Into the last quarter, it's time to review what we have experienced so far in the year and plan ahead for 2026. CCB (Asia)'s team of experts are ready to help you at any time to pave the way to a spectacular future!

Unparalleled experiences connecting you better to a life of success

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. Let's revisit the great moments:

"National Day Victoria Harbor Evening" VIP Customer Event

This VIP event was hosted by CCB (Asia)'s Consumer Banking Division on 1 October to express our thanks for our customers' support. Around a hundred high-end customers joined us by invitation to celebrate the 76th National Day and pay tribute to the prosperity of our motherland as well as the resilience of Hong Kong under its sovereignty. We are grateful for their positive feedback on the exclusive, privileged close encounter with fireworks display during a fine dining experience! It was a great success in reinforcing our customer connection, and more essentially, in enhancing our brand value. Going forward, we will continue to keep up our customer centricity philosophy and help our customers create more wealth and value by fully capitalizing on our strengths in cross-border financial services.

2025 Q4 Topical Seminar: "Picking Cherries Ahead of the Rally"

Having gone through the market volatility in the first half of the year, what should we do to look for silver linings amid an uncertain investment landscape? To help you grasp market opportunities ahead, we organized this investment seminar on 10 September together with BNP Paribas Asset Management, Schroders and Neuberger Berman Asia Limited. Moderated by TV presenter Ms. Toby Chan, there was an insightful exchange of ideas among the experts on the stage. They looked into multi-asset investment strategies including global bonds and a range of assets, as well as prevailing structural trends and new mindsets on asset allocation. In an interactive, engaging yet casual atmosphere, over one hundred customers took part to pick the brains of the investment gurus and get set in advance for their own Q4 investment plans.

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.

Connect to a blissful family future with financial wisdom

A baby's arrival is an important milestone for a new family, and holistic wealth management can have a far-reaching impact on the way forward.

Understanding your needs, CCB (Asia) is here to power up new parents with a full array of wealth management solutions and products, as well as personalized professional services. Everything is in place to help them make everyday life easy through smart banking, and pave the way for their family's brilliant future with financial wisdom!

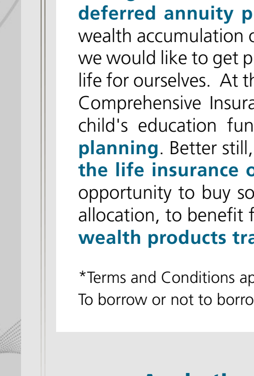
"PREMIER BANKING" Customer:
Mrs. Leung | 34 years old | New Mom
Administration Manager

Customer Sharing

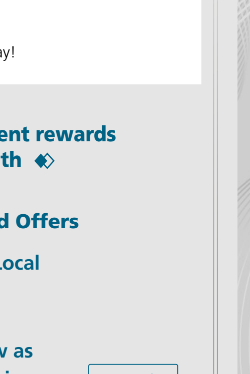
As first-time parents, we are very excited about this new chapter of life. Yet, we are also a bit overwhelmed with the host of trivia that comes with it. Thanks to the attentive and comprehensive services from CCB (Asia)'s professional team, we can bank on their holistic wealth management solutions to easily take care of our daily finances while mapping out our family's future with peace of mind!

Easily shrink daily expenses and enjoy rewards with smart banking

We used to be so busy every day as rookie parents. And the piles of bills were not making it easy. A nice change of fate came when our dedicated Relationship Manager introduced us to the **eye Visa Signature Credit Card*** from CCB (Asia), empowering us with smart spending through awesome cash rebates on Local Dining, Delivery Platform and Transport Spending. What's more, we can also enjoy cash rebates on online shopping and contactless payments, without any need for registration at all, plus the welcome offer cash rebate awarded upon successful application during the promotion period! To make sure our little one can grow up in a more nurturing environment, we already moved to a new home, which came with a bigger mortgage commitment. Thankfully, under the meticulous assistance of our dedicated Relationship Manager, we successfully signed up for a **preferential mortgage plan together with a cash rebate** from CCB (Asia). We also enjoy an **extra cash rebate** as our building meets the relevant requirements for a **green mortgage**.



Plan ahead for a blissful family future with a multi-faceted insurance and wealth solutions



As parents, we are more aware of the need to plan ahead for our child and our future retirement, even though we are busy building our careers. Having talked to our dedicated Relationship Manager, we decided to turn to CCB (Asia)'s **Comprehensive Retirement Financial Solutions**, which offer **diverse savings and life insurance plans and deferred annuity plans**, to help us achieve wealth accumulation on all fronts. In particular, we would like to get prepared a rosy retirement life for ourselves. At the same time, CCB (Asia)'s Comprehensive Insurance Solutions as well as pave the way for our child's education funds, **family's health protection** and **legacy planning**. Better still, while fulfilling our needs, we were able to enjoy **the life insurance offers** from the bank. Besides, we also took the opportunity to buy some foreign currencies and achieve diverse asset allocation, to benefit from an array of **foreign exchange offers** plus **wealth products transaction rewards**.

*Terms and Conditions apply.
To borrow or not to borrow? Borrow only if you can repay!

A selection of wealth management rewards to empower your wealth

eye Visa Signature Credit Card Offers

- Up to **11%** cash rebate on Local Dining, Delivery Platform and Transport Spending
- Up to **2%** cash rebate/as low as **HK$3**/mile on online shopping and contactless payment (including Visa payWave, Apply Pay and Google Pay)
- Up to **HK$800** cash rebate as welcome offer

Details

Mortgage Loan Offers

- Preferential Mortgage Plans and Cash Rebate
- Extra Cash Rebate of **HK$1,000** for the Green Mortgage Plan and the Talent Privilege Mortgage Plan

www.asia.ccb.com/hongkong/personal/loans/home_mortgage_loan.html

Foreign Exchange Offers

- Foreign Exchange Extravaganza Rewards (Up to **HK$30,000** equivalent Foreign Currency Cash Rewards)
- Up to **16.8%** p.a. Foreign Exchange Time Deposit Interest Rate
- Up to **30%** FX Spread Discount for PREMIER BANKING Customers

Details

Up to **HK$25,000** Wealth Products Transaction Rewards

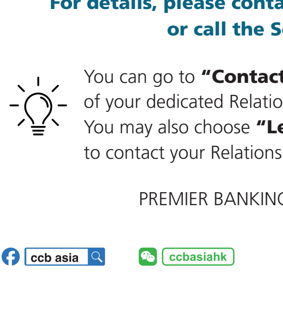
Details

Life Insurance Offers

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

Details

Experience a newly enhanced financial security with "Money Safe"



In light of the growing threat from phone and web scams, CCB (Asia) is going to introduce "Money Safe" to protect your deposits from fraud. You can voluntarily participate in this new financial security measure to lock part or all of your deposits in a virtual "vault". Additional verification procedures will be required to withdraw or transfer such locked funds. Customers must submit an application to the bank in advance and personally visit a branch to undergo identity verification procedures to unlock the funds.

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

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 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.

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 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.

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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