

**During the promotion period from July 2, 2025 until September 30, 2025, customers who successfully open CCB (Asia) Wealth Management Connect “Northbound Scheme” account with the Bank can enjoy HKD500 Cash Reward!**

**Terms and Conditions for Wealth Management Connect “Northbound Scheme” Account Opening Promotion (the “Promotion”):**

1. The promotion period is from July 2, 2025 to September 30, 2025(both dates inclusive) (“**Promotion Period**”).
2. This Promotion is only applicable to existing or new personal customers of China Construction Bank (Asia) Corporation Limited (the “**Bank**”) who have not maintained any accounts with the Bank under Wealth Management Connect Service in the past 6 months (“**New WMC Customer**”) (“**Eligible Customer**”). This Promotion is not applicable to the staff of the Bank, its affiliates, Private Banking and Private Wealth customers.
3. During the Promotion Period, an Eligible Customer who successfully paired the WMC (Northbound) RMB Remittance Account with the Mainland Investment Account for the purpose of the Wealth Management Connect Northbound Service in compliance with the requirements of closed-loop fund flow can enjoy HKD500 cash reward (“**Cash Reward**”).
4. An Eligible Customer will be entitled to the Cash Reward once only during the Promotion Period.
5. The Cash Reward is available on a first-come first-served basis.
6. The Bank will credit the Cash Reward to the Eligible Customer’s valid HKD Savings / Checking account (excluding Step Up Savings Account and Time Deposit Account) opened most recently with the Bank (“**Settlement Account**”) on or before November 30, 2025. The Eligible Customer must have a valid remittance account with the Bank under Wealth Management Connect “Northbound Scheme” and maintain a valid Settlement Account at the time of crediting the Cash Reward, otherwise, the Cash Reward will be forfeited.
7. If an Eligible Customer is entitled to the Reward in this Promotion in conjunction with other promotional offers (except “New Customer Promotion”), the Bank reserves the right to grant partial or all of offers entitled by the Eligible Customer.
8. An Eligible customer must maintain the relevant account(s) with the Bank for 6 calendar months after the month of account opening. Otherwise, the Bank reserves the right to disqualify his/her Cash Reward entitlement immediately and to deduct the equivalent amount of the face value of the Reward from any of the Eligible Customer’s bank account(s) with the Bank without any prior notice.
9. If the Eligible Customer is involved in any fraud, abuse, fraudulent act and/or false information in this Promotion, the Bank reserves the right to disqualify his/her Reward entitlement immediately and to deduct the equivalent amount of the face value of the Reward from any of the Eligible Customer’s bank account(s) with the Bank without any prior notice.
10. Eligible Customer is also bound by the terms and conditions stated in the “Terms and Conditions for Accounts and Related Services (For Individuals)”, “Terms and Conditions for Accounts and Related Services (For Commercial Customers)”, “Terms and Conditions for China Construction Bank (Asia) PREMIER SELECT / PREMIER BANKING / WISE BANKING Service” (if applicable) (collectively refer as “**Terms and Conditions for Accounts**”) and “Terms and Conditions for Investment Services”.

11. The Bank reserves the right to suspend, vary, modify and terminate the Promotion and to amend any of these Terms and Conditions from time to time without prior notice. In case of any disputes, the decision of the Bank shall be final and binding.
12. If there is any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Investment involves risk. This document does not constitute advice to buy or sell, or an offer with respect to any investment or insurance products.

### **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.

### **Currency switching**

Currency exchange rates are affected by a wide range of factors, including, among others, national and international financial and economic conditions and political and natural events. The effect of normal market forces 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.

### **Currency Exchange**

Currency exchange involves bid-ask spread.

### **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 or rebate by the fund manager.