



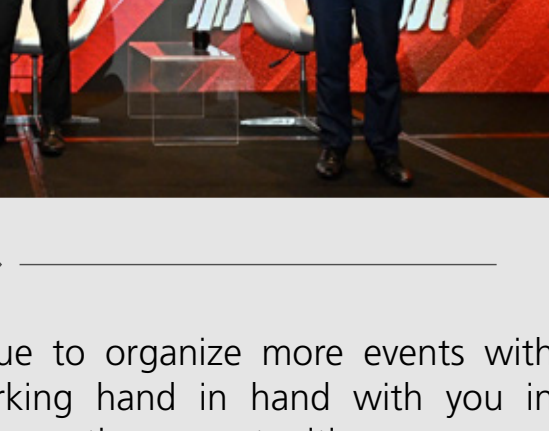
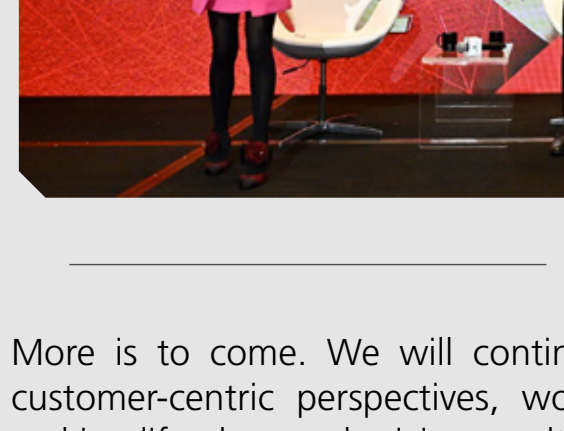
Unparalleled experiences connecting you better for more opportunities

◆ Highlights of Privileged Events ◆

As your holistic wealth management partner, we organize privileged events from time to time to help you seize wealth growth opportunities, while deepening our engagement. Let's revisit the great moments:

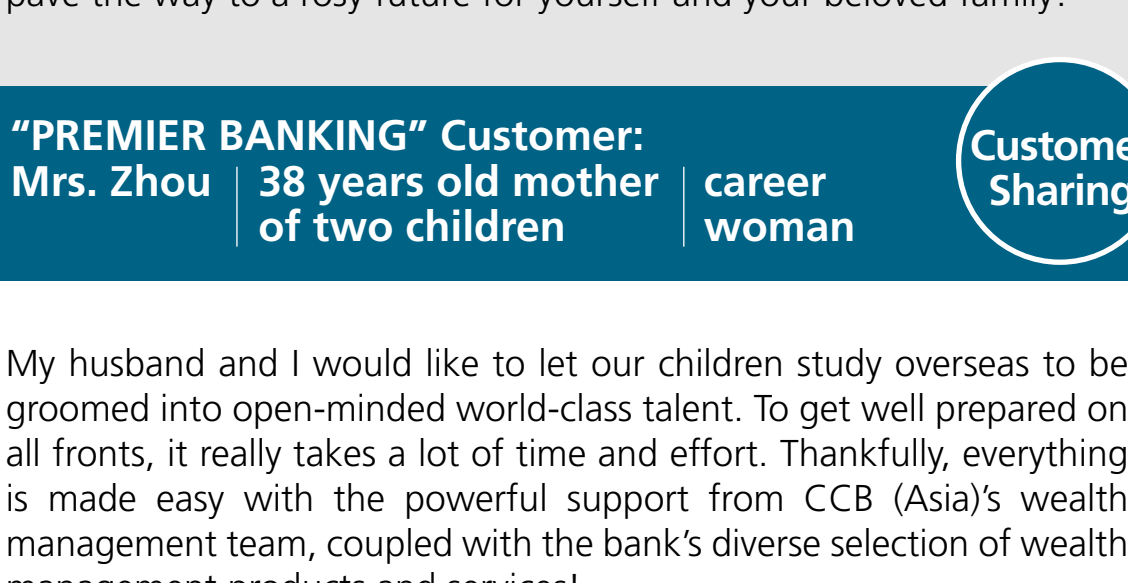
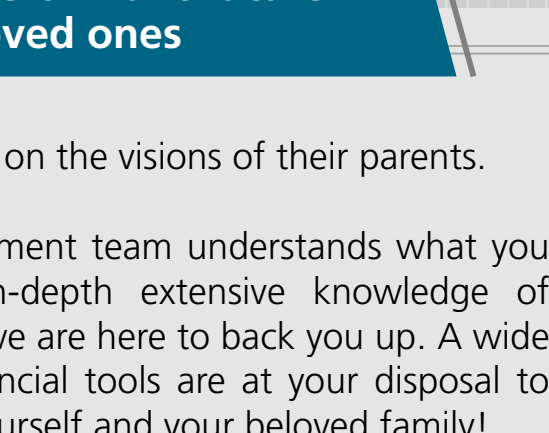
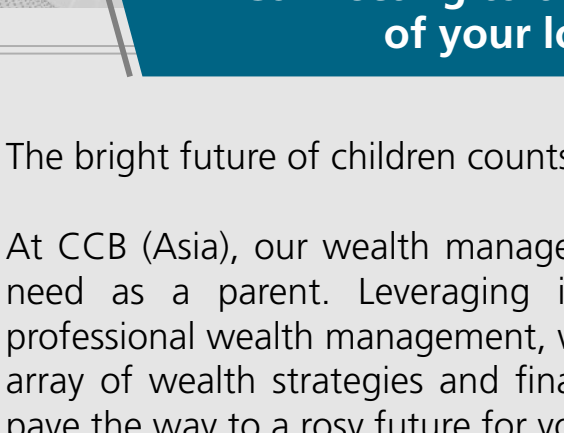
“CNY Luncheon: Building a Prosperous Future – Embarking on a New Chapter of Wealth”

