



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:

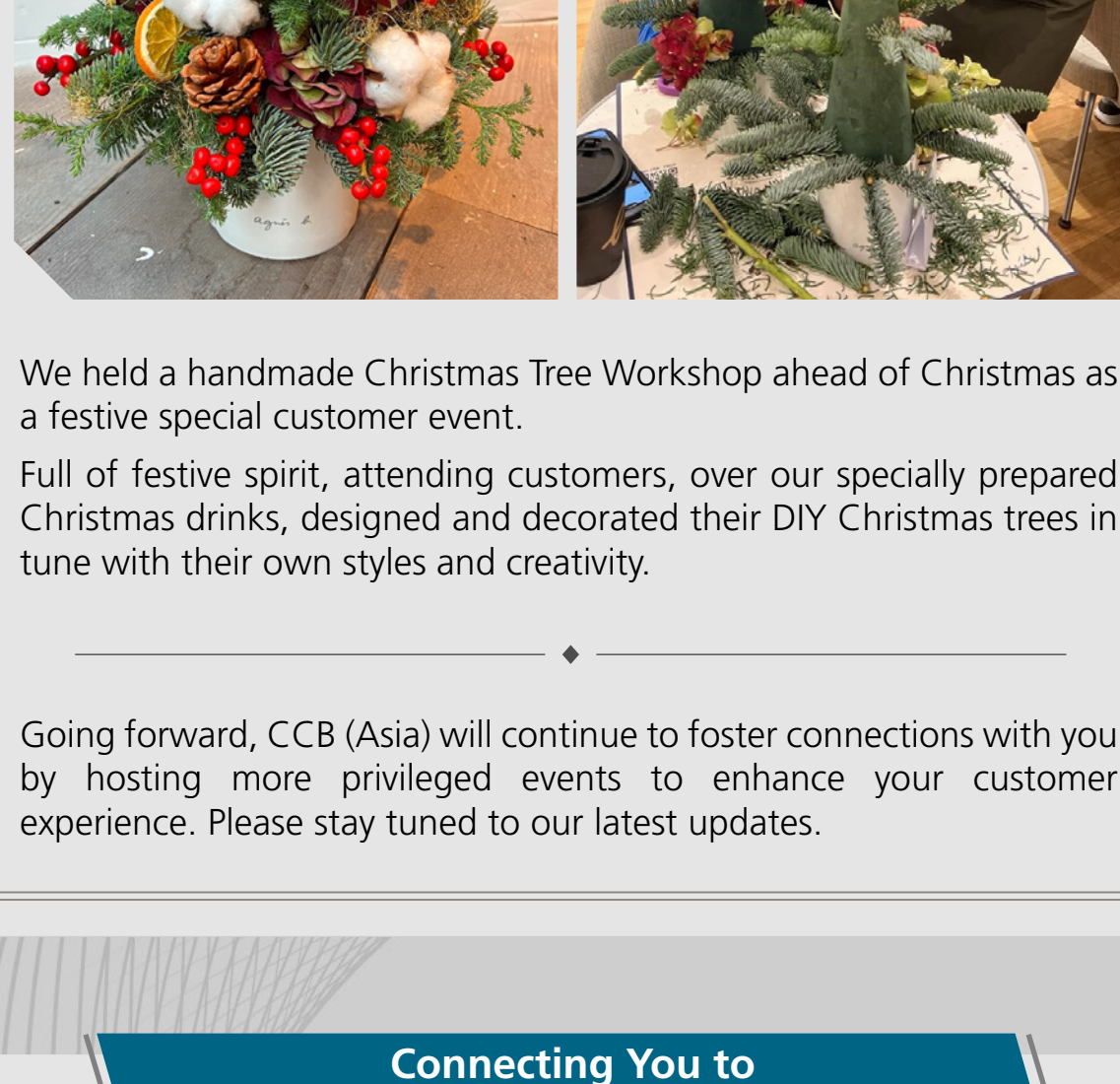
"Wealth & Health" Luncheon and Seminar



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/ldTBEBNvvnA

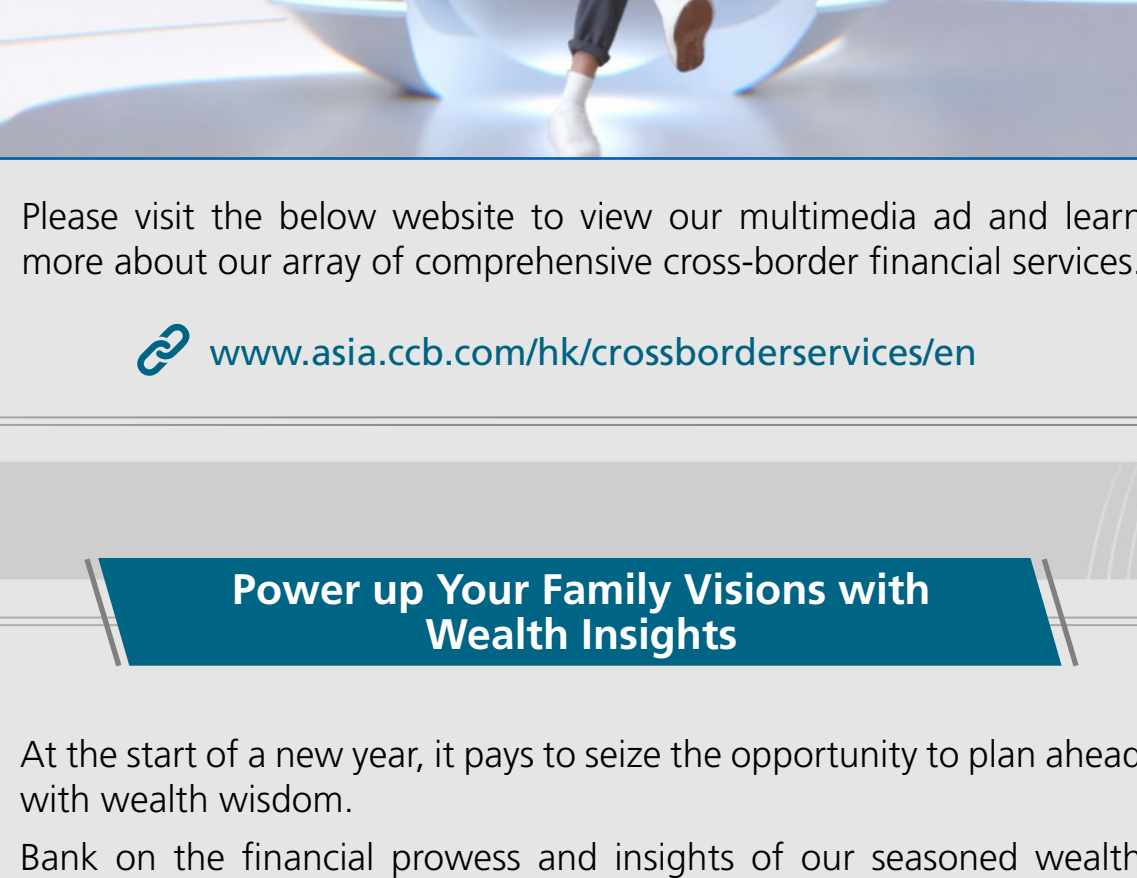
"The Greater Bay Area Blueprint and Potential Opportunities" Luncheon and Seminar



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 Tye 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/qu50bND2BY4

