

Welcome 2024. We have got everything ready to help you make the year ahead a rewarding one.

With a broad spectrum of products and services, our team of professionals at CCB (Asia) will stay focused on your needs and visions to help you harness wealth opportunities ahead of others.

Connecting Our Customers with Unparalleled Experiences

Highlights of Privileged Events

As your life partner, we not only take care of your financial needs, but also stay close to your pursuit of quality of life. From time to time, we organize seminars and customer experience events to share a great time with you, while deepening our engagement. Let's revisit some great moments:

"Wealth & Health" Luncheon and Seminar



Hosted by artist Janis Chan, the seminar started with a discussion session led by popular health KOL Lawrence Cheng and Chinese medicine practitioner Dr. Tsui, on herbal medicine & wellness, as well as mental & physical health. The Certified Money Coach Alvin Lam also shone light on the roles of wealth management and succession planning at the personal and family levels, with actors Joel Chan and Eliza Sam sharing their personal experiences and ideas on wealth, parenting and family well-being.

More than 100 PREMIER BANKING customers joined the event and they were thrilled with the insights and interactions with the guests. Please visit the below website to view more event highlights:

https://youtu.be/IdTBEBNnvnA

"The Greater Bay Area Blueprint and Potential Opportunities" Luncheon and Seminar



Hosted by Janis Chan, the seminar, started with an easy-to-digest insightful sharing by Billy Mak (Associate Professor of The Hong Kong Baptist University) and Andrew Look (an investment strategist) on the Greater Bay Area, mainland stocks and the macro-economic outlook, as well as related investment tools and strategies. TV artists Tony Hung and Joey Thye were also there to share their life experiences and career development in the GBA.

Please visit the below website to view more event highlights:

https://youtu.be/quS0bND2BY4

Handmade Christmas Tree Workshop



We held a handmade Christmas Tree Workshop ahead of Christmas as a festive special customer event.

Full of festive spirit, attending customers, over our specially prepared Christmas drinks, designed and decorated their DIY Christmas trees in tune with their own styles and creativity.

Going forward, CCB (Asia) will continue to foster connections with you by hosting more privileged events to enhance your customer experience. Please stay tuned to our latest updates.

Connecting You to Cross-border Opportunities

Unleash the Power of the Greater Bay Area

As a cross-border wealth management expert, CCB (Asia) offers customers an array of comprehensive and personalized cross-border financial services, from account opening, spending, remittance, to wealth management and mortgage services. Leveraging on the extensive network of our parent bank, our services seamlessly bridge Hong Kong and the mainland, allowing customers to effortlessly embrace the GBA lifestyle and the advantages of cross-border wealth management.



Please visit the below website to view our multimedia ad and learn more about our array of comprehensive cross-border financial services.

www.asia.ccb.com/hk/crossborderservices/en

Power up Your Family Visions with Wealth Insights

At the start of a new year, it pays to seize the opportunity to plan ahead with wealth wisdom.

Bank on the financial prowess and insights of our seasoned wealth management team, to pave the way for a vibrant future for yourself and your family with all-round support on perceptive planning for fulfilling your wealth goals.



"PREMIER BANKING" Customer: Mrs.Cheung | 40 years old | Married with a Son | Savvy Mom



Having to look after all family matters, I want to get everything well-prepared, so that I can enjoy life with my husband and my son. The comprehensive services from the team of professionals at CCB (Asia) make it easy for me to easily have all the plans ready for my family's wealth roadmap. In the year to come, I am ready to share more happy moments with my loved ones and capture more opportunities for our prosperous future.



The turn of a new year is a good time to plan ahead for my family's financial well-being. Along with this timely reminder, my dedicated Relationship Manager has also updated me with insightful market analysis and the relevant product information. To ensure long-term steady wealth growth and to achieve various financial goals for my family thru diversification, I have decided to invest in different wealth management products such as **mutual funds, equity-linked investments** etc., while



enjoying the array of offers that come with them from CCB (Asia). I have also made use of the new function "Online Mutual Fund eTransfer-In Application" via the Bank's Online Banking. It allows me to transfer in my existing mutual fund holdings easily and quickly, to simplify my fund management at one stop. Beyond wealth, enjoying life is just as essential. Learning that I want to get prepared for my family vacation in the coming year, my dedicated Relationship Manager gave me a great tip for getting the travel dollars ready: make use of the CCB (Asia) online foreign exchange to earn cash reward or give him a call any time for currency exchange. He said that I can also set up a foreign currency time deposit to reap the preferential interest rate, to enjoy more as a smart traveler!

Enjoy Greater Financial Flexibility with Life Insurance

My son is growing up day by day. So is our spending. After consulting my dedicated Relationship Manager, I have applied for a **life insurance plan** from CCB (Asia). With a wide range of currency options, the plan enables me to explore potential returns and capture global opportunities with a flexible asset allocation, so as to achieve long-term wealth accumulation. This should help us pave the way for my son's quality education, as well as a blissful retirement life for my husband and myself.

