

Account Opening Mega Rewards: Eligible for over \$1,680 in Rewards*!



Open an Account

¥200

Instant Cash Reward



3-Month HKD/RMB TD Rate

5.88%

Total Eligible
Rewards over

\$1,680*



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

During the Promotion Period, new eligible customers who successfully **open an account via e-Account Service** will enjoy the following fabulous rewards. Act now to seize the offer!

Reward 1
Account Opening
Cash Reward

Open Account via
e-Account Service and earn

RMB 200 Instant Cash Reward[^]



3-Month HKD/RMB Time Deposit Interest Rate (p.a.):

5.88%

Reward 2
Preferential Interest
Reward

Customers with Securities
Account in conjunction

Customers with General
Savings Account/
Checking Account only

Time Deposit Amount eligible for
Preferential Rate:(Fixed Amount)

\$100,000

Time Deposit Amount eligible for
Preferential Rate:(Fixed Amount)

\$50,000



The promotion period of the Program is from September 1, 2025 –October 31, 2025, both dates inclusive.

Note: Promotion 1 "Account Opening Cash Reward" and Promotion 2 "Preferential Interest Reward" can each only be enjoyed once. When participating in Promotion 2 "Preferential Interest Reward", customers must choose to place time deposit in either HKD or RMB, and the offer can only be enjoyed once.

Reward Tactics

Interest
Reward
Double-up!



| | Customers with Securities Account in conjunction | Customers with General Savings Account/Checking Account only |
|----------------------------|--|---|
| HKD Time Deposit Placement | Account Opening Cash Reward: RMB200 (If using CNY/HKD rate of 1.09, amounting to approximately HKD218) | Account Opening Cash Reward: RMB200 (If using CNY/HKD rate of 1.09, amounting to approximately HKD218) |
| | + | + |
| | Preferential Interest Reward: $\text{HKD}100,000 \times 91 \text{ days} / 365 \text{ days} \times 5.88\% = \text{HKD}1,466$ | Preferential Interest Reward: $\text{HKD}50,000 \times 91 \text{ days} / 365 \text{ days} \times 5.88\% = \text{HKD}733$ |
| | Total Value approximately HKD1,684 | Total Value approximately HKD951 |
| RMB Time Deposit Placement | Account Opening Cash Reward: RMB200 | Account Opening Cash Reward: RMB200 |
| | + | + |
| | Preferential Interest Reward: $\text{RMB}100,000 \times 91 \text{ days} / 360 \text{ days} \times 5.88\% = \text{RMB}1,486$ | Preferential Interest Reward: $\text{RMB}50,000 \times 91 \text{ days} / 360 \text{ days} \times 5.88\% = \text{RMB}743$ |
| | Total Value RMB1,686 | Total Value RMB943 |

Note: The above calculation based on time deposit period from September 1 to November 30, 2025.

* Refer to 'Reward Tactics' on this promotion webpage for the reward calculation methodology.

^Limited quota available on a first-come-first-served basis while quota lasts.

Investment involves risks. The above offers and services are bound by related terms and conditions. For details, please refer to the Terms and Conditions.

Reward Earning Guide

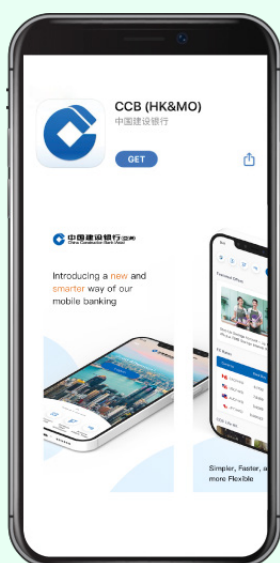


Reward 1: Account Opening Cash Reward RMB200 Cash Reward

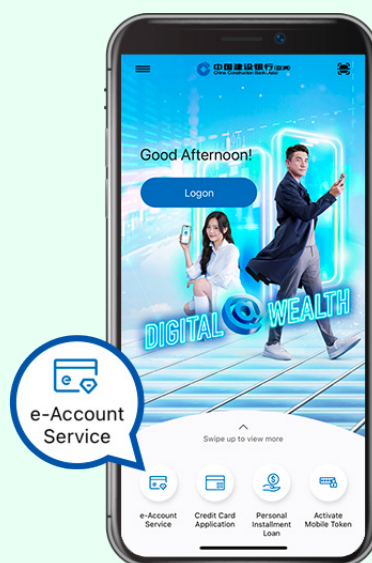
Open an Account via CCB (Asia)'s e-Account Service

Task Completion Period September 1 – October 31, 2025

Scan the QR code below to download the CCB (HK&MO) App and open an account via the "e-Account Service"!