Handmade Christmas Tree Workshop



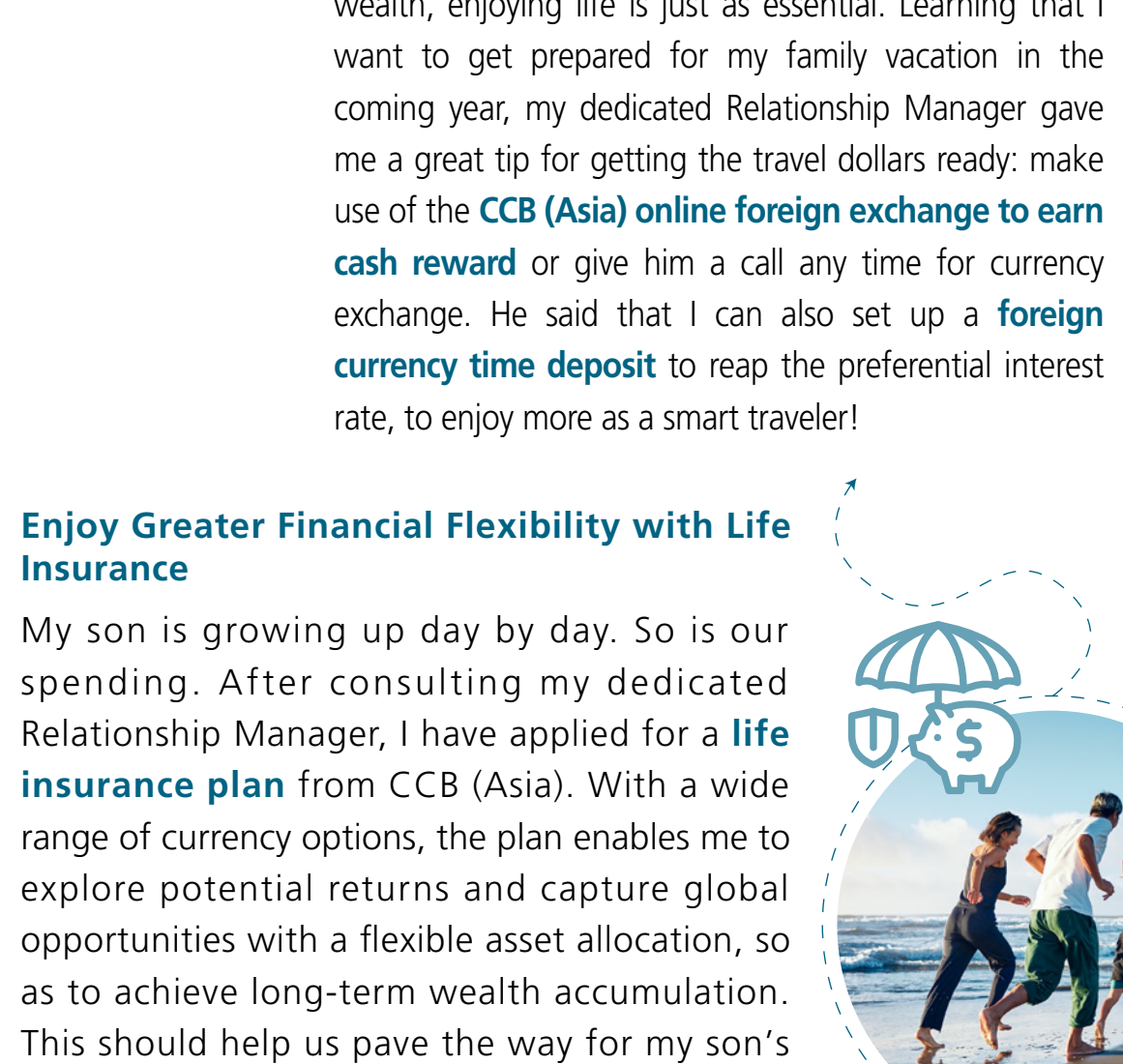
We held a handmade Christmas Tree Workshop ahead of Christmas as a festive special customer event. Full of festive spirit, attending customers, over our specially prepared Christmas drinks, designed and decorated their DIY