

Terms and Conditions for Wealth Management Connect “Southbound Scheme” Customer Time Deposit Offer (the “Offer”):

1. The promotion period is from February 26, 2024 to March 31, 2024, both dates inclusive (“**Promotion Period**”).
2. This Offer is only applicable to personal customers of China Construction Bank (Asia) Corporation Limited (the “Bank”) who have maintained Wealth Management Connect “Southbound Scheme” accounts (“**Eligible Customers**”).
3. During the promotion period, Eligible Customers who have maintained Wealth Management Connect “Southbound Scheme” account with the Bank, can enjoy the below Wealth Management Connect “Southbound Scheme” Time Deposit offer (only applicable to “**New Funds**” as defined in clause 6) (“**Southbound Scheme Time Deposit Offer**”):

Southbound Scheme Time Deposit Offer				
	Offer 1	Offer 2	Offer 3	Offer 4
Time Deposit Currency	RMB			
Tenor	1-month	3-month	6-month	12-month
Preferential Interest Rate (p.a.)*	6.00%	6.00%	4.00%	3.00%
Minimum Deposit Amount	RMB 10,000			
Maximum Deposit Amount	RMB 1,500,000			
	Offer 5	Offer 6	Offer 7	
Time Deposit Currency	USD			
Tenor	1-month	3-month	6-month	
Preferential Interest Rate (p.a.)*	10.00%	7.00%	6.50%	
Minimum Deposit Amount	HKD 30,000 equivalent			
Maximum Deposit Amount	RMB 1,500,000 equivalent			
	Offer 8	Offer 9	Offer 10	
Time Deposit Currency	HKD			
Tenor	1-month	3-month	6-month	
Preferential Interest Rate (p.a.)*	9.00%	6.00%	6.00%	
Minimum Deposit Amount	HKD 10,000			

Maximum Deposit Amount	RMB 1,500,000 equivalent				
	Offer 11	Offer 12	Offer 13	Offer 14	Offer 15
Time Deposit Currency	AUD	NZD	CAD	GBP	EUR
Tenor	3-month				
Preferential Interest Rate (p.a.)*	3.10%	3.40%	3.10%	3.40%	1.70%
Minimum Deposit Amount	RMB 100,000 equivalent				
Maximum Deposit Amount	RMB 1,500,000 equivalent				

* The above interest rate (p.a.) is the Bank's data as of February 26, 2024 for reference only and are not guaranteed. The above interest rate (p.a.) will be subject to changes in rates quoted by the Bank from time to time. Before making the relevant transaction, please check with our Bank's staff for the effective interest rate (p.a.) applicable to the transaction.

(Important note: Quota is limited for Southbound Scheme Time Deposit Offer and is available for registration on a first-come-first-served basis while quota lasts.)

4. Eligible Customers can only choose one of the above Southbound Scheme Time Deposit Offer and enjoy the relevant offer once during the promotion period. For example: If Eligible customers chooses Offer 1, the Eligible customers cannot enjoy Offer 2 to 15 again.
5. The Offer is only applicable to time deposit placed through the Bank's branch staff / Relationship Managers over the phone or at our branches ("**Designated Channels**") (or the Designated Channels specified by the Bank from time to time), which is not applicable for the time deposit being conducted through the other channels of the Bank, e.g. mobile banking, online banking, phone banking and/or Smart Teller Machine etc.
6. "New Funds" refers to the incremental balance when comparing the latest Total Deposit Balance with the Total Deposit Balance of last month end of Eligible Customers:
 - a. Total Deposit Balance refers to the balance of all deposit accounts, including Savings, Checking and Time Deposit accounts of Hong Kong Dollar and foreign currencies (whether accounts in sole name or joint name) of Eligible Customers.
 - b. New Funds do not include any fund transfer from any accounts of the Bank, which means excluding but not limited to (i) deposits of cashier's order / cheques issued by the Bank nor (ii) transfers / remittances from any bank accounts (including bank accounts of Eligible Customer or others) in the Bank.
 - c. The Bank reserves the right of final decision should there be any dispute in the definition of New Funds.
7. The offer is NOT applicable to:
 - a. Non-personal banking customers;
 - b. Personal customers who do not have any Checking / Savings account, including sole and joint name account; or
 - c. Capital Investment Entrant Scheme, private banking and commercial banking / corporate customers.
8. The Bank reserves the right to amend, suspend, cancel or terminate these promotions and amend the Promotional Terms and Conditions any time.

9. In case of any dispute arising out of or in connection with these promotions, the decision of the Bank shall be final and binding on the Customers.
10. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the Chinese version shall prevail.

Risk Disclosure

Exchange Rate Risk

Currency exchange rates are affected by a wide range of factors, including but not limited to, 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.

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.