



At CCB (Asia), we wish you a high-flying Year of the Horse for your health and wealth! Our team of professionals, with all-round expertise in wealth management and protection, are dedicated to giving you every support to achieve a life of success with a rosy horizon for yourself and your family.

Connect to good fortune and share CNY blessings

Start the New Year Fortune with Us and Get a Chance to Win up to HK\$8,888 Cash Reward and Golden Horse Ornament!

CCB (Asia) is ready to greet a prosperous CNY with you! From February 17 to March 3, 2026, use our Mobile Banking to successfully send out “eLaisee”, set up Money Safe, register for and set up FPS, or make a transfer to / receive from a designated Mainland bank account with the designated amount via Payment Connect, and you can enter our Chinese New Year “eLaisee” **Lucky Draw** for a chance to win up to **HK\$8,888 Cash Reward!** Better still, the top 10 customers who accumulate the highest number of “eLaisee” transactions, will receive a **Golden Horse Ornament!** Join our cause and use our “eLaisee” and festive “eSticker” to send blessings in an environmentally friendly way!

[Click here to learn more about the promotion details!](#)



Unparalleled experiences connecting you to greater 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:

2026 Q1 Investment Dinner: Focus on the New Engines

The event was hosted on 8 January jointly with Wellington Management Hong Kong Limited, Manulife Investment Management (Hong Kong) Limited and E Fund Management (HK) Co., Limited, to help our customers grasp first-hand opportunities in the new year. Famous Artist Ms Astrid Chan moderated a lively exchange of insights among the experts by way of professional analyses and forecasts of the next big investment spotlights. By sharing their views on asset allocations and strategic trajectories, they shed light to the more than 100 attended customers in the way forward on their investments. Amid much applause, the climax of the event came with a lucky draw held over the dinner, where a golden horse ornament was given away to each of the 8 winners.



More is to come. We will continue to put together sophisticated events to facilitate the exchange of great ideas, empowering you to seize wealth creation opportunities.

Connect to wealth wisdom to enjoy life and build a splendid future

The pursuit of life and wealth varies for different individuals. Helping you actualize what you need and desire, is the essence of professional wealth management.

At CCB (Asia), our team of professionals makes this happen for you with a broad spectrum of wealth management tools, products and solutions that evolve with time. No matter what you want to fulfill in life, bank on us to realize your ideal family life and wealth visions!

“PREMIER BANKING” Customer:
Mrs. Hung | 36 years old
“New School” Mom | Tech Professional

Customer Sharing

I'd say my husband and I are both “new-school” when it comes to family matters. We want to save the moment and have a good work-life balance. We believe that mastering wealth wisdom is the key to enjoying life. With an in-depth understanding of our lifestyle and wealth philosophies and aspirations, the team of professionals at CCB (Asia) is giving us great support with holistic wealth tools and solutions in realizing our family life roadmap towards a brilliant future!

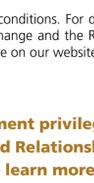
Leverage wealth wisdom to build wealth and make life blissful



With a busy work life, my husband and I put the first priority on how to take advantage of timely opportunities to get the best for our family life. In case in point is the all-around family asset portfolio established with the support of my dedicated Relationship Manager with CCB (Asia)'s **diversified wealth products and life insurance plans, which came with an up to 25% discount at policy inception plus an up to HK\$15,000 cash reward** for successful applicants during the promotion period. Knowing that we are planning for a spring vacation with our dear daughter, my Relationship Manager reminded me to get the travel dollars ready with the **foreign exchange offer** from CCB (Asia). So I set up a FX Price Alert via its Mobile Banking to get informed once the rate has hit my target to easily buy the foreign currency we need with an **up to 30% FX Spread Discount for PREMIER BANKING Customers**. I can even receive a **999.9 Pure Gold Ingot** by conducting FX transactions reaching designated cumulative amount via the Bank's Mobile Banking or Online Banking by March 31. A small share of this FX investment is reserved for my daughter, who is 6 years old and is going to start primary one later this year, as we think that it would be great for her to make use of her laisee money to start gaining financial wisdom step by step.