Christmas trees in tune with their own styles and creativity.

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.



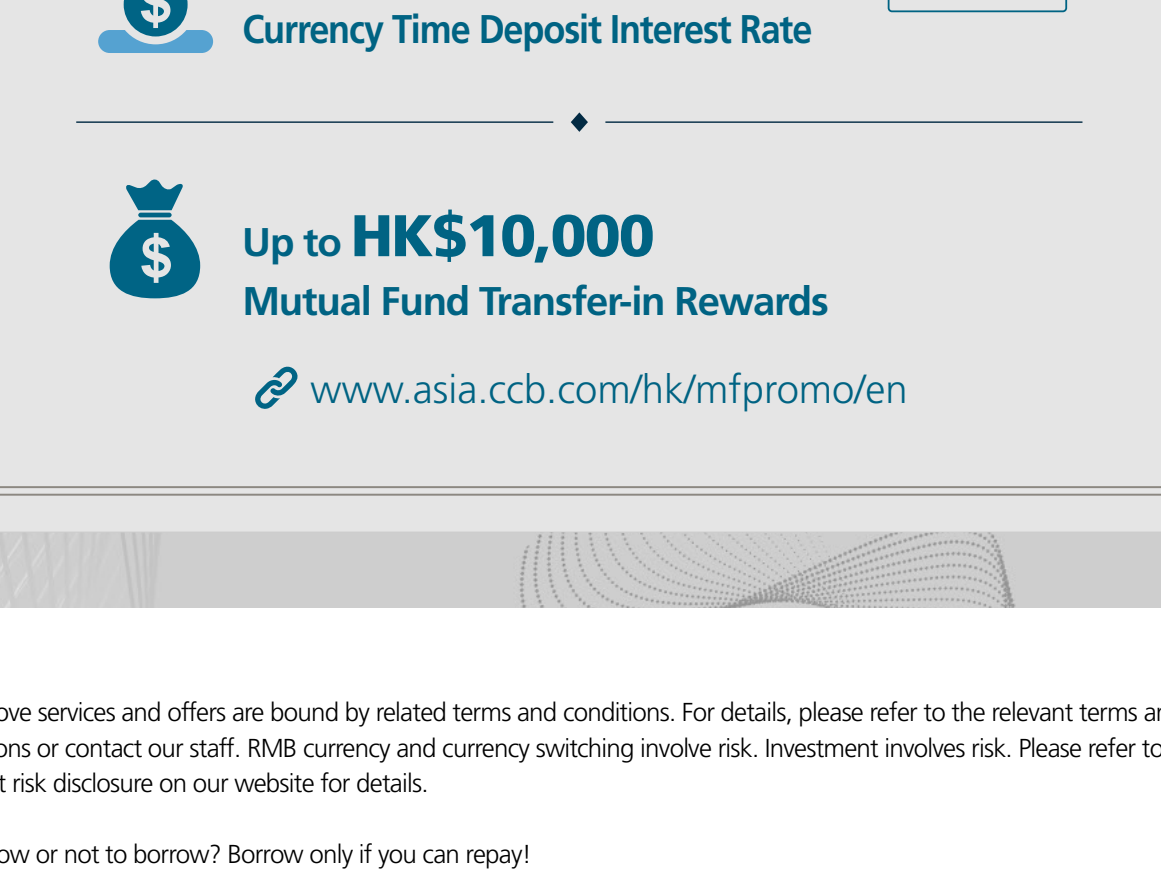
Please visit the below website to view our multimedia ad and learn more about our array of comprehensive cross-border financial services.

