New Customer Referral Program



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

Advance in unity with friends and family and grow wealth concurrently!
From now until December 31, 2026, existing customer who successfully refers each new customer to complete account opening can enjoy amazing Referral Reward !

Referral Reward - Refer More, Earn More!

Limited Quotas

For each successful referral of a new customer who enrolls in any of the following Banking Services, Referrer can enjoy the corresponding Referral Reward[1]:

Banking Service Opened by the Referee	For every successful referral, enjoy (Cash Reward)	
	Referral Reward with Securities Account (Referee opens savings/checking account AND securities account)	General Referral Reward (Referee opens savings/ checking account only)
PREMIER BANKING	HK$1,000	HK$500
WISE Banking / General Banking Account Service	HK$400	HK$200

Privilege for Referee

New customers opening designated banking service can enjoy:

PREMIER BANKING

up to **8.88%** p.a. Preferential Time Deposit Interest Rate

and worth **HK$1,800** of Tracker Fund Stock Reward[2]!

Learn More: www.asia.ccb.com/hk/newcif/en

New WISE Banking/ General Banking Account Services

5.88% p.a. Preferential Time Deposit Interest Rate

and worth **HK$800** of Tracker Fund Stock Reward[3]

Learn More: https://www.asia.ccb.com/hk/mass/tag/en

Few Steps to Unlock Referral Offer!

Referrer

Invite your friends and family to complete **"New Customer Referral Form"** to register the offer

Learn More:
www.asia.ccb.com/hk/cgc-form/en

Referee

1

Accept invitation from Referrer and complete **"New Customer Referral Form"** to register the offer

Learn More:
www.asia.ccb.com/hk/cgc-form/en

2

Open an account and complete simple tasks

Learn More:
www.asia.ccb.com/hk/newcif/en
www.asia.ccb.com/hk/mass/tag/en

Refer and invite your friends and family to register now, share rewards together!



New Customers

e-Account Service:
Open an account as fast as 8-min
For Both Mainlander Residents visiting HK and HK Residents

Don't have a CCB (Asia) account yet?

Open an account instantly through the **"e-Account Service"** on your mobile phone!

Whether you hold a Chinese Mainland identity card or Hong Kong identity card, you can now enjoy 24/7 online account opening by simply completing the account opening process as fast as 8-min with few simple steps through CCB (Asia) e-Account Service. Opening an account is effortless and convenient with flexible service at your fingertips.

CCB Asia App

立即下載 App Store | 下載應用，請到 Google play | EXPLORE IT ON AppGallery

Existing Customers

Act promptly, invite your loved ones, and collectively reap amazing rewards!

Invite your friends and family to complete the "New Customer Referral Form" for registration.

Learn More: www.asia.ccb.com/hk/cgc-form/en

Remarks: 1. Referral reward quotas are categorized based on the banking service selected by the Referee: a) Should the Referee opt for PREMIER BANKING: Rewards will be granted to the first 780 successful referrers; b) Should the Referee opt for WISE Banking / General Banking Account Service: Rewards will be granted to the first 770 successful referrers. The Referral Reward is granted on a first-come-first-served basis based on the effective date of the Referee opening the Designated Account. 2. Eligible customers are required to place a 3-month time deposit with a new fund amount ranging from HK$1,000,000 to HK$3,000,000 (or its equivalent). The first 15% of the new fund amount will be granted with 8.88% p.a. (USD/GBP/AUD/NZD/CAD) or 7.88% p.a. (HKD/RMB) preferential time deposit interest rate, while the remaining 85% of the new fund amount will be granted with New PREMIER BANKING Customer Time Deposit Rate. The offer is bound by terms and conditions. For details, please visit: www.asia.ccb.com/hk/newcif/en. 3. Eligible customers can enjoy a 3-month time deposit with preferential interest rate of 5.88% p.a. with HKD/RMB $10,000 - $50,000. The offer is bound by terms and conditions. For details, please visit: https://www.asia.ccb.com/hk/mass/tag/en.

Chinese Mainland residents must apply in Hong Kong and provide valid account opening documents for both Hong Kong and Chinese Mainland assets.

The above offers and services are bound by terms and conditions. For details, please refer to the relevant terms and conditions or contact our staff.

