



## Unparalleled experiences and accolades connected closely to you

### Highlights of Privileged Events and Glorious Occasions

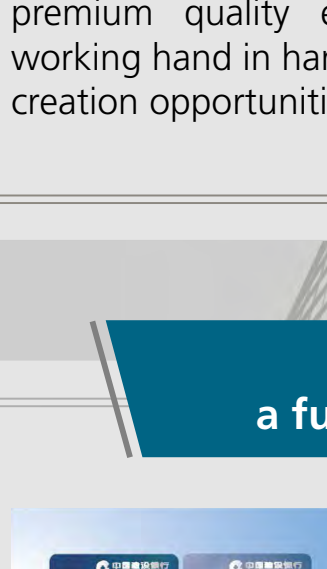
As your holistic wealth management partner, we organize privileged events from time to time to help you seize wealth growth opportunities, while deepening our engagement. We are also an active participant in professional and industry awards and ceremonies in pursuit of service excellence and in return for your continuous great support. Let's revisit the great moments and milestones:

#### 2025 Q2 Investment Luncheon: Thriving on Capital Opportunities

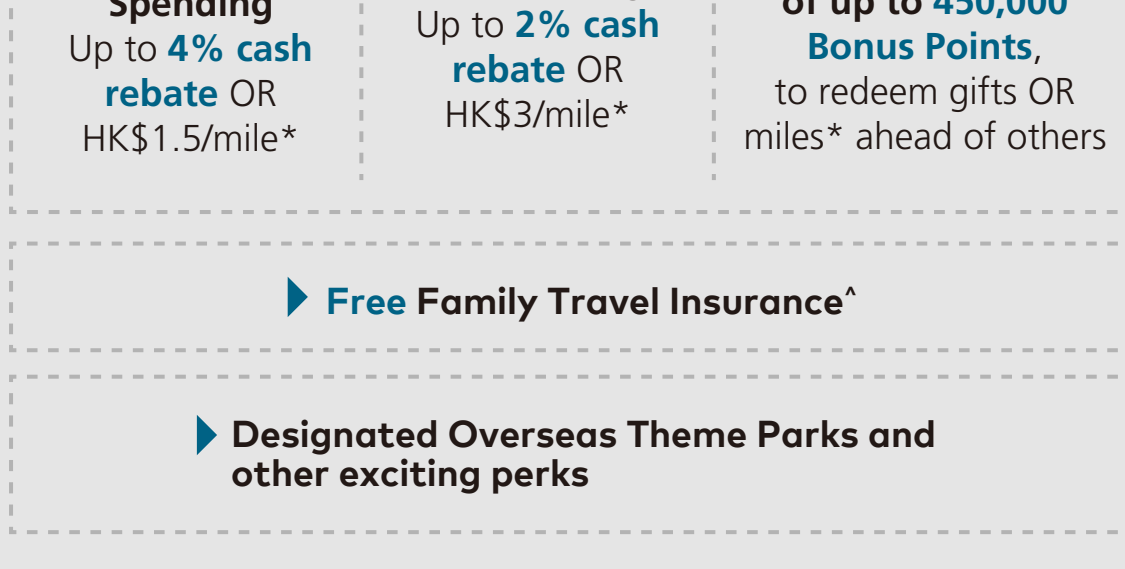
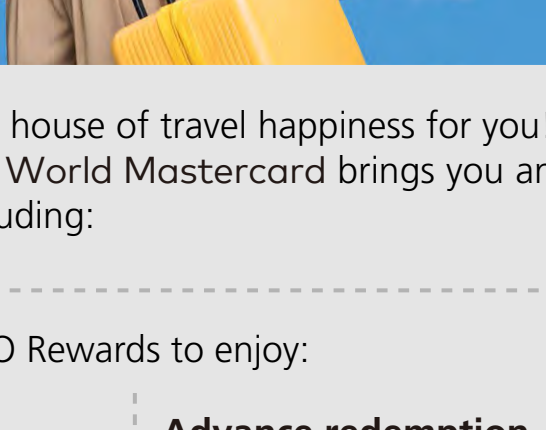
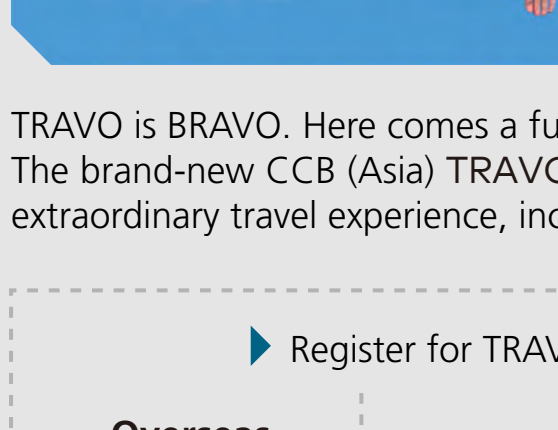
On 8 May, we hosted the luncheon jointly with First Sentier Investors (Hong Kong) Limited at the Hyatt Hong Kong in Tsimshatsui. Ms Stella Chan, Vice President, Investment Research, CCB (Asia), took the stage first with a preview of the investment outlook and strategy analysis for the second quarter of 2025, as well as a tactical playbook for the "Trumpcycle". A topical diagnosis was then shared by Ms Joey Ng from First Sentier Investors, with regards to top-notch allocations to ward off the tariff impact and market volatility by portfolio diversification with a good balance between defensive and aggressive plays. Their insightful speeches received enthusiastic applause from the attending guests.



