



May 2026

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

All-round planning is what it takes to achieve growth and stability amid shifting global dynamics. At CCB (Asia), our professionals empower your family future with their extensive experience in actualizing multi-faceted wealth and protection plans!

Connecting closely to you for a future of success

Highlights of Privileged Events and Glorious Occasions

Committed to be your holistic wealth management partner, CCB (Asia) organizes 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:

FWD Champions Day 2026

The event was hosted on 26 April 2026 by our insurance partner FWD Life, with one of the races specially named after CCB (Asia) to symbolize our great relationship. We invited our high-end customers from HK and the mainland to experience this city's unique horse racing legacy with their families and friends while enjoying fine dining in a VIP box. Our senior management was also there to mingle with them and express our thanks for their ongoing trust and support. This event proved to be a great success as a means to further reinforce customer relationships in an in-depth manner, as well as attracting new customers to share unique privileges and experiences with CCB (Asia).



May Day Golden Week Fabulous Offers for HK and Mainland Customers

In celebration of this year's May Day Golden Week, CCB (Asia) especially prepared a series of fabulous offers for HK and mainland customers. To deliver an enhanced customer experience, our strategic branches in Tsim Sha Tsui and Causeway Bay were transformed into HK-style cafés during May 1-3 with extended service hour and a range of exclusive perks for customers who completed designated tasks, including Limited Edition 999 Pure Gold / Silver Plate, Limited Edition Blind Boxes of HK-style Café Series Plush Toy, and other fabulous offers. HK-style photo spots were set up on site. Customers who checked in and posted photos on social media could draw a mystery gift. The event received an enthusiastic response, highlighting our Bank's customer-centric service philosophy, and spearheading an innovative "banking + travel" experience.



CCB (Asia)'s Wealth Management Leadership Reaffirmed by the Latest Award from The Asian Banker

After the dual wins in its debut entry last year, CCB (Asia) was named again as the winner of the prestigious award of "Highly Commended Retail Bank in Hong Kong" in Global Excellence in Retail Finance Awards 2026, held by media The Asian Banker, an internationally acclaimed financial group. This award is not only a testament to the success of the Bank's customer-centric and digital transformation strategies, but also a professional recognition of the contribution of every member of the CCB (Asia) family in addressing the needs of our customers in the Greater Bay Area through wealth management, cross-border services and digital experiences. Going forward, we will continue to enhance our cross-border wealth management platform to provide our customers in the GBA with superior experience in comprehensive financial services.



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 wealth insights to pave the way to a new blissful family chapter

An all-round wealth plan can go a long way to making life easy for would-be moms and dads getting ready for a new family milestone.

CCB (Asia)'s team of professionals, staying on top of the needs of our customers in different life stages, are dedicated to making every step easy for you to grasp a wide range of wealth management solutions and insurance products to embrace each and every new family chapter.

"PREMIER BANKING" Customer: Mr. Law 36 years old a father-to-be Customer Sharing

Management Professional

Ready to step into parenthood, my wife and I want to rebalance our asset portfolio in order to get well prepared for a greater future with a better living space and wealth foundation. Thanks to the personalized service and holistic strategic support from CCB (Asia)'s team of professionals, we can pool together a wealth of financial wisdom and assets to power up our family future!

Get a bigger home with appealing mortgage offers amid the low interest rate environment

First comes first, to welcome our first baby, we need a more desirable living space. With interest rates staying low, we also believe that this is a good time to buy a new home. After meticulous market research, my wife and I have set our eyes on a neighborhood surrounded by a number of prestigious schools. After learning of our home buying decision, my attentive Relationship Manager suggests that we can make use of CCB (Asia)'s latest mortgage offers to enjoy greater financial flexibility with an up to 1% cash rebate and a conditional 50 penalty upon early repayment.

Grasp hold of high interest FX opportunities to add value to wealth

According to my Relationship Manager, under the low interest rate environment, it is essential to enhance our wealth potential with the right financial tools. In this regard, we would like to seize hold of CCB (Asia)'s Foreign Exchange Offers by conducting FX transactions via the Bank's Mobile Banking / Online Banking platforms. Such offers include up to 30% FX Spread Discount for PREMIER BANKING Customers and getting a 5-gram 999.9 Pure Gold Pony by conducting FX transactions reaching designated cumulative amount. By converting designated currency and simultaneously placing time deposit with the exchanged currency via a branch or over the phone, we can also enjoy an up to 16.8% p.a. FX Time Deposit Interest Rate. In view of our plan to take part in my cousin's overseas wedding ceremony around the end of the year, my Relationship Manager recommends that we apply for the CCB (Asia) Visa Infinite Credit Card, to enjoy smart travel spending with its attractive Bonus Points Reward Programme, the Agoda hotel booking privilege, plus the offer of up to 20% off at designated airport restaurants, and more.

