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

During the promotion period from now until December 31, 2021, CCB (Asia) Wealth Management Connect (Southbound Scheme) customers who place a Time Deposit or make a FX transaction of RMB100,000 or above via the Bank's Mobile Banking or Online Banking can enjoy HK$500 Cash Reward!

Terms and Conditions for Southbound Scheme Customer Promotion (the "Promotion"):

1. The promotion period is from December 10, 2021 to December 31, 2021 (both dates inclusive) (the "**Promotion Period**").
2. The Promotion is only applicable to investors participated in the Cross-boundary Wealth Management Connect Scheme (Southbound Scheme) in the Guangdong-Hong Kong-Macao