#### CCB (Asia) Won the "Hong Kong's Best Bank for Consumers" Award by Euromoney and Two Awards from The Asian Banker



Leveraging the extensive network of our parent bank, CCB (Asia) exerts the regional advantages to drive cross-border collaboration and innovation, catering to our customers' diverse needs in wealth planning, retirement finance and payment solutions. Recently, CCB (Asia) has been honored as the **first bank in Hong Kong winning the prestigious "Hong Kong's Best Bank for Consumers" Award** at "The Euromoney Awards for Excellence 2025" hosted by Euromoney, an internationally renowned financial institution. The award pays tribute to institutions in Hong Kong that best exemplify customer-centricity, continuously improve their service quality, and maintain strong client relationships.



Another significant milestone was laid in June, when CCB (Asia) received two awards, the **"Most Improved Retail Bank in Hong Kong"** and the **"Most Improved Wealth Management Bank (Affluent Segment) in Hong Kong"** in our first participation in the Hong Kong Excellence in Retail Finance Awards 2025, which was organized by the world-acclaimed financial media – The Asian Banker. These awards, which demonstrate the excellent performance in both quality and scale of our retail banking and wealth management services, are a reflection of our customers' support and industry recognition.

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

## Connecting you to a full house of travel happiness



TRAVO IS BRAVO. Here comes a full house of travel happiness for you! The brand-new CCB (Asia) TRAVO World Mastercard brings you an extraordinary travel experience, including:

### Register for TRAVO Rewards to enjoy:

**Overseas Spending**  
Up to **4% cash rebate** OR  
HK\$1.5/mile\*

**Local Dining**  
Up to **2% cash rebate** OR  
HK\$3/mile\*

**Advance redemption of up to 450,000 Bonus Points**, to redeem gifts OR miles\* ahead of others

### Free Family Travel Insurance\*

### Designated Overseas Theme Parks and other exciting perks

Now, upon successful application for the CCB (Asia) TRAVO World Mastercard, you can also receive a welcome offer of up to **HK\$800 cash rebate!**

Visit [www.asia.ccb.com/hk/travo/en](http://www.asia.ccb.com/hk/travo/en) now to find out more and apply!

#### Remarks:

\* Mileage rewards are calculated based on Bonus Points conversion rate of the "Bonus Points Reward Programme" where every 15 points = 1 mile.

^ This is applicable exclusively to CCB(Asia) TRAVO World Mastercard customers who need to register on the Mastercard website. For travel insurance, it is not a product of China Construction Bank (Asia) ("the Bank"), nor is the Bank selling this travel insurance as an insurance agent or broker.

## Connect your retirement life to a rosy carefree future

Retirement is a major life milestone! Comprehensive planning for your pre- and post-retirement wealth management is critical!

With our professional services on Retirement Financial Planning, CCB (Asia) offers an all-round and tailored plan to help you achieve your golden future in pursuit of quality of life for yourself and your family, focusing on 5 core elements, including wellness, living, joy, medical and leisure.

**"PREMIER BANKING" Customer:**  
**Mr. Chiu** | **48 years old with a 3-generation family** | **top executive** | **Customer Sharing**

I am working hard for my family. Now that my children are grown-up and independent, I want to reset my financial priority to get well prepared for the retirement life of my wife and myself, while taking good care of my parents. CCB (Asia)'s team of experts, armed with extensive experience, is very helpful in tailoring a wealth management plan best suited for realizing my carefree golden days!

