CCB (Asia) understands in depth your pursuit of a multi-faceted lifestyle that elevates your quality of life. As such, we have spearheaded an innovative "banking + travel" experience for you and your family to enrich your life journeys with holistic wealth management and insurance solutions, plus an unparalleled selection of travel and lifestyle privileges!

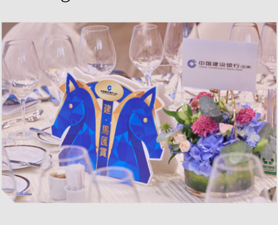
Unparalleled experiences connecting you to more splendor and glamor

Highlights of Privileges Events and Glorious Occasions

As your holistic wealth management partners, 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:

Galloping Night – A Shared Celebration of Horse Racing

In May and July this year, the Bank successively hosted two horse racing viewing events at the Happy Valley Racecourse. Local and cross-border distinguished customers were invited to join with their families and friends to experience this unique Hong Kong racing spectacle. In VIP boxes, customers enjoyed the thrilling races and a great time over exquisite cuisine with their guests. On-site interactive game sessions and performances by renowned stars were also in place to add delight with great variety. Thank-you gifts were also presented to our customers as a token of our gratitude for their long-standing trust and support. Through these two events, the Bank further enhanced communication and mutual understanding with our customers, and will continue to work together to create sustained value in the future.



2026 Q3 Investment Dinner, Navigating Market Dynamics with Aggressive and Defensive Strategies

Amidst a macroeconomic landscape shaped by geopolitical conflicts, a new normal of inflation, and US dollar volatility, the CCB (Asia) Investment Research Team collaborated with representatives from BNP Paribas Asset Management Asia Limited, Goldman Sachs Asset Management, and Allianz Global Investors Asia Pacific Limited to co-host an investment dinner on June 24, 2026. Renowned stock commentator Mr. Francis Kwok was invited on stage to lead a panel of experts in delivering insightful analyses. Focusing on global asset allocation, they put forward a balanced, "aggressive and defensive" investment approach. The experts also shared their great ideas about the latest market opportunities and stock-selection methodology across Hong Kong and US equities. The evening was packed with enriching content, interactive exchanges and a vibrant atmosphere, concluding successfully amidst rounds of enthusiastic applause.

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 career success and family well-being with wealth wisdom

To empower working parents in achieving a perfectly balanced work and family life, it takes an all-encompassing wealth management blueprint.

Armed with a broad spectrum of wealth products and spending tools, CCB (Asia)'s team of professionals is eager to help you reach every career success and map out a splendid future for your family with financial wisdom!

"PREMIER BANKING" Customer:
Mr. Wong | 38 years old | Savvy Daddy | Sales Director

Customer Sharing

My wife and I are very busy, and frequent flying is part of my work agenda. Spending time with our children as they grow means everything to us. So, we care a lot about striking a fine balance between career and family life. The attentive support from CCB (Asia)'s team of professionals makes it easy for us to make this happen with their all-round wealth solutions, which help both our daily finances and future planning!

Enhance family wealth with diverse investments and high-yield tools

For me, taking timely opportunities is crucial in achieving a balanced life. My Relationship Manager knows about my hectic business trips, for which I need a lot of foreign currencies to pay my overseas business expenses and private spending. Tapping into his timely heads-up for the latest **foreign exchange offers** from CCB (Asia), I have conducted FX transactions via the Bank's Mobile Banking platform. Apart from an **up to 30% FX Spread Discount**, I can enjoy **Foreign Currency Cash Rewards**. Besides, if I convert any designated currency and simultaneously place a time deposit with the entire amount traded by visiting a branch or via a phone call, I can even reap an **up to 17.8% p.a. FX Time Deposit Interest Rate**. Such cost saving and high yield offers help put more travel dollars in my hand, giving me a bigger budget to surprise my wife and children with special gifts from overseas. This is so fantastic! Meanwhile, in view of the increasing family expenses, I have also taken the opportunity to scale up my net worth with the comprehensive asset allocation recommendations from my Relationship Manager. I have subscribed for a range of high quality **mutual funds**, **stocks** and other investment products to enjoy long-term steady growth of my family wealth, along with various offers, including **Investment Products Transaction Rewards**, an **up to 7.8% p.a. New Fund Time Deposit Interest Rate** and **a range of securities offers**.