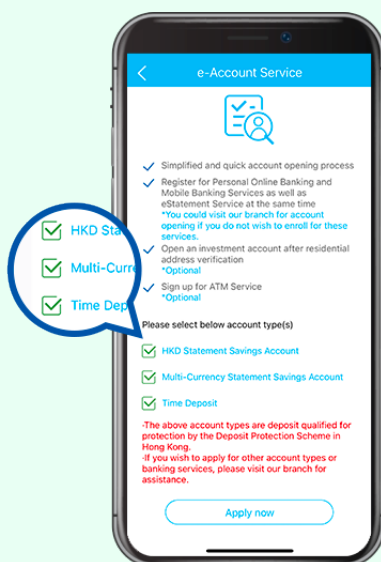


After downloading the CCB (HK&MO) App, click on: "e-Account Service" > "Start account application"



Application Tip:

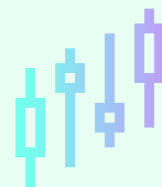
When applying, be reminded to select all types of accounts available, inclusive of: Multi-currency Statement Savings Account, HKD Statement Savings Account, and Time Deposit Account.





Reward 2: Preferential Interest Reward

3-Month HKD/RMB Time Deposit Rate of 5.88%



Customers with Securities Account in conjunction

1 Complete Online Registration Form

Task Completion Period September 1 – October 31, 2025

Scan the QR code to complete the online registration form after submitting your account opening application.

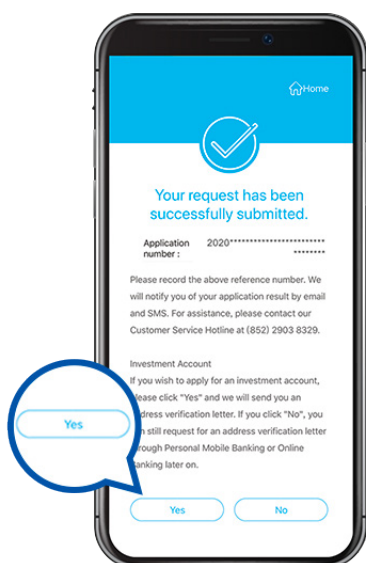


Note: Please ensure that all entered data is accurate and error-free. Any discrepancies compared to bank records may result in the failure to place a time deposit. In scenarios where a customer has submitted multiple times of Online Registration Form, the Bank shall proceed with the first valid rendition of the Online Registration Form for further processing. Subsequent submissions will be considered invalid.

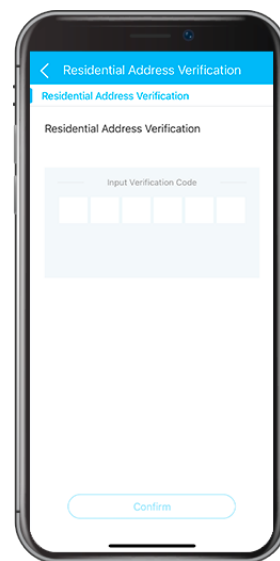
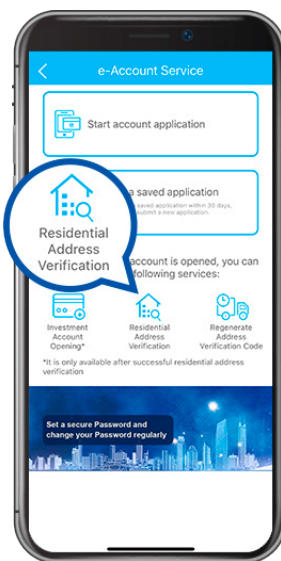
2 Open a Securities Account