### Build a carefree future with an all-round retirement financial plan

Being in the prime of my career, I am thankful to have a dedicated Relationship Manager, who reminded me that it's time to plan ahead for my dream retirement life. Under his professional support, I have realigned my wealth portfolio with more balanced asset allocations, covering **diverse wealth products** including stocks, mutual funds and deferred annuity plans. I have also taken up a **life insurance plan**, which comes with an attractive **premium discount and cash reward**. The plan not only fits my needs to pave the way ahead for the **legacy planning** for my children, but also provides comprehensive protection for my family and myself. I know that, with its professional services on Retirement Financial Planning, CCB (Asia) offers **comprehensive retirement financial solutions** that cater every part of the retirement life journey - financial, lifestyle and health, which perfectly meets the needs of my parents, who frequently travel across the border, to enjoy their retirement life. After gaining deeper insights into the relevant cross-border retirement program from my Relationship Manager, I have also applied for a **protection plan qualifying for residency in the Mainland retirement community** so that my parents can check in to stay there at any time to enjoy quality retirement, as well as an **exclusive Greater Bay Area outpatient service**.

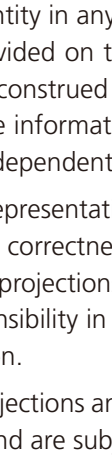
### Capture yields and capital growth opportunities to boost the retirement reserve

Knowing that I have a hectic work life, my Relationship Manager gave me a prompt tip that the CCB (Asia) website has undergone a major transformation of the deposit interest rate page. The brand-new page now features an **at-a-glance view of various time deposit and savings account interest rates**, which are **updated daily**, covering a range of tenors and currencies. This is so convenient for me to capture opportunities at any time to allocate funds in the short term or position medium- to long-term deposit strategies to enjoy interest and potential exchange rate appreciation to easily grow my retirement reserve! One can even enjoy a **preferential interest rate** by setting up a time deposit with eligible new funds via digital channels during the promotion period.

#### Remarks:

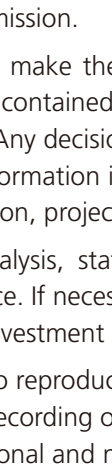
\* Exclusive TPLHK Greater Bay Area Outpatient Services are subject to limited availability and governed by the applicable terms and conditions.

## A selection of wealth management rewards to empower your wealth



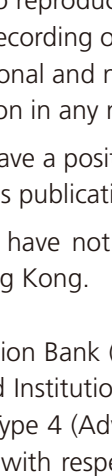
### Comprehensive Retirement Financial Solutions

[www.asia.ccb.com/hk/retirement-solutions/en](http://www.asia.ccb.com/hk/retirement-solutions/en)



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

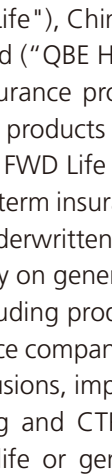
[Details](#)



### Life Insurance Offers

- Up to **23% Discount on First Year Premium at Policy Inception**
- Up to **HK\$12,500 Cash Reward**

[Details](#)



### Brand-new Deposit Page with an At-a-Glance View of the Interest Rate

[www.asia.ccb.com/hk/ratetable/en](http://www.asia.ccb.com/hk/ratetable/en)

## Beware of Online Shopping Scams!



(Beware of Online Shopping Scams!)

Recently, the police have received multiple reports of online shopping scams. The target victims are those selling items on an auction website. The communication between the parties then moved to WhatsApp. The victims, following the scammers' instructions, provided their email addresses to receive fraudulent emails purporting to be from the auction website, containing phishing links. The victims, following the instructions within these links, entered their banking details, including online banking login credentials and passwords, ultimately leading to the scammers stealing funds from their bank accounts!

**CCB (Asia) reminds you not to click on suspicious links in emails or text messages of unknown origin, nor log into any dubious websites and input your banking information. BEWARE OF PHISHING SCAMS!**

**If you suspect that you have been a victim of a fraud, you should report to a local police station immediately and contact us at 2779 5533 for reporting suspicious activity.**

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

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#### Risk Disclosure

##### Investment Involves Risks

- Investment involves risks. The prices of investment products fluctuate, sometimes dramatically, and may become volatile. 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 quotes 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 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 due to 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 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 its affiliates. The Bank will normally be paid a commission/fee by the fund manager.

#### Bond Trading

Structured investing 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 related 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, 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. 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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