



April 2024

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

## Connecting our customers with unparalleled experiences

### Highlights of Privileged Events

As your holistic wealth management partner, we not only take good care of your financial needs, but also stay close to your pursuit of quality of life. From time to time, we organize enriching privileged events to help you seize wealth growth opportunities and to share a great time with you, while deepening our engagement. Let's revisit some great moments:

#### "Building Wealth in the Year of Abundance, Unlocking Financial Potential" Luncheon Seminar



The seminar was hosted by TV artist Ms. Mayanne Mak, and Hong Kong's well-known investment analyst Mr. Alex Wong was our guest of honour. Mr. Wong shared his insights into this year's economic outlook, as well as market trends of stocks, interest rates, forex and bonds, helping our customers to grasp more opportunities in the year ahead with suitable wealth management tools. Next on stage were renowned feng shui master Dr. Lee Shing Chak, and celebrity guests Mr. Tony Hung and Ms. Regina Ho, who chatted about the zodiac forecast for the Year of the Dragon and tips for enhancing luck. On the day, our guests mingled with our customers and the overall response was great.

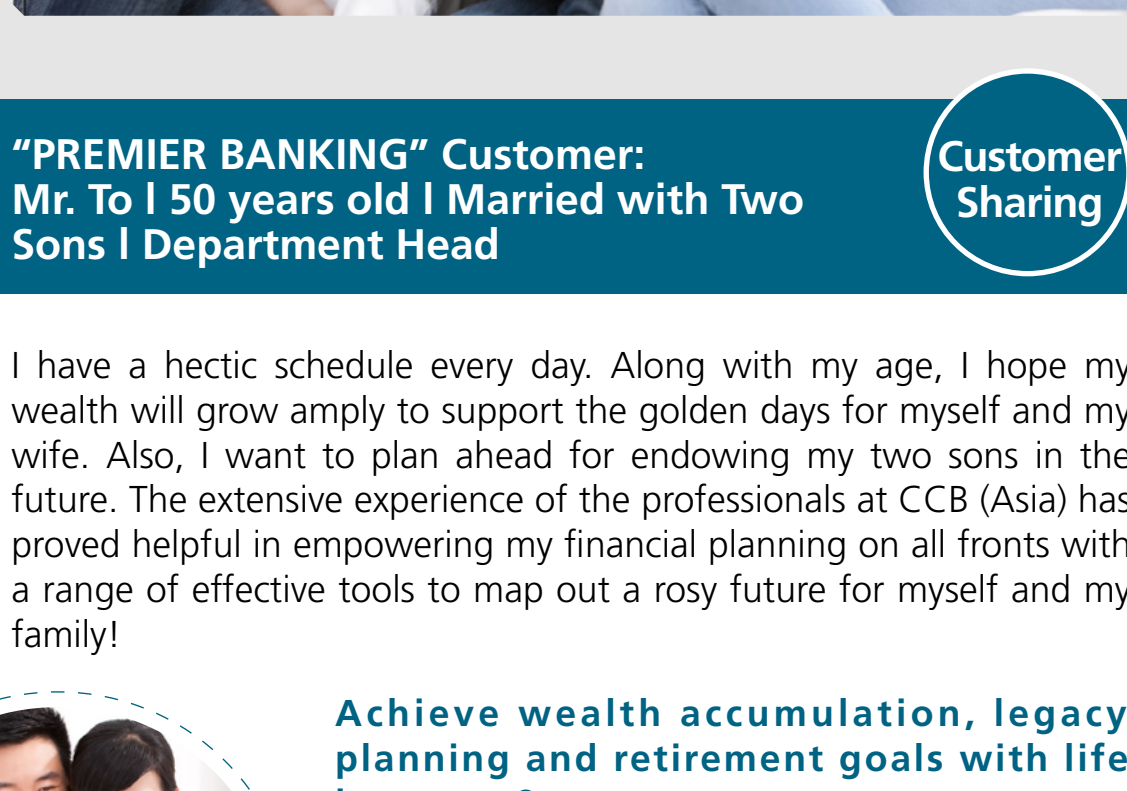


#### "Golden Dragon Brings Fortune, a Promising Future" 2024 Investment Client Dinner



We collaborated with Allianz Global Investors, BlackRock Asset Management, and J.P. Morgan Asset Management, in hosting an investment client dinner to shed light on the Year of the Dragon's investment market trends, covering various global asset classes, key focal points and market conditions. It was all about helping our clients seize market opportunities ahead of others.