Enquiry Hotline : 2903 8303

Scan QR code to learn more

New Customer Referral Program ("The Program") Terms and Conditions

A. General Terms and Conditions:

1. The promotion period of the Program is from October 1, 2026 to December 31, 2026 (both dates inclusive) **("Promotion Period")**.
2. Given Referrer successfully refers a new customer to complete account opening of all of HKD/ Multi-Currency Statement Savings Account and/or HKD Checking Account with China Construction Bank (Asia) Corporation Limited (the "Bank") and fulfill designated requirements during the Promotion Period **("Referee")**, Referrer may enjoy the Referral Reward as specified under Section B below. The Referral Reward is granted on a first-come-first-served basis and is based on the effective date of the Referee opening the Designated Account.
3. The Referrer must be an existing customer of the Bank who holds a Saving Account and/or Checking Account (excluding joint accounts), must not be the staff of the Bank and the staff of the subsidiary companies of China Construction Bank. The Bank reserves the right to determine the eligibility of the Referrer for the Program.
4. The Referee must not maintain any account or any banking products or services in sole name or joint name (excluding Wealth Management Connect "Southbound Scheme" Account) with the Bank in the past 12 months from the date of opening the Designated Account.
5. The Referee of the Program is not applicable to Private Banking, "PRIVATE WEALTH" personal banking customers of the Bank, Commercial Banking customers, corporate customers and Capital Investment Entrant Scheme customers, and is not applicable to the staff of the Bank and the staff of the subsidiary companies of China Construction Bank.
6. The New Customer Referral Form ("Customer Referral Form") must be filled-in by the Referee and successfully submitted via the website of the Bank prior to or on the same day of opening Designated Account by the Referee (as determined in accordance with the Bank' s record).
7. For Referrer to be eligible to the Referral Reward, Referrer and Referee must provide accurate name (must be the same as the identification document) and mobile phone number (must be same as the Bank's record (if applicable)) on the Customer Referral Form. By providing relevant information to the Bank, the Referrer and the Referee agree to be bound by the relevant terms and conditions.
8. Referrer and Referee cannot refer each other. The Referrer and the Referee cannot be the same person. If the Referee opens Designated Account with the Bank, the Referrer is eligible for Referral Reward once only. If the Referrer is one of the account holders of the newly opened Designated Account under joint name, he / she is not eligible to the Referral Reward.
9. The Referee must maintain the opened general banking account or joined PREMIER BANKING/ WISE Banking Service (the required minimum amount of the Daily Average Combined Balance for the PREMIER BANKING customer must be HKD1,000,000 or equivalent) at the time of Referral Reward are given to the Referrer. Otherwise, the Referral Reward will be forfeited and will not be provided to the Referrer through any other means.
10. The Program cannot be used in conjunction with other referral promotion offers of the Bank, the Bank reserves the right to grant partial or all of offers entitled by the Customer.
11. The Bank reserves the right to contact the Referrer to verify the Referrer information. The information is only used for confirming the registration and the eligibility of reward entitlement.
12. Customer is also bound by relevant terms and conditions for the banking products and services under the Program, please refer to the relevant promotional materials or visit the official website of the Bank or contact our staff for details. In the event of any inconsistency between these Terms and Conditions and the relevant terms and conditions for the banking products and service, these Terms and Conditions of the Program shall prevail.
13. The Bank reserves the right to revise these Terms and Conditions, withdraw or vary the offers anytime.
14. 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:

15. Referral Reward ("Referral Reward")

    The Referrer who successfully refers Referee to open Designated Account during the Promotion Period can enjoy the following Referral Reward for each successful referral:

Customer Type	Packaged Banking Customer		General Banking Customer
Type of banking service enrolled by the Referee	PREMIER BANKING	WISE Banking	General Banking Account Service: HKD Checking / Savings Account
Referral Reward with Securities Account (Referee opens savings/ checking account AND securities account, for each successful referral)	HK$1,000	HK$400	
General Referral Reward (Referee opens savings/ checking account only, for each successful referral)	HK$500	HK$200	

    Referral reward quotas are categorized based on the banking service selected by the Referee: a) Should the Referee opt for PREMIER BANKING: Rewards will be granted to the first 780 successful referrers; b) Should the Referee opt for WISE Banking / General Banking Account Service: Rewards will be granted to the first 770 successful referrers. The Referral Reward is granted on a first-come-first-served basis based on the effective date of the Referee opening the Designated Account.

16. For a Referee to fulfill the requirement as a PREMIER BANKING customer, the required minimum amount of the Daily Average Combined Balance must be HK$1,000,000 or equivalent.
17. Each Referee can only be referred once. If the Referee is referred by more than one Referrer, the Referral Reward will be given to the Referrer as specified in the latest Customer Referral Form submitted according to the Bank's record. The Bank shall use the Customer Referral Form as the sole record to determine the Referrer and Referee. Please ensure the particulars recorded on the Customer Referral Form are correct. Any discrepancies failing to match with the Bank's record may result in no rewards being provided to the Referrer. In scenarios where a customer has submitted multiple times of Customer Referral Form, the Bank shall proceed with the last valid rendition of the Customer Referral Form for further processing. In the event of any disputes arising out of this promotion, the Bank' s decision shall be final and conclusive.
18. Referral Reward will be credited directly to the Referrer' s valid HKD Statement Savings Account/ Checking Account (excluding joint accounts) held with the Bank according to below schedule. The Referrer and Referee must also fulfill the conditions stated under Clause 9 at the time of crediting Referral Reward. Below is the schedule for crediting the Referral Reward:

Date of Designated Account Opening by the Referee	Referral Reward Credit Date
October 1 – December 31, 2026	On or before February 28, 2027

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.

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.

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.

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.

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