Task Completion Period September 1 – November 30, 2025

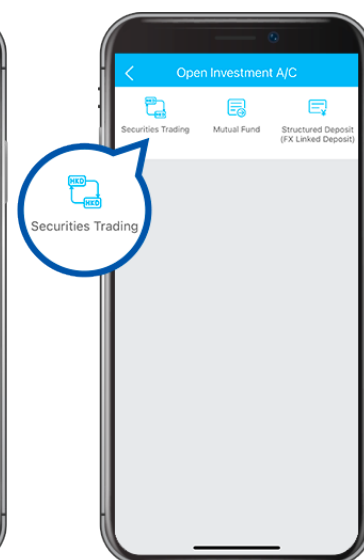
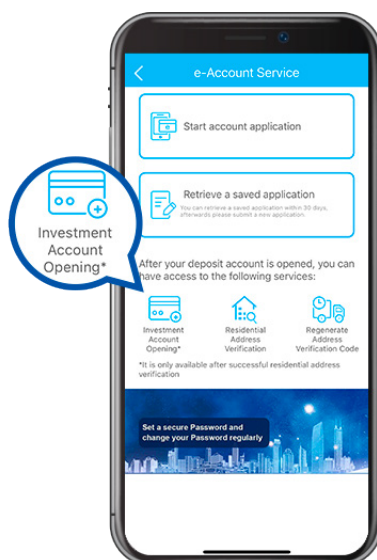
On the e-Account application submission page, click 'Yes' to open an Investment Account. The Bank will send a verification code letter to your registered residential address within 7 working days.



After receiving the verification code letter, log into the CCB (HK&MO) App, then click on "+" icon under "Menu" > "e-Account Service" > "Residential Address Verification" and enter the verification code from the letter to complete the verification.



After completing the residential address verification, click on "Investment Account Opening" > "Securities Trading" > Complete the relevant application





Application Tips



If I didn't indicate that I wanted to apply for an investment account on the last page when opening an account via e-Account, how should I handle it?

To open an investment account, you need to complete address verification first: log in to your Mobile Banking and click on: the '+' icon under "Menu" > "e-Account Service" > "Regenerate Address Verification Code".

We will send a verification code letter to your registered residential address. After receiving the verification code letter, follow the relevant step above to complete the residential address verification and opening of the securities account.



When do I need to complete the securities account opening?

If you opted to establish a preferential time deposit with a higher fixed amount (i.e. HKD/RMB 100,000) on the Online Registration Form, you must complete the securities account opening.

The relevant time deposit will be automatically set up within 2 working days after all tasks are completed. To ensure you can enjoy the preferential time deposit privilege at the earliest, please complete your securities account opening as soon as possible after your account is opened via e-Account.

The deadline to complete the securities account opening and deposit the specified funds is November 30, 2025.



Deposit Designated Funds

Task Completion Period September 1 – November 30, 2025

Via channels such as "FPS" (Faster Payment System) or ATMs, deposit the designated time deposit amount (i.e. HKD/RMB 100,000 or HKD/RMB 50,000) which you selected on the Online Registration Form into the specific account in order to place a time deposit.

Within 2 business days after completing all required tasks, the Bank will automatically execute the placement of the corresponding time deposit based on your chosen time deposit amount (fixed amount).

Note: Please ensure the designated account maintains sufficient funds for the preferential time deposit placement of the offer. A shortfall in required funds could lead to a failure in time deposit placement.

Customers with General Savings Account/Checking Account only



Complete Online Registration Form

Task Completion Period September 1 – October 31, 2025

Scan the QR code to complete the online registration form after submitting your account opening application.



Note: Please ensure that all entered data is accurate and error-free. Any discrepancies compared to bank records may result in the failure to place a time deposit. In scenarios where a customer has submitted multiple times of Online Registration Form, the Bank shall proceed with the first valid rendition of the Online Registration Form for further processing. Subsequent submissions will be considered invalid.



Deposit Designated Funds

Task Completion Period September 1 – November 30, 2025

Via channels such as "FPS" (Faster Payment System) or ATMs, deposit the designated time deposit amount (i.e. HKD/RMB 100,000 or HKD/RMB 50,000) which you selected on the Online Registration Form into the specific account in order to place a time deposit.

Within 2 business days after completing all required tasks, the Bank will automatically execute the placement of the corresponding time deposit based on your chosen time deposit amount (fixed amount).

Note: Please ensure the designated account maintains sufficient funds for the preferential time deposit placement of the offer. A shortfall in required funds could lead to a failure in time deposit placement.



Download the App now to Complete Tasks!



CCB Asia App

立即下载
App Store

下載應用，請到
Google play

EXPLORE IT ON
AppGallery



More Fabulous Offers



New Customer Referral Program

After your account opening, simply invite your friends and family to complete the "New Customer Referral Form" online and complete account opening. For every successful referral of a new customer, you can enjoy up to **HKD500** cash reward! The rewards are cumulative - refer more, earn more!