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

Power up Your Family Wealth with Wealth Insights

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

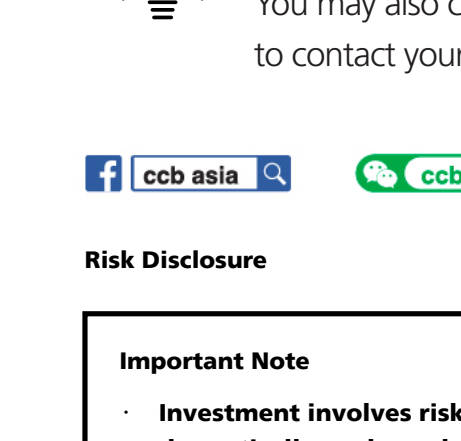
Bank on the financial prowess and insights of our seasoned wealth management team, to pave the way for a vibrant future for yourself and your family with all-round support on perceptible planning for fulfilling your wealth goals.



Customer Sharing

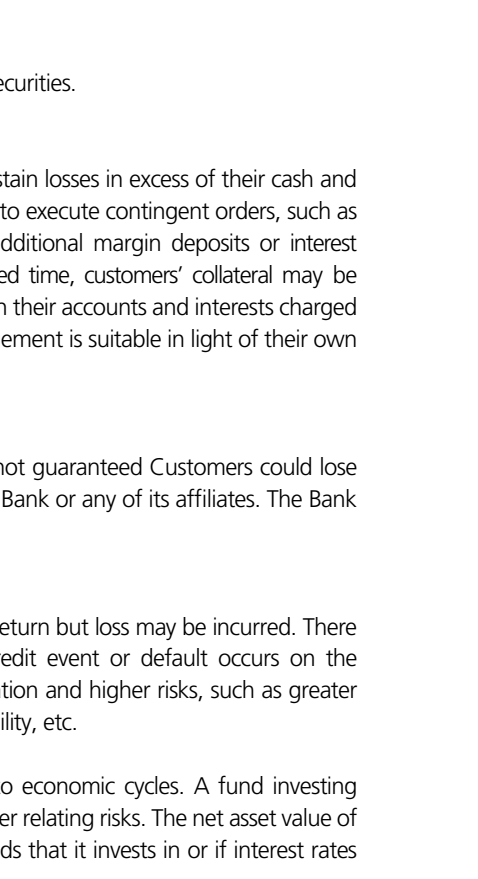
"PREMIER BANKING" 40 years Old | Married with a Son | Savvy Mom

Having to look after all of 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.