#### "Embrace the Macro Trends, Build Your Investment Advantage" 2024 Q2 Investment Client Luncheon

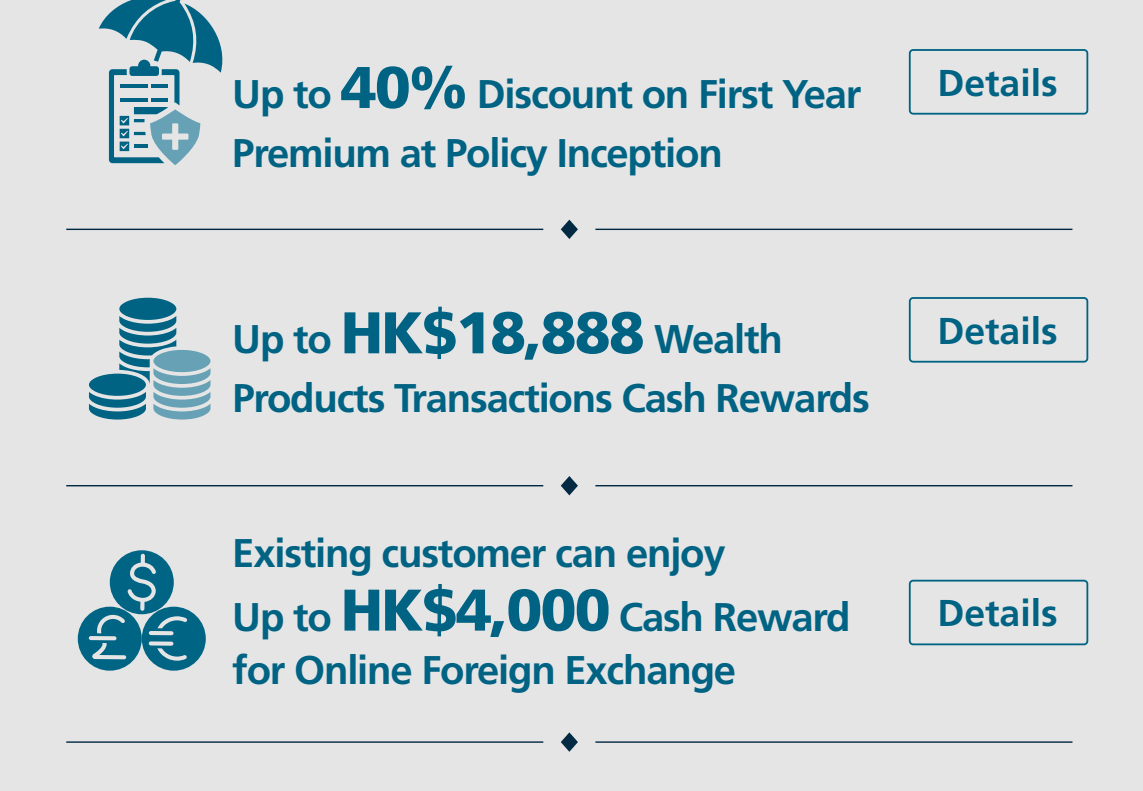


Amid changing macroeconomic dynamics, we helped customers stay close to the market by organizing this investment luncheon with Manulife Investment Management to size up the latest outlook for the upcoming quarter. An easy-to-digest analysis was shared regarding the market landscape and potential upcoming interest rate cuts, aiming to help our clients rebalance their investment strategies in a timely manner.

#### Connecting family lovers: empower a carefree future for your family with the right tools

Forward planning and financial flexibility are what it takes to ensure a fulfilling life and carefree future for yourself and your family.

At CCB (Asia), our seasoned wealth management team understands that every customer has their unique needs. We are ready to help you take control of your wealth roadmap with the right tools to realize your wealth ambitions and financial needs at different life stages with flexibility.



**"PREMIER BANKING" Customer:**  
Mr. To I 50 years old I Married with Two Sons I Department Head

Customer Sharing

I have a hectic schedule every day. Along with my age, I hope my wealth will grow amply to support the golden days for myself and my wife. Also, I want to plan ahead for endowing my two sons in the future. The extensive experience of the professionals at CCB (Asia) has proved helpful in empowering my financial planning on all fronts with a range of effective tools to map out a rosy future for myself and my family!