Power up family wealth foundation with more well-balanced asset allocations

Based on my Relationship Manager's thorough analysis, we have also decided to subscribe for some of the diversified wealth products from CCB (Asia), including high quality mutual funds, bonds and FX Linked Deposit - High Yield Deposit, as well as our life insurance plan, to further optimize our family asset portfolio and protection. By completing the designated investment product transactions and/or successfully applying for life insurance, we can join the Wealth Journey Lucky Draw for a chance to win one of more than 100 travel prizes, including Europe/America/Asia business class round-trip flight tickets for two, cruise coupons and more.

A selection of wealth management rewards to empower your wealth

Mortgage Offer

- Up to 1% Cash Rebate
- A conditional "0" penalty upon early repayment

<https://www.asia.ccb.com/hk/mortgage/en>

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

- Bonus Points Reward Collection
- [Up to 7% Off] A complimentary third night with a three-night stay upon booking participating hotels worldwide on the Agoda designated website
- Up to 20% off spending at designated airport restaurants

<https://www.asia.ccb.com/vi/en>

Foreign Exchange Offers

- Get a 999.9 Pure Gold Pony for FX reaching designated amount
- Up to 16.8% p.a. Foreign Exchange Time Deposit Interest Rate
- Up to 30% FX Spread Discount for PREMIER BANKING Customers

Wealth Management Multiple Rewards

- Wealth Journey Lucky Draw for a chance to win Europe/America business class round-trip flight tickets for two (valued at HK\$150,000) and other fabulous prizes over 100 quotas
- Up to HK\$26,000 Cash Rewards for Investment Products transaction
- 7.8% p.a. New Funds Time Deposit Interest Rate

Life Insurance Offers

- Up to 25% Discount on First Year Premium at Policy Inception
- Up to HK\$15,000 Cash Reward

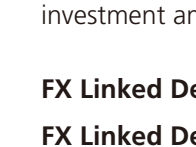
The above services and offers are bound by related terms and conditions. For details, please refer to the relevant terms and conditions or contact our staff. Foreign exchange and the RMB currency involve risk. Investment involves risk. Currency exchange involves bid-ask spread. Please refer to the relevant 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 involves risks. The prices of investment products fluctuate, sometimes dramatically, and may become worthless. 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 and 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.

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Securities Trading

It is 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 prices 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 working 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 instruction 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 issue. 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 rating 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 Investment Product

Structured investment 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 investment products. Customers should recognize that their structured investment products may mature worthless. Whilst the maximum return on a structured investment 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 - High Yield Deposit: High Yield 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. This product 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. 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. FX Linked Deposit - High Yield 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 - High Yield Deposit and it is not collateralized. The Bank can early terminate this product.

FX Linked Deposit - Principal Protected Deposit

FX Linked Deposit - Principal Protected Deposit is a structured product involving derivatives. It is not equivalent to or an alternative of time deposit. It is not a protected deposit, and is not protected by the Deposit Protection Scheme in Hong Kong. This product is an unlisted investment product and is subject to the credit risk of the Bank. Investing in FX Linked Deposit - Principal Protected Deposit is not the same as directly buying the relevant currencies. Its return is limited to the interest payable, which will be dependent on movements in some linked exchange rate. The principal amount and the interest will be paid in the Deposit Currency. Besides, whether or not you will receive the high interest, if the Deposit Currency is not in your home currency, you may suffer a loss due to the currency risk originated by the Deposit Currency's exchange rate fluctuations, which may offset or even exceed any potential gain. 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 - Principal Protected Deposit and it is not collateralized. You should also pay attention to the relevant market risk and the risk of early termination by the Bank upon occurrence of certain events.

(Only applicable to Swap Deposit) If Currency Event Designation by the Bank (i.e. occurrence of any event or existence of any condition, such as the imposition of exchange controls or monetary measures, such that the convertibility or transferability of the Deposit Currency and the Linked Currency becomes impossible, illegal or impracticable) occurs, the Bank has the right to early terminate the Swap Deposit and will pay the Mandatory Redemption Amount in the Deposit Currency (instead of the Repayment Amount) only to the customer on the Mandatory Redemption Date. The Mandatory Redemption Amount may be substantially less than the Principal Amount and in the worst case, is zero.

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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