

**(Due to overwhelming response, the promotion quota is full and the promotion has ended. Thank you for your enthusiastic support!)**

**During the promotion period from January 1 2024 until March 31, 2024, customers who successfully open CCB (Asia) Wealth Management Connect “Southbound Scheme” account with the Bank can enjoy HKD500 Cash Reward!**

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

1. The promotion period is from January 1, 2024 to March 31, 2024 (both dates inclusive) (the “**Promotion Period**”).
2. This Promotion is only applicable to existing or new 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**”).
3. During the Promotion Period, Eligible Customers who successfully open an account with the Bank under Wealth Management Connect “Southbound Scheme” can enjoy HKD 500 Cash Reward (“**Cash Reward**”). The Promotion is **not applicable** to the staff of the Bank, Corporate customers, Commercial Banking customers of the Bank and the customers who have earned the cash reward of “Southbound Scheme Customer Promotion (from January 2022 to December 2023)”.
4. An Eligible Customer will be entitled to the Cash Reward once only during the Promotion Period.
5. The quota for Cash Reward is limited and is available on a first-come-first-served basis while quota lasts.
6. If more than one account holder is involved in the account opening, only the primary account holder will be eligible for the Reward.
7. The Bank will credit the Cash Reward to the Eligible Customer’s relevant multi-currency statement savings account under Wealth Management Connect “Southbound Scheme” on or before May 31, 2024. Such account must be valid at the time of crediting the Cash Reward, otherwise, the Cash Reward will be forfeited.
8. The Promotion cannot be used in conjunction with any other promotions of the Bank. The Bank reserves the right to grant partial or all of such promotional offers entitled by the Eligible Customer.
9. An Eligible customer must maintain the relevant account with the Bank for 6 calendar months after the month of account opening. Otherwise, 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. 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.
11. 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”.
12. 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.
13. If there is any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

#### **Risk Disclosure**

Investment involves risks. The prices of investment products fluctuate, sometimes dramatically, and may become valueless. Customers should not invest based on this promotional material alone. Before making any investment decision, customers must 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.

#### **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.

**Foreign Exchange 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 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.