**Achieve wealth accumulation, legacy planning and retirement goals with life insurance & reverse mortgage**

After talking to my dedicated Relationship Manager, I have taken up through CCB (Asia) a **universal life insurance plan**, which gives me utmost flexibility in legacy planning, from asset allocation to wealth management options. Immediate financial support will be available to my family in times of need. With the great tip from my dedicated Relationship Manager, I also plan to apply, when I retire, for the **Reverse Mortgage Programme** from the Bank to make use of our self-occupied residential property to generate a stream of retirement income. While my wife and I can enjoy life after retirement, our sons can make their own choice about taking up ownership or not.

**Enhance long-term potential returns through investment diversification**

To further enhance the long-term potential return on my assets with the power of diversification, I also intend to invest part of my capital in **mutual funds, equity-linked investments**, foreign currencies etc., which come with an array of offers from CCB (Asia). In particular, in view of the prevailing high interest rates, as well as the latest **online foreign exchange offer**, I find it a good time to invest in foreign currencies. My dedicated Relationship Manager has told me before that I can also give him a call at any time for currency exchange, and if I set up a **foreign currency time deposit concurrently**, I can reap the preferential interest rate. While I am aware of the higher risk involved, I would also like to invest in an **FX linked deposit (high yield deposit)** with the remaining amount to grasp the opportunity to gain a higher potential return than conventional time deposits when the actual exchange rate performance is in line with my expectations. Otherwise, I can still buy the linked currency at the "Initial Exchange Rate".

**Enjoy faster, smarter and more secure banking on the go**

Reminded by my dedicated Relationship Manager, I have upgraded the **CCB (HK&MO) Mobile App** on my handset, to enjoy an elevated mobile experience with the enhanced transfer function and interface, plus a wider range of features supported by the enhanced mobile platform. Now I can register transfer accounts easily and conveniently, and boost my transfer and payment limits anytime anywhere. I can also effortlessly register high risk merchant banks. The upgraded app is really helpful for busy guys like me.

**Up to 40% Discount on First Year Premium at Policy Inception**

Details

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

Details

**Existing customer can enjoy Up to HK\$4,000 Cash Reward for Online Foreign Exchange**

Details

**Up to 14.8% p.a. Foreign Currency Time Deposit Interest Rate**

Details

**Extra 12 Month 6% p.a. Cash Bonus for Structured Equity-Linked Products Subscription**

Details

**Up to HK\$10,000 Cash Reward for Mutual Fund Transfer-in**

Details

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

Investment involves risks. The prices of investment products fluctuate, sometimes dramatically, and may become valueless. Investment products 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 investment products may involve derivatives. Certain investment products may not be available in all jurisdictions and/or may be subject to restrictions. 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. 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

If a client maintains a margin account with the Bank, the risk of loss in financing a transaction by deposit of collateral is significant. The client may sustain losses in excess of the client's 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. The client may be called upon at short notice to make additional margin deposits or interest payment. If the required margin deposits or interest payments are not made within the prescribed time, the client's securities collateral may be liquidated without the client's consent. Moreover, the client will remain liable for any resulting deficit in the client's account and interest charged on the client's account. The client should therefore carefully consider whether such a financing arrangement is suitable in light of the client's own financial position and investment objectives.

**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.

#### Online Investment Trading Services

Due to unprecedented 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.

#### 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 or rebate by the fund manager.

#### Bond Trading

Trading of bond involves liquidity risk and interest rate risk and there is no 100% guarantee of positive return but loss may be incurred. There are risks that the bond issuer will be unable to promptly pay the client the interest or principal if a credit event or default occurs on the bond 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.

#### 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

FX Linked Deposit is a structured product involving derivatives. FX linked 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 rates. 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 types are principal-protected conditionally, others are not principal-protected. The FX linked 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 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 he may get back. There is no secondary market for the FX linked deposit and it is not collateralized. The Bank can early terminate the FX linked deposit.

#### 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.

#### Currency Switching and Foreign Exchange Risk

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. The fluctuations in the exchange rate of a foreign currency may result in losses in the event that you convert HKD to any foreign currency or vice versa.

#### 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 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 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 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 for any situations.

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