Hosted by TV actor Karl Ting, the luncheon was attended by over 150 PREMIER BANKING Customers. Star analyst Andrew Look unveiled his economic forecasts for Hong Kong, Mainland China and across the globe in 2025, as well as an in-depth analysis of the investment prospects for stocks and real estate. Popular TV artiste Tony Hung also joined us to share his personal financial management experience and a walk-thru of the highlight features of CCB (Asia)'s mobile banking app. Feng Shui master Mak Linging was also there to provide tips for good fortune. The event was brought to a climax by a lion dance performance and a grand lucky draw. Stanley Wu (General Manager and Head of Consumer Banking Division) and Cannex Yang (Deputy General Manager and Deputy Head of Consumer Banking Division), took the stage to express our gratitude for the continued trust and support of all the customers.



◆ Navigate a wealth of growth and stability at our “2025 Q1 Investment Seminar” ◆

To empower our customers with investment strategy inspirations, we organized this event together with Wellington Management, Manulife Investment Management (Hong Kong) Limited and Principal Investment & Retirement Services Limited. Moderated by TV presenter Heidi Chu, there was a lively interactive exchange of ideas among the experts on the stage. The topics covered alternative fixed income strategy, diversified asset allocation, as well as the opportunities and challenges for the investment markets under the second US presidency of Donald Trump. A lucky draw took place to add delight to the great night. Congratulations to the 5 lucky winners who took home each a Golden Snake Ornament!



More is to come. We will continue to organize more events with customer-centric perspectives, working hand in hand with you in making life plans and seizing wealth creation opportunities.

◆ Exclusive Birthday Privilege ◆

A double delight of **2X Bonus Points** will be presented to you in your birthday month!

[Details](#)

◆ Customer Referral Program Refer more to enjoy more ◆

You can enjoy a **HK\$500 Referral Reward** for successful referral of each new PREMIER BANKING customer!

[Details](#)

Connecting to the brilliant future of your loved ones

The bright future of children counts on the visions of their parents.

At CCB (Asia), our wealth management team understands what you need as a parent. Leveraging in-depth extensive knowledge of professional wealth management, we are here to back you up. A wide array of wealth strategies and financial tools are at your disposal to pave the way to a rosy future for yourself and your beloved family!

“PREMIER BANKING” Customer:

Mrs. Zhou

38 years old mother of two children

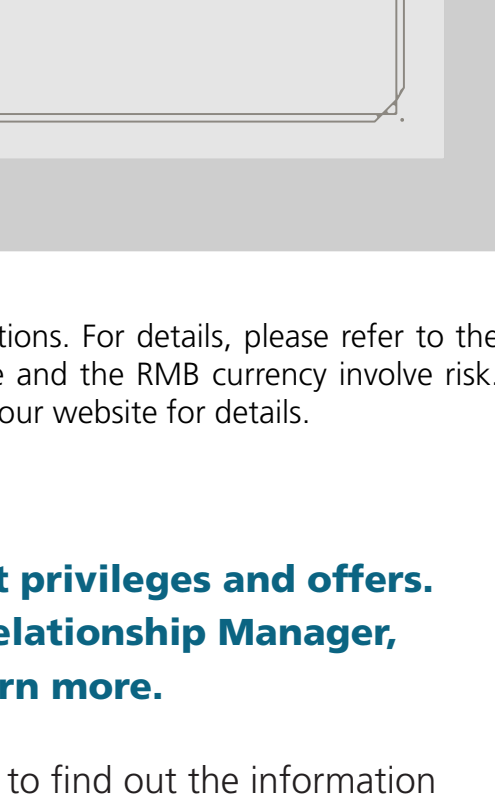
career woman

Customer Sharing

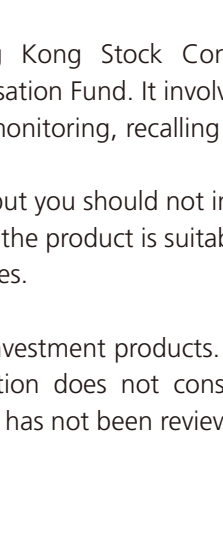
My husband and I would like to let our children study overseas to be groomed into open-minded world-class talent. To get well prepared on all fronts, it really takes a lot of time and effort. Thankfully, everything is made easy with the powerful support from CCB (Asia)'s wealth management team, coupled with the bank's diverse selection of wealth management products and services!

Build a nest egg for my children while reaping potential FX capital gain

My Relationship Manager is very attentive and has a good grip of my family wealth management needs. Knowing that my husband and I are too busy to closely follow the market trends and the latest offers, he introduced me to the **FX Limit Order** and **FX Price Alert** function on CCB (Asia)'s Mobile and Online Banking, which can help us lock up the target exchange rates without having to monitor the FX market all the time. We can even enjoy **Cash Rewards for Online Foreign Exchange**, helping us save costs when building the overseas education fund for our children. The **eye Visa Signature Credit Card** also looks appealing with its **cash rebate on online shopping and contactless payment** and other offers. Best of all is the awesome **rebate on overseas transactions**, which will be really helpful when we do the site visit for our children's campus!



Enjoy a payroll reward and gear up myself to grasp more investment opportunities

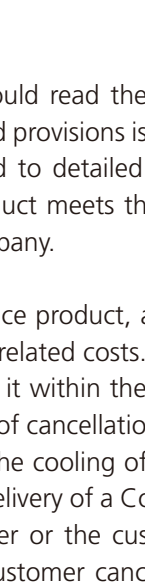


Another great tip from my Relationship Manager is that upon enrolling in CCB (Asia)'s **Value Added Payroll Service** and completing eligible payroll transactions within the specific period, I can effortlessly enjoy **Cash Reward** plus **Tracker Fund Reward**. I find the bank's **ETF Education Videos** very useful and easy to digest. So, I am going to make the most of them to enrich my global market knowledge and investment strategy knowhow. The **quick stock selection** and other easy-to-use functions of the bank's mobile app, are the next in the tool box to help me build a holistic asset portfolio. Then enhancing our family wealth will be like a piece of cake, and even enjoyable with a range of **fabulous wealth management offers** from the bank.

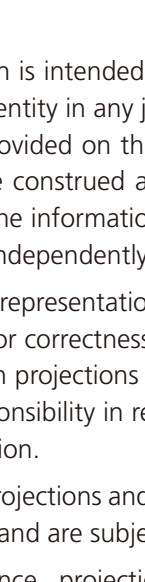
Leverage life insurance to grow wealth prudently with greater financial flexibility

Getting into middle age, family protection matters even more to us. We want to see our children grow up happily and ourselves enjoy a carefree retirement life in the future. Thus, to address these goals, our Relationship Manager has meticulously tailored a range of **diversified insurance and savings solutions** based on our specific needs, from a comprehensive family healthcare coverage plan to a legacy and retirement planning framework. It's up to me to withdraw cash from the policy to meet my financial needs or leave it in the policy to accrue interest, giving me more **flexibility for legacy and retirement planning**. During the promotion period, I can also enjoy a **Life Insurance Plans Cash Reward** and a **Premium Discount** upon successful application.