Be a smart spender to savor life and travel with spectacular privileges



We are looking to elevate our quality of life, complete with travel delights. Under the recommendation of my Relationship Manager, I have applied for the **CCB (Asia) Visa Infinite Credit Card**, to enjoy its **50% discount on pickup trips to/from the Hong Kong International Airport** to allow my family to embark on the upcoming journey and return home in style. I am also looking to enjoy the great support from its **24/7 Digital Personal Assistant and Lifestyle Guide**, giving me access to Visa Infinite's concierge service via WhatsApp for everything from itinerary planning to booking various activities, tickets, restaurants and more. Its **Bonus Points Reward Programme for Credit Card** is another appeal. With every HKD1 spending, I can earn 1 bonus point, and then I can gain 1 Asia Mile for every 8 Points accumulated or choose to enjoy 20% off on Auto Cash Rebate. During the promotion period, I can also enjoy an **unlimited offer of up to 15% off at APAC restaurants and an up to 20% off on booking worldwide selected hotels**. It's so spectacular!



A selection of wealth management rewards to empower your wealth

Up to HK\$25,000 Investment Products Transaction Rewards [Details](#)

Life Insurance Offers

- Up to 25% Discount on First Year Premium at Policy Inception [Details](#)
- Up to HK\$15,000 Cash Reward

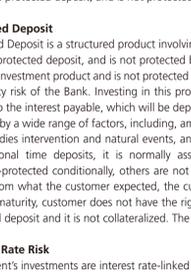
Foreign Exchange Offers

- Get a 999.9 Pure Gold Ingot for Foreign Exchange
- Up to 16.8% p.a. Foreign Exchange Time Deposit Interest Rate [Details](#)
- Up to 30% FX Spread Discount for PREMIER BANKING Customers

CCB (Asia) Visa Infinite Credit Card – Specially for PREMIER BANKING Customers

- 8 Bonus Points Reward Programme (Every 8 Points = 1 Asia Mile or 20% off on Auto Cash Rebate)**
- 24/7 Digital Personal Assistant and Lifestyle Guide**
- www.asia.ccb.com/vi/en
- [limited-time offer] Enjoy up to 15% off upon booking worldwide selected hotels via the Expedia designated webpage** [Details](#)

Money Safe Protects Your Wealth Set Up Now to Earn a HK\$30 Cash Reward



Money Safe is the latest anti-scam measure introduced by the Hong Kong Monetary Authority. It provides an extra level of security for your bank deposits by allowing you to lock your funds under Money Safe, to shield your funds from scammers seeking to instantly transfer them out of your accounts.

From February 17 to March 31, 2026, eligible customers who successfully set up Money Safe for savings / checking or time deposit accounts in HKD or other currencies, through Mobile Banking / Online Banking / Branch, can enjoy a **HK\$30 cash reward**. Act now to protect your wealth!

[Click here to learn more about the details!](#)

To safeguard your deposit, if you need to release the Money Safe, please submit an application three business days prior and visit branch in person for identity verification and processing.

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”** or use **CCB (Asia) WeRM** to contact your Relationship Manager.

PREMIER BANKING Dedicated Service Hotline: 2903 8383



Risk Disclosure

Investment 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. The shares under Shanghai and Shenzhen Northbound Trading are denominated in RMB. If you home currency is not RMB, you will exposed to currency risk. Difference in trading days, restrictions on purchase or selling may result in losses. The above life insurance products are issued and underwritten by FWD Life or TPLHK. FWD Life and TPLHK are authorized and regulated by the Insurance Authority (“IA”) to carry on long term insurance business in the Hong Kong Special Administrative Region; and the above general insurance products are underwritten by QBE Hong Kong or CTP(HK). QBE Hong Kong and CTP(HK) are authorized and regulated by the IA to carry on general insurance business in the Hong Kong Special Administrative Region. Please refer to the sales documents, including product brochure, benefit illustration (if applicable) and policy documents and provisions issued by relevant insurance companies for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, important notes, policy costs and fees) of the life or general insurance products. FWD Life, TPLHK, QBE Hong Kong and CTP(HK) reserve the right to decide at each of their sole discretion to accept or decline any application for life or general insurance product according to the information provided by the proposed insured (if applicable) and the customer at the time of application. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the life or general insurance product should be resolved between the insurance company and the customer directly. Information on this website is intended to be distributed in the Hong Kong Special Administrative Region (“Hong Kong”) for reference only, and shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any insurance product in or outside Hong Kong.

Pursuant to the Insurance (Levy) Regulation (Cap. 411) and the Insurance (Levy) Order (Cap. 411) under the Insurance and Economic Ordinance (Cap. 41), the IA collects levies for insurance premiums from policyholders with effect from 1 January 2018. For further details, please visit the website of IA. For the latest information about the IA, please visit www.ia.org.hk. For the latest information about the Insurance Complaints Bureau, please visit www.icb.org.hk.

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 financial, 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 rate 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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