

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

1. The Promotion Period is from June 27, 2025 to July 31, 2025, both dates inclusive (“**Promotion Period**”).
2. This Offer is only applicable to Wealth Management Connect “Southbound Scheme” customers of China Construction Bank (Asia) Corporation Limited (the “Bank”) (“**Eligible Customers**”). In case of any dispute in the definition of Eligible Customers, the decision of the Bank shall be final and binding.
3. During the Promotion Period, Eligible Customers must successfully open the time deposit on or before July 31 2025 and fulfill the relevant requirements in the table below, can enjoy the below Wealth Management Connect “Southbound Scheme” Time Deposit offer (“**Southbound Scheme Time Deposit Offer**”):

Southbound Scheme Time Deposit Offer										
Time Deposit Currency	RMB				HKD			USD		
Tenor	1 months	3 months	6 months	12 months	1 months	3 months	6 months	1 months	3 months	6 months
Preferential Interest Rate (p.a.) *	2.08%	1.50%	1.50%	1.55%	0.45%	1.30%	1.30%	4.30%	4.35%	4.15%
Minimum Deposit Amount	RMB 10,000				HKD 10,000			HKD 30,000 equivalent		

* The above interest rate (p.a.) is the Bank’s data as of June 27, 2025 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.

4. The Offer is only applicable to time deposit placed through the Bank’s digital channel (or the designated channel specified by the Bank from time to time).
5. 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.
6. The Bank reserves the right to amend, suspend, cancel or terminate these promotions and amend the Promotional Terms and Conditions any time.
7. 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.
8. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the Chinese version shall prevail.

Risk Disclosure

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.