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PREMIER BANKING
Wealth is 'Connect'
建富 只因連繫
中国建设银行(亞洲)
China Construction Bank (Asia)

November 2026

CCB (Asia) always puts you first. We are dedicated to understanding your vision for an ideal lifestyle. Leveraging our comprehensive suite of wealth management solutions and brand-new credit card spending rewards, we help you plan for a secure future and achieve a more fulfilling life.

Elevating Connections — Creating Lasting Memories Together

Highlights of Privileged Events and Glorious Occasions

As a trusted, all-round wealth management partner, CCB (Asia) regularly hosts exclusive customer events designed to empower customers to capture wealth growth opportunities while fostering meaningful connections. To mark the October National Day celebrations, we rolled out two flagship events in succession, celebrating alongside both local and visiting guests to create unforgettable memories together. Here is a look back at the highlights from these recently concluded events:

National Day Exclusive Campaign: Blending Traditional "Store" Culture with Modern Banking

From October 1 to 3, 2026, CCB (Asia) extended the operating hours of its flagship branches in Causeway Bay and Tsim Sha Tsui to better serve the financial service needs of local residents and visitors, striving to deliver smooth and efficient banking services. During the period, the branches were transformed into "CCB (Asia) Store", offering customers an immersive taste of Hong Kong's authentic store culture. Alongside nostalgic snacks and vintage novelties evocative of a bygone era—such as traditional Put Chai Ko (steamed rice pudding) and handcrafted flour dolls—the venue featured classic retro games, inviting customers to step back in time and relive cherished childhood memories. To express our sincere gratitude to new customers, limited-edition camera gift boxes, 999 Pure Gold Ornaments, and other exclusive gifts were presented. Through this initiative, CCB (Asia) successfully connected with new customers, gained deeper insights into their financial goals, and laid a solid foundation for mutual growth in the journey ahead.

銀行服務
建行(亞洲)士多
全面理財
CCBA
冰凍飲品
ICE-CREAM 雪糕

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National Day Fireworks Gala: Celebrating the 77th Anniversary Together and Writing a New Chapter of Wealth

On October 1, 2026, the Consumer Banking Division of CCB (Asia) hosted the "National Day Customer Appreciation Event with Fireworks Display". Over a hundred affluent customers from Hong Kong and the Chinese Mainland gathered to celebrate the 77th anniversary of National Day. The fireworks display commenced spectacularly at 8 p.m., opening with "Praise our Motherland" and concluding with the grand finale "Celebration to our Prosperous Nation". In addition to enjoying the dazzling fireworks over Victoria Harbour, guests were also treated to spectacular cultural performances including martial arts and Chinese music. Looking forward, CCB (Asia) will continue to deliver high-caliber customer experiences, nurture strong relationships, remain keenly attuned to evolving needs, and craft bespoke financial solutions for our valued customers.

中国建设银行(亞洲)
国庆日
维港烟花晚

Powering the New Era of Spending

eye AM Ready! CCB (Asia) eye+ Visa Infinite Card Makes Its Grand Debut!

First in Hong Kong* – Spend Local. Earn Global! Unlock **foreign currency rebates** on daily spending! Enjoy up to **5%** Rebate on Online Shopping and Contactless Payments! **As our valued "PREMIER BANKING" customer**, you can enjoy exclusive dining privileges, including **buy-one-get-one-free offers** or **an exclusive menu**, showcasing your extraordinary taste!

eye AM READY
Spend local. Earn global

Apply NOW to claim up to HK$800 in Welcome Rewards!

Visit www.asia.ccb.com/hk/eye_card/en to learn more and apply today to unlock your exclusive eye+ upgraded privileges!

* "First in Hong Kong" is determined based on a comparison conducted as of September 1, 2026, between CCB (Asia) and other local retail banks, as publicly disclosed on their respective websites with regard to credit card rebate promotions.

Bridging Boundaries to Build Wealth and a Rewarding Life Together

At CCB (Asia), we understand that every customer leads a unique lifestyle with distinct wealth goals and financial needs.

For professionals who are constantly on the move, our Wealth Management Team delivers tailor-made financial solutions designed around your schedule—so you can stay focused on advancing your career while fully enjoying life.

"PREMIER BANKING" Customer:

Miss Kwan | 42 years old | Senior Executive at a Global Enterprise, Excelling in Career and Life

Customer Sharing

My life is fast-paced, with frequent business trips, client meetings, and event preparations. But I also believe in rewarding myself through shopping, beauty, and fashion. Having CCB (Asia) as my financial partner allows me to unlock the potential of my wealth effortlessly—even on a tight schedule—so I can plan ahead for retirement while enjoying the present.

