000港元 At actual expenses of the bank, min. HKD2,000 per search
其他服務收費 Miscellaneous		
申領個人資料(私隱)紀錄 Request for Personal Data (Privacy Ordinance) Summary	■ 每次200港元 HKD200 per request	■ 每次300港元 HKD300 per request

保險優惠提供多重保障 Insurance Offers Providing Multiple Protections

您是否正計劃購買家傭保險、家居財物保險或個人意外保險？現在，只需透過本行購買由昆士蘭聯保保險有限公司（昆士蘭聯保）提供的上述保險產品，可獲連串優惠。

優惠1：三項保險產品 八折優惠

由即日起至2008年12月31日，經本行投保由昆士蘭聯保提供的家傭保險、家居財物保險及/或個人意外保險新保單，每一份保費不少於1,000港元的保單，即可享保費八折優惠。客戶可於推廣期間同時購買上述三項保險，同享八折優惠。

優惠2：再投保個人保險產品 九折優惠

客戶成功投保上述任何一項保險產品，即獲贈一張「保費優惠券」。憑券於優惠券到期前，經本行投保任何以下由昆士蘭聯保提供的保險新保單，可享保費九折優惠：

- 火險
- 個人意外保險
- 家傭保險
- 旅遊保險
- 家居財物保險
- 穿梭中國醫療保證卡

您亦可選擇將優惠券轉送給親友，讓他們享受此項優惠。

請即申請

請致電本行保險專線2903 8388，親臨本行任何分行或透過本行網站www.asia.ccb.com申請。

條款及細則：

1. 投保保險產品及使用「保費優惠券」須受有關條款及細則約束。
2. 投保須以昆士蘭聯保之最終確認為準。如有任何爭議，中國建設銀行(亞洲)股份有限公司及昆士蘭聯保擁有最終決議權。

Terms and Conditions:

1. Insurance application and usage of "Premium Discount Coupon" are restricted by the related Terms and Conditions.
2. Insurance Policy is subject to the final confirmation by QBE-HKSI. In case of any dispute, China Construction Bank (Asia) Corporation Limited and QBE-HKSI reserve the right for final decision.

Are you planning to apply for Domestic Helper, Home Contents or Personal Accident insurance policy? Simply apply these policies from QBE Hongkong & Shanghai Insurance Limited (QBE-HKSI) through us now to enjoy the following privileges specially designed for you.

Offer 1 : 20% Discount on Three Types of Insurance Products

From now until December 31, 2008, customers who apply for Domestic Helper, Home Contents and/or Personal Accident Insurance Policy underwritten by QBE-HKSI through us with gross premium amount not less than HKD1,000 per policy will enjoy a 20% premium discount. Customers can take out all three policies with the 20% discount offer during the promotion period.

Offer 2 : 10% Discount on Further Purchases of Personal Insurance Products

Customers who have successfully taken out any of the above insurance policy will be awarded a "Premium Discount Coupon". Simply present the coupon to enjoy a 10% premium discount when applying for any of the following insurance products underwritten by QBE-HKSI through us before the coupon expiry date:

- Fire
- Personal Accident
- Domestic Helper
- Travel
- Home Contents
- China Medical Card

You may also transfer the coupon to your relatives or friends for their enjoyment of the privilege.

Apply Now!

Please call our Insurance Hotline at 2903 8388, visit any of our branches or apply online at www.asia.ccb.com.



本通訊內之服務及優惠詳情、條款及細則，請參閱有關宣傳單張或聯絡本行職員。

For details, terms and conditions applicable to the services and offers in this newsletter, please refer to the promotional leaflets or contact our staff.

若您不願意被列入本行及/或本行附屬公司之郵寄名單內，獲取本行及/或本行附屬公司之有關資料、最新服務、產品、優惠及/或其他有用資料，請以書面致函(香港郵政總局信箱133號)或傳真(傳真號碼：3718 2248)通知本行。

If you do not wish to receive from us and/or our affiliates information in relation to ourselves and/or our affiliates, new services, products and/or special offers we and/or our affiliates provide and/or other useful information, please inform us in writing via mail (G.P.O. Box 133, Hong Kong) or fax (Fax no.: 3718 2248).

「客戶」享用「優惠」作為權益全屬個人意願及接受所有有關「服務」之條款及條件。本行不提供對有關「產品」及「服務」的質素保證。「客戶」明確放棄因享用「服務」而產生對「銀行」的一切可能索償。

Customers enjoy the offers as benefits, at their own will, and subject to terms applicable to the Services. The Bank does not provide any guarantee for the products' / services' quality. Customers expressly waive all claims they may have against the Bank.

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客戶聯絡 Contact Us

「電話銀行」服務 Bank By Phone:
2805 2383

客戶意見熱線 Customer Comments Hotline:
2903 8345

網址 Web site:
www.asia.ccb.com

「貴賓晉裕」財富管理中心
Premier Select Center:

中環 Central 3718 3760
尖沙咀 Tsimshatsui 3718 3737

分行 Branches:

港島 HONG KONG

中環 Central 2844 7016
中環德輔道中 Central Des Voeux Road 2851 6611
金鐘 Queensway 2843 8988
銅鑼灣渣甸街 Causeway Bay Jardine's Bazaar 2576 6261
銅鑼灣廣場 Causeway Bay Plaza 2838 2384
跑馬地 Happy Valley 2892 7488
灣仔 Wanchai 2511 3283
北角 North Point 2570 6231
上環 Sheung Wan 2859 9588
鯉魚涌 Quarry Bay 3718 2518

九龍 KOWLOON

尖沙咀堪富利士道 Tsimshatsui Humphreys Avenue 2270 8660
尖沙咀金馬倫道 Tsimshatsui Cameron Road 2730 1201
尖沙咀廣東道 Tsimshatsui Canton Road 3718 3680
旺角彌敦道 Mongkok Nathan Road 2380 2292
旺角聯合廣場 Mongkok Allied Plaza 2787 3390
油麻地 Yaumati 2770 0996
觀塘 Kwun Tong 2372 8500
美孚 Mei Foo 3510 7800

新界 NEW TERRITORIES

荃灣 Tsuen Wan 2439 7878
沙田 Shatin 2601 8300
元朗 Yuen Long 2786 9339