Support Green Action with eLaisee

In the upcoming Chinese New Year Festival, I am going to give away **eLaisee** with the CCB (Asia) Mobile Banking to share blessings in an environmentally friendly way. To make my son understand from a young age the essence of saving and money management, I have set up a time deposit for him with the laisee money he has received over the years. The deposit proceeds will then go into our education fund to empower his ambitions for the future.

	www.asia.ccb.com/hk/wmrewards/en
	Unlimited Extra 1-month 6% p.a. Details Cash Bonus for Structured Equity-Linked Products Subscription
	Up to HK\$6,800 Life Insurance Plan Reward
\$ 2€	Up to HK\$4,000 Cash Reward Details for Online Foreign Exchange
\$	Up to 16.8% p.a. Foreign Details Currency Time Deposit Interest Rate
\$	Up to HK\$10,000 Mutual Fund Transfer-in Rewards

The above services and offers are bound by related terms and conditions. For details, please refer to the relevant terms and conditions or contact our staff. RMB currency and currency switching involve risk. Investment involves risk. Please refer to the relevant risk disclosure on our website for details.

To borrow or not to borrow? Borrow only if you can repay!

There are other exclusive wealth management privileges and offers. For details, please contact your dedicated Relationship Manager, or call the Service Hotline to learn more.

PREMIER BANKING Dedicated Service Hotline: 2903 8383

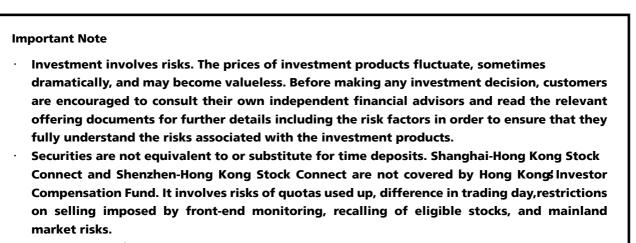


You can go to**"Contact Us"**in Mobile Banking to find out the information of your dedicated Relationship Manager.

You may also choose **"Leave Message to your Relationship Manager"** to contact your Relationship Manager anytime.

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Risk Disclosure



Some mutual funds and bonds may involve derivatives. Structured equity-linked products and FX linked deposits are structured products involving 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 product is suitable for you having regard to your financial situation, investment experience and investment objectives.
Investment products including FX linked deposits are not equivalent to or alternative of time deposits. They are not protected deposits, and are not protected by the Deposit Protection Scheme in Hong Kong. Some FX linked deposits are not principal-protected while some FX Linked Deposits are principal-protected conditionally

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.

Securities Trading

It is as likely that losses will be incurred rather than profits made as a result of buying and selling securities.

Securities Margin Trading

The risk of loss in financing a transaction by deposit of collateral is significant. Customers may sustain losses in excess of their cash and any other assets deposited as collateral with the Bank. Market conditions may make it impossible to execute contingent orders, such as "stop-loss" or "stop-limit" orders. Customers may be called upon at short notice to make additional margin deposits or interest payments. If the required margin deposits or interest payments are not made within the prescribed time, customers' collateral may be liquidated without their consents. Moreover, customers will remain liable for any resulting deficit in their accounts and interests charged on their accounts. Customers should therefore carefully consider whether such a financing arrangement is suitable in light of their own financial positions and investment objectives.

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/rebate by the fund manager.

Bond Trading

Bond trading involves liquidity risk and interest rate risk. There is no 100% guarantee of positive return but loss may be incurred. There is a risk that the bond issuer fails to promptly pay the client the interest or principal if a credit event or default occurs on the bond/certificate of deposit issuer. Investing in emerging markets bonds involves special consideration and higher risks, such as greater price volatility, less developed regulatory and legal framework, economic, social and political instability, etc.

Investments in high-yield bonds are additionally subject to higher credit risk and vulnerability to economic cycles. A fund investing primarily in high-yield bonds is further subject to capital growth risk, dividend distributions and other relating risks. The net asset value of such fund may decline or be negatively affected if there is a default of any of the high yield bonds that it invests in or if interest rates change.

Currency switching

Currency exchange rates are affected by a wide range of factors, including, among others, 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.

RMB Currency Risk

RMB is currently not freely convertible and is subject to exchange controls and restrictions (which are subject to changes from time to time without notice). You should consider and understand the possible impact on your liquidity of RMB funds in advance. The fluctuation in the exchange rate of RMB may result in losses in the event that you convert RMB into other currencies. Onshore RMB and offshore RMB are traded in different and separate markets operating under different regulations and independent liquidity pool with different exchange rates. Their exchange rate movements may deviate significantly from each other.