Smart FX & Diversified Investing: Seamless Mobility Meets Wealth Accumulation

Traveling frequently for business and leisure, I always keep foreign currency on hand for unexpected needs. I used to spend a lot of effort to keep track with the ever-changing rates, hoping to capture the best exchange rate. Thanks to the thoughtful advice of my Relationship Manager, I learned to make good use of CCB (Asia)'s **FX Limit Order service**. I simply need to set the target exchange rate and amount in advance via Online Banking or Mobile Banking. Once the rate reaches the target level, it automatically executes the purchase for me. This does not interfere with my daily work at all, saving me both time and worry.

Furthermore, I regularly take advantage of CCB (Asia)'s **suite of FX exchange offers**: converting foreign currency via digital channels now offers an **FX Spread Discount as low as 30% off** as PREMIER BANKING customer, while reaching designated transaction amounts earns up to **HK$8,000 Credit Card Free Spending Credit**, alongside an **FX Time Deposit rate of up to 17.8% p.a.** by placed time deposit with the exchanged currency in its entire amount traded by visiting the branch or via phone call! Beyond fulfilling my currency needs, the savings complement my travel expenses—a win-win solution.

In this fast-evolving era, relying solely on salary income is not enough; one must capture opportunities to appreciate existing assets. Thanks to my Relationship Manager's meticulous analysis and bespoke asset allocation strategy, I am building long-term wealth to pave the way for a comfortable retirement. Following his advice, I allocated core funds into lower-risk assets like **bonds** and **mutual funds**, while directing a portion into **stocks** and **FX Linked Deposit – High-Yield Deposits** to capture higher potential returns. Coupled with **Investment Products Transaction Offers**, **$0 Unlimited Brokerage Fee Waiver for US Securities Trading**, and **a range of securities privileges**, I am confidently structuring my retirement reserves.

Smart Everyday & Online Spending Elevating Anticipation for Winter Holidays Abroad

No matter how busy work gets, alongside taking care of daily routines efficiently, I always find time to enjoy online shopping or steal a quiet moment during business trips to shop locally abroad — it' s how I balance my lifestyle. A credit card packed with rewards for everyday spending and overseas transactions is an indispensable companion for my travels. My Relationship Manager understood my habits and recommended the **eye+ Visa Infinite Card**, which effortlessly earns rebates and foreign currencies on daily spending as well as online shopping. The card also grants access to **upgraded privileges** such as dining offers at designated Michelin-starred and fine-dining restaurants, alongside priority concert ticket bookings, satisfying all my lifestyle needs. Furthermore, CCB (Asia)'s latest winter credit card promotion is exceptionally attractive: **accumulating designated spending overseas or on overseas**

online platforms yields up to a 6% Cash Rebate, allowing me to enjoy my spending to the fullest during Christmas travels and year-end overseas online sales! What surprised me most is its everyday versatility: enjoying an **extra 2x rebate** with the CCB (Asia) Visa Credit Card on **routine bill payments** like insurance premiums, utility bills, and government rates, plus **cash rebates for tax payments** — delivering true value on every dollar spent.

A Suite of Wealth Management Rewards — Empowering Your Financial Edge

Foreign Exchange Offers

- Up to **30%** FX Spread Discount for PREMIER BANKING Customers
- Up to **HK$8,000** Credit Card Free Spending Credit
- Up to **17.8% p.a.** FX Time Deposit Interest Rate

Details

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Investment Products Transaction Offers

- Mutual Fund / Bond Transaction Rewards of up to **HK$21,500**
- Enjoy Extra 7-day Cash Bonus of up to **5% p.a.** (up to **HK$15,000**) for FX Linked Deposit - High Yield Deposit
- Up to **7.8% p.a.** New Fund Time Deposit Interest Rate

Details

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Securities and Equity Linked Investment Product Offers

- Up to **HK$8,888** Cash Reward for New Securities Customers
- **$0** Unlimited Brokerage Fee Waiver for US Securities Trading
- Up to **HK$28,888** Cash Reward for Equity Linked Investment Product Subscription

Details

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CCB (Asia) Credit Card Offers

- Up to **6%** Cash Rebate on Overseas Spending — Details
- Up to **2x** Extra Rebate on Daily Bill Payments — Details
- Up to **HK$780** Cash Rebate for Tax Payment — Details

All-New "e-Banking Video Guides" Series Now Live — Unlocking Next-Generation Digital Finance

To provide a smoother, more efficient, and secure digital finance experience, CCB (Asia) has specially crafted the **all-new "e-Banking Video Guides" series**, officially launched on September 1 on CCB (Asia)'s official WeChat account!

As an extension of our "e-Banking User Guide", this video series focuses on core financial scenarios of everyday interest to our customers, such as cross-border transactions and personal account management. Through 20 high-frequency instructional videos, it precisely breaks down every operational detail, making financial management more effortless wherever you are.

Should you have any questions during operation, please feel free to contact your dedicated Relationship Manager or reach out to our online customer service team for assistance.

Note: This instructional video series is currently available in Simplified Chinese only.

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.

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