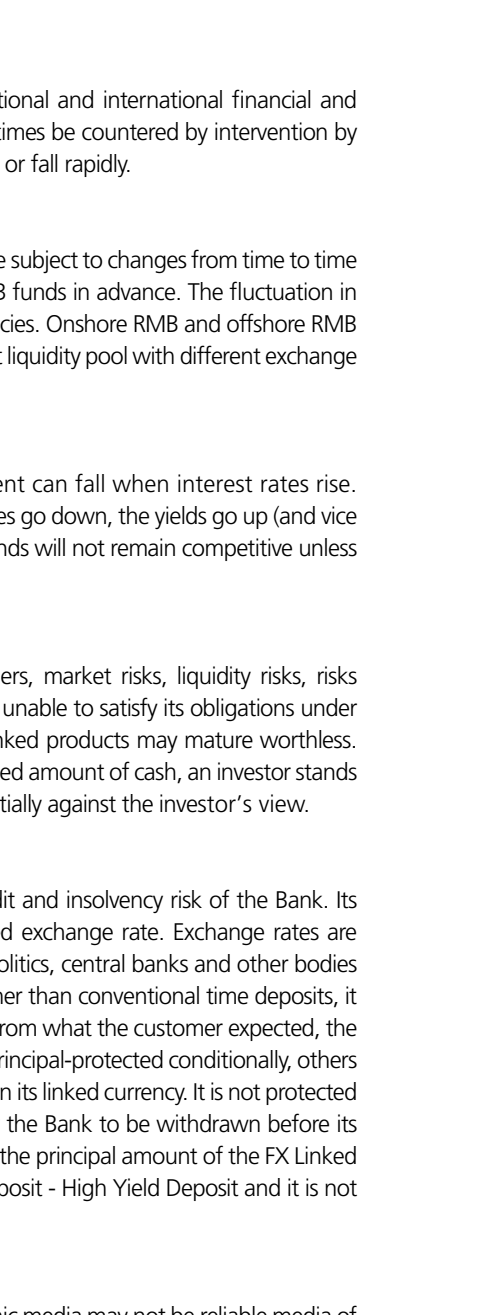
Enhance Family Wealth with a Diversified Asset Allocation in the New Year

The turn of a new year is a good time to plan ahead for your 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!



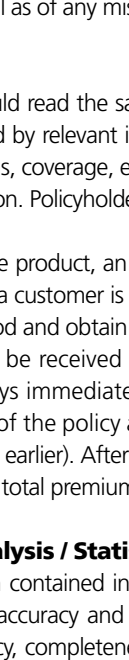
Enjoy Greater Financial Flexibility with Life Insurance

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.



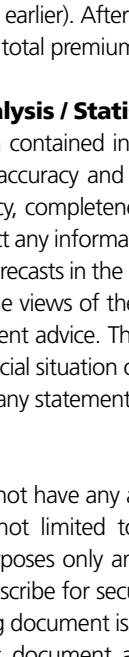
Support Green Action with eLaisee

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.

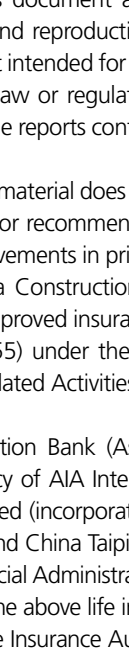


Up to HK\$18,888 Wealth Products Transactions Cash Rewards

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

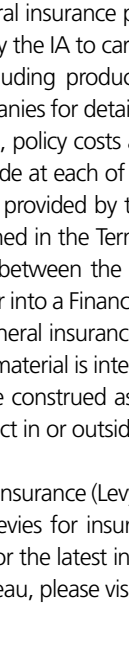


Unlimited Extra 1-month 6% p.a. Cash Bonus for Structured Equity-Linked Products Subscription



Up to HK\$6,800 Life Insurance Plan Reward

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



Up to HK\$4,000 Cash Reward for Online Foreign Exchange



Up to 16.8% p.a. Foreign Currency Time Deposit Interest Rate

Up to HK\$10,000 Mutual Fund Transfer-in Rewards

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

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 8388



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

Important Note

- Investment involves risks. The prices of investment products fluctuate, sometimes dramatically, and may become valueless. Before making any investment decision, customers are encouraged to consult their own independent financial 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 are not equivalent to or substitute for time deposits. Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect are not covered by Hong Kong Investor Compensation Fund. It involves risks of quotas used up, difference in trading day, restrictions on selling imposed by front-end monitoring, recalling of eligible stocks, and mainland market risks. 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.

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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 with effect from January 2018. 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 indicating 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 expressed 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 do not constitute or contain investment advice. The reports, analysis, statistics and market information are issued without regard to the specific investment objectives, financial situation or particular needs of any specific investor. 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 for any situations.

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Pursuant to the Insurance (Livy) Regulation (Cap. 410) and the Insurance (Livy) Order (Cap. 411) under the Insurance Ordinance (Cap. 41), the IA collects levies for insurance premiums from policyholders with effect from January 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.icb.org.hk.