For details, please refer to: www.asia.ccb.com/hk/cgc/en



Hong Kong Securities Trading Offer

- Brand New Securities Offer of up to **0.38%** p.a. HKD Savings Interest Rate
- Up to **HK\$5,888** Cash Reward for New Securities Customers
- **HK\$1 handling fee** for Securities Monthly Investment Plan

For details, please refer to: www.asia.ccb.com/hk/secpromo/en



Credit Card Offers

Enjoy local and overseas privileges with CCB(Asia) TRAVO World Mastercard, including:

- Overseas spending up to 4% cash rebate or **HK\$1.5/mile¹**
- Local dining up to 2% cash rebate or **HK\$3/mile¹**
- **Free** family travel insurance²

Apply CCB(Asia) TRAVO World Mastercard now to enjoy up to **HK\$800** cash rebate!
For details, please refer to: www.asia.ccb.com/hk/travo/en

Remarks:

1. Mileage rewards are calculated based on Bonus Points conversion rate of the "Bonus Points Reward Program" where every 15 points = 1 mile.
2. This is applicable exclusively to CCB(Asia) TRAVO World Mastercard customers who need to register on the Mastercard website. For travel insurance, it is not a product of China Construction Bank (Asia) ("the Bank"), nor is the Bank selling this travel insurance as an insurance agent or broker.

Enquiry Hotline: (852) 2903 8303

To borrow or not to borrow? Borrow only if you can repay!

Don't be tempted by quick money. Don't lend your bank account to anyone to launder money.

Terms and Conditions for New Personal Banking Customer Welcome Offers Promotion ("Program")

A. General Terms and Conditions

1. The promotion period of the Program is from September 1 – October 31, 2025, both dates inclusive ("Promotion Period").
2. The Promotion is only applicable to new "WISE BANKING" customers and general personal banking customers of China Construction Bank (Asia) Corporation Limited (the "Bank") within the Promotion Period and have not maintained any accounts in sole name or joint name and used any banking products or services (excluding Wealth Management Connect "Southbound Scheme" account) of the Bank in the past 12 months before the date of joining this Program, i.e., between September 1, 2024 to August 31, 2025, inclusive of both dates ("Eligible Customers"). The Promotion is not applicable to Private Banking customers, Commercial Banking customers, corporate customers and Capital Investment Entrant Scheme customers, "PREMIER BANKING" and "PRIVATE WEALTH" personal banking customers of the Bank and is not applicable to the staff of the Bank and the staff of the subsidiary companies of China Construction Bank. This Promotion is only applicable to customers registered with a Hong Kong address. The Bank reserves the right to determine the eligibility of the customers for this Promotion.
3. Eligible Customers will be entitled to each of the offer as specified under Section B ("Offer") for only once; for joint accounts, only the primary account holders will be entitled to the Offer and qualified as Eligible Customers.
4. If an Eligible Customer is also entitled to other promotional offers for or relating to the same account, product or service, the Bank reserves the right to provide only one offer to the Eligible Customer.
5. If an Eligible Customer terminates or cancels any of the relevant services in respect of which offers would be awarded or no longer holds any Savings or Checking account with the Bank before or at the time of receiving the relevant Offers, he/ she will be disqualified.
6. The Bank reserves the rights to suspend, modify or terminate any of the offer(s) or the Program and change these Terms and Conditions at any time.
7. Eligible Customers are also bound by the terms and conditions for the relevant banking products and services. Please refer to the relevant promotional materials, visit the official website of the Bank or contact our staff for details.
8. In case of any inconsistency between English and Chinese versions of these Terms and Conditions, the English version shall prevail. In case of dispute, the decision of the Bank shall be final and conclusive.

B. Offer Details

9. e-Account Service Opening Reward ("e-Account Reward")

- I. During the Promotion Period, the first 23,000 Eligible Customers who successfully open all of the following accounts ("Designated Accounts") including (i) Multi-Currency Statement Savings Account, (ii) HKD Statement Savings Account, and (iii) Time Deposit Account through CCB (Asia)'s e-Account Service shall receive a cash reward of RMB 200. The e-Account Reward is granted on a first-come-first-served basis while quota lasts, determined by the effective date when the Eligible Customer becomes a personal banking customer of the Bank. Offers are subject to availability until fully allocated.
- II. Cash Reward will be credited directly to Eligible Customer's valid Multi-Currency Statement Savings Account opened most recently with the Bank according to the below schedule. Such account must be valid at the time of receipt of cash reward; otherwise, the cash reward will be forfeited.