Interest Rate Risk

If the client's investments are interest rate-linked (such as bonds), the value of the investment can fall when interest rates rise. There is an inverse relationship between bond prices and bond yield, which means as bond prices go down, the yields go up (and vice versa). The price of a bond carries an interest rate risk because if interest rates rise, outstanding bonds will not remain competitive unless their yields and prices are adjusted to reflect the rise.

Structured Equity-linked Products

Investment in structured equity-linked products involves substantial risks including, among others, market risks, liquidity risks, risks relating to changes in market conditions, counterparty risks, and the risks that the issuer(s) will be unable to satisfy its obligations under the structured equity-linked products. Customers should recognize that their structured equity-linked products may mature worthless. While the maximum return on a structured equity-linked product is usually limited to a predetermined amount of cash, an investor stands to potentially lose up to the entire investment amount if the underlying stock price moves substantially against the investor's view.

FX Linked Deposit - High Yield Deposit

FX Linked Deposit - High Yield Deposit is an unlisted investment product and subject to the credit and insolvency risk of the Bank. Its return is limited to the interest payable, which will be dependent on movements in some linked exchange rate. Exchange rates are affected by a wide range of factors, including, among others, international finance, economics, politics, central banks and other bodies intervention and natural events, and may rise or fall rapidly. Whilst the possible return may be higher than conventional time deposits, it is normally associated with higher risks. When the fluctuation of the linked exchange rates differs from what the customer expected, the customer may have to bear the loss. While some FX Linked Deposit - High Yield Deposit types are principal-protected conditionally, others are not principal-protected. The FX Linked Deposit - High Yield Deposit is not the same as investing in its linked currency. It is not protected by the Investor Compensation Fund. If the FX Linked Deposit - High Yield Deposit is approved by the Bank to be withdrawn before its maturity, the customer may also need to bear the costs involved which may reduce the return and the principal amount of the FX Linked Deposit - High Yield Deposit.

Online Investment Trading Services

Due to unpredictable network traffic congestion and other reasons, the Internet and other electronic media may not be reliable media of communication and transactions conducted over the Internet and via other electronic media are subject to: (i) possible failure or delay in the transmission and receipt of instructions for any or all transactions in investment products or other information, and (ii) possible failure or delay of execution or execution at prices different from those prevailing at the time when your instructions were given. There are risks associated with the online investment trading system, including the failure of hardware and/or software, and the result of any such system failure may be that your orders are either not executed according to your instructions or are not executed at all. There are risks of interruption, distortion, omission, blackout or interception during the transmission of instructions for any or all transactions in investment products, as well as of any misunderstanding or errors in communication.

Insurance

Customers should read the sales documents, including product brochure, benefit illustration (if applicable) and policy documents and provisions issued by relevant insurance company to understand the details of the insurance plan (including but not limited to detailed terms, conditions, coverage, exclusions, fees and product risks) and consider whether the insurance product meets their personal needs before application. Policyholders are subject to the credit risk of relevant insurance company.

For life insurance product, an insurance plan may comprise a savings element. Part of the premium will be paid for the insurance and related costs. If a customer is not completely satisfied with his/her life insurance policy, the customer has a right to cancel it within the cooling off period and obtain a refund of relevant premium and levy paid. To exercise such right, a notice of cancellation signed by the customer must be received by relevant insurance company's Hong Kong Main Office within the cooling off period (i.e. within 21 calendar days immediately following either the day of the delivery of the policy or delivery of a Cooling-off Notice (stating the availability of the policy and expiry date of the cooling off period) to the customer or the customer's nominated representative, whichever is the earlier). After the cooling off period is expired, if a customer cancels the policy before maturity, the surrender value may be less than the total premium the customer has paid.

Reports / Analysis / Statistics / Market Information

The information contained in the reports, analysis, statistics and market information has been obtained from sources believed to be reliable and its accuracy and completeness is not guaranteed. No representation or warranty, express or implied, is made as to the fairness, accuracy, completeness or correctness of the information and opinions contained herein, and the Bank has no obligation to update or correct any information herein. The views and other information provided are subject to change without notice. Any opinions, projections or forecasts in the reports, analysis, statistics and market information are, unless otherwise stated, those of the author and do not represent the views of the issuer or any other person. The reports, analysis, statistics and market information are issued without regard to the specific investment objectives, financial situation or particular needs of any specific recipient. The Bank will not be liable for any loss or damage arising from any reliance on any statement, advice or opinion made in the reports, analysis, statistics and market information are without provided for any situations.

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Pursuant to the Insurance (Levy) Regulation (Cap. 41I) and the Insurance (Levy) Order (Cap. 41J) under the Insurance Ordinance (Cap. 41), the IA collects levies for insurance premiums from policyholders with effect from 1January 2018. For further details, please visit the website of IA. For the latest information about the IA, please visit https://www.ia.org.hk. For the latest information about The Insurance Complaints Bureau, please visit https://www.ia.org.hk.