A selection of wealth management rewards to empower your wealth

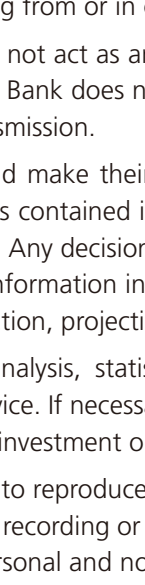


Value Added Payroll Service Offers
Enroll in the Value Added Payroll Service to enjoy Cash Reward and Tracker Fund Reward worth up to HK\$1,700
www.asia.ccb.com/hk/vap/en



Up to HK\$20,000 Wealth Products Transaction Rewards

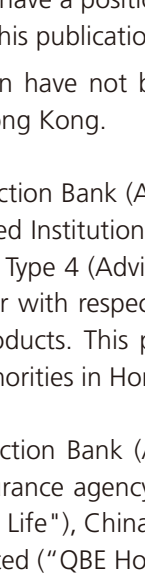
[Details](#)



Foreign Exchange Offers

- Up to **HK\$5,000 Cash Rewards for Foreign Exchange**
- Up to **14.8% p.a. Foreign Exchange Time Deposit Interest Rate**
- Up to **30% FX Spread Discount for PREMIER BANKING Customers**

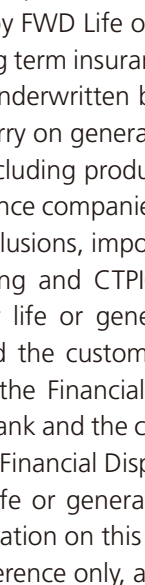
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Securities and Structured Equity-Linked Product Offers

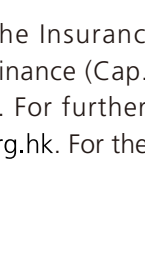
- Up to **HK\$5,888 Cash Reward for Hong Kong Securities Trading**
- Unlimited Cash Bonus for Structured Equity-Linked Product subscriptions**

[Details](#)



Up to HK\$12,500 Life Insurance Plans Cash Reward

[Details](#)



eye Visa Signature Credit Card Offers

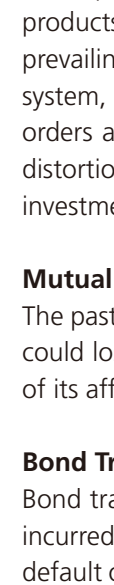
- Up to **11% cash rebate on dining, transport and overseas transactions**
- 2% cash rebate on online shopping and contactless payments**

[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. Foreign exchange and the RMB currency involve risk. Investment involves risk. Please refer to the relevant risk disclosure on our website for details.

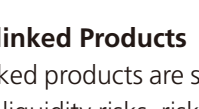
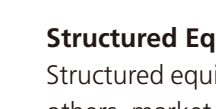
To borrow or not to borrow? Borrow only if you can repay!

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.



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.

PREMIER BANKING Dedicated Service Hotline: 2903 8383



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's 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 bond may involve 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.

This publication does not constitute advice to buy or sell, or an offer with respect to any investment products. Any offer, invitation or recommendation to any customers to enter into any investment transaction does not constitute any prediction of likely future movements in prices of any investment products. This publication has not been reviewed by the Securities and Futures Commission or any other regulatory authorities in Hong Kong.

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.

Currency Exchange

Currency exchange involves bid-ask spread.

Exchange Rate 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 forces may at times be countered by intervention by central banks and other bodies. At times, exchange rates, and price linked to 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.

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 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 association at prices different from those prevailing at the time when your instructions were given. There are risks connected 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/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 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.

Structured Equity-Linked Products

Structured equity-linked products are structured products which involves derivatives and 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. Structured equity-linked products are structured product involving derivatives. It is not equivalent to or an alternative of time deposits. It is not a protected deposit, and is not protected by the Deposit Protection Scheme in Hong Kong.

FX Linked Deposit

FX Linked Deposit is a structured product involving derivatives. It is not equivalent to or an alternative of time deposits. It is not a protected deposit, and is not protected by the Deposit Protection Scheme in Hong Kong. FX linked deposit is an unlisted investment product and is not protected by the Investor Compensation Fund, customer is subject to the credit and insolvency risk of the Bank. Investing in this product is not the same as buying the linked currency directly. 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, economic, 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. While some FX linked deposit types are principal-protected conditionally, others are not principal-protected, when the fluctuation of the linked exchange rates differs from what the customer expected, the customer may have to bear the loss. FX Linked Deposit is designed to be held till maturity, customer does not have the right to early terminate this product. 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.

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.

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