Account Opening Date

Date of Crediting the Cash Reward

September 1 to October 31, 2025

On or before December 31, 2025

- III. RESTRICTION - If an eligible customer cancels any Designated Account(s) under this Program within 6 months after account opening, the Bank may deduct administrative fees equivalent to the issued e-Account Reward from the customer's account without prior notice.

10. New Customer Preferential Time Deposit Rate Offer ("Time Deposit Offer")

- I. Eligible Customers are required to complete the following designated tasks by specified dates:

| Task | Task Completion Date (Both Dates Inclusive) |
|--|---|
| a. Through CCB (Asia)'s "e-Account Service", complete opening all of the following accounts including (i) Multi-Currency Statement Savings Account, (ii) HKD Statement Savings Account, and (iii) Time Deposit Account [Compulsory task] | September 1 to October 31, 2025 |
| b. Complete the Online Registration Form of the Program* [Compulsory task] | September 1 to October 31, 2025 |
| c. Complete opening a Securities Account [Optional task, only applicable exclusively to customers who opt to set up a time deposit with principal amount HKD/RMB 100,000 under Time Deposit Offer] | September 1 to November 30, 2025 |
| d. Deposit the designated Time Deposit Amount into the newly established Multi-Currency Statement Savings Account [Compulsory task] | September 1 to November 30, 2025 |

*Please ensure the particulars recorded on the Online Registration Form are correct. Any discrepancies failing to match with the Bank's record might culminate in an unsuccessful Time Deposit placement. In scenarios where a customer has submitted multiple times of Online Registration Form, the Bank shall proceed with the first valid rendition of the Online Registration Form for further processing. Subsequent submissions will be considered invalid. In the event of any disputes arising out of this promotion, the Bank's decision shall be final and conclusive.

- II. The eligible Customers who meet all the requirements listed in clause 10 I ("Eligible Customers who have completed the tasks") above can enjoy one of the following preferential time deposit interest rates (p.a.), limited to once only (i.e., customers are eligible for only one of the following: either the HKD or RMB time deposit offer).

| | Customers with Securities Account in conjunction | Customers with General Savings Account/Checking Account only |
|---|---|---|
| Time Deposit Amount | HKD/RMB 100,000 (Fixed Amount) | HKD/RMB 50,000 (Fixed Amount) |
| 3-Month HKD/RMB Time Deposit Interest Rate (p.a.) | 5.88% | |

- III. The Bank will execute the placement of the corresponding time deposit according to the tenor the Eligible Customers selected on the Online Registration Form and according to the Offer listed under Clause 10 II of these Terms & Conditions, within 2 working days from the day of tasks completion.

Principal amount of the Time Deposit will be debited from your Multi-Currency Statement Savings Account, please ensure that the designated account holds adequate funds to facilitate the time deposit placement. Failing which, it may result in an unsuccessful placement of the Time Deposit. Maturity instruction of the Time Deposit will be crediting the principal plus interest to your HKD Statement Savings Account.

Risk Disclosure

Investment involves risks. The prices of investment products fluctuate, sometimes dramatically, and may become valueless. Investment products are not equivalent to or alternative of time deposits. They are not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong. Some investment products may involve derivatives. Certain investment products may not be available in all jurisdictions and/or may be subject to restrictions. 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. Investors should not invest based on this promotion material alone. Before making any investment decision, customers should consult their own independent professional financial, tax or legal 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. The information is not an investment advice and does not constitute any offer or solicitation to offer or recommendation of any investment product.

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

If a client maintains a margin account with the Bank, the risk of loss in financing a transaction by deposit of collateral is significant. The client may sustain losses in excess of the client's 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. The client may be called upon at short notice to make additional margin deposits or interest payment. If the required margin deposits or interest payments are not made within the prescribed time, the client's securities collateral may be liquidated without the client's consent. Moreover, the client will remain liable for any resulting deficit in the client's account and interest charged on the client's account. The client should therefore carefully consider whether such a financing arrangement is suitable in light of the client's own financial position 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.

Disclaimer

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