Enjoy smart spending with spectacular privileges that enrich and elevate the quality of life

Apart from business trips, I also make time to travel overseas with my wife and children. I think it's important to avoid a hectic journey that may take a toll on my work performance. When it comes to family travel, comfort and luxury are essential for us to create our precious moments together. As recommended by my Relationship Manager, I have applied for the **CCB (Asia) Visa Infinite Credit Card**. From now on, no matter whether for business or family trips, I can enjoy a **50% discount on pickup trips transfer to/from the Hong Kong International Airport** and **discounts at designated airport restaurants**. Better still, I can **receive a complimentary night offer** when booking hotels through Agoda, and also enjoy the great support from the card's **24/7 Digital Personal Assistant and Lifestyle Guide** for itinerary planning. The card's attractive **Bonus Points Reward Programme** even allows me to gain 1 Asia Mile for every 8 points accumulated or choose to enjoy 20% off on Auto Cash Rebate. The privileges are so spectacular, unlocking extraordinary experiences everywhere!

Pave the way to a carefree family life with solid insurance protection

My wife and I are planning for our children to study abroad later to broaden their minds. My Relationship Manager suggests that while they are still receiving primary education, it's time to plan ahead for their overseas education fund, as well as retirement reserves for ourselves. As this is totally in line with my goal to secure a carefree future for my family, I have decided to go ahead and take up CCB (Asia)'s **Comprehensive Retirement Financial Solutions**. Having understood and after conducting analysis on our financial needs, my Relationship Manager has introduced **life insurance plan** and **deferred annuity plan** according to my suitability. These plans can help me build wealth prudently to support our children's education, the retirement plan with my wife, as well as our **family legacy planning**. With every confidence in actualizing my family visions step by step, I am fully-charged in pursuing greater career success! What's more, applying for designated life insurance plans can enjoy **cash reward** and **premium discount**, creating compounded advantages.

A selection of wealth management rewards to empower your wealth

Foreign Exchange Offers

- "Foreign Exchange Extravaganza Rewards" – Up to HK$18,000 equivalent foreign currency cash rewards
- Up to 17.8% p.a. FX Time Deposit Interest Rate
- Up to 30% FX Spread Discount for PREMIER BANKING Customers

Details

Investment Products Transaction Offers

- Mutual Fund / Bond Transaction Rewards of up to HK$21,500
- FX Linked Deposit – High Yield Deposit Transaction Reward of up to HK$5,000
- Structured Investment Product Rewards of up to HK$38,888
- New Fund Time Deposit Interest Rate of up to 7.8% p.a.

Details

Securities Offers

- Up to HK$8,888 Cash Reward for New Securities Customers
- $0 Unlimited Brokerage Fee Waiver for US Securities Trading
- 0.939% p.a. Bonus HKD / USD Savings Interest Rate for HK / US Stocks Trade

Details

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

- 50% discount on pickup trips transfer to/from the Hong Kong International Airport
- Up to 20% off at designated airport restaurants
- A complimentary third night with a three-night stay upon booking participating hotels worldwide on the Agoda designated website
- Bonus Points Reward Programme (Every 8 Points = 1 Asia Mile or 20% off on Auto Cash Rebate)

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

Life Insurance Offers

- Up to HK$36,500 Cash Reward by fulfilling the designated first year premium amount requirement
- Up to 23% Discount on First Year Premium at Policy Inception

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. 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

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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. 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. Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect 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 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. While 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 asset price moves substantially against the investor' s view.

FX Linked Deposit

FX Linked Deposit - High Yield Deposit

FX Linked 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 not protected by the Investor Compensation Fund. This product is principal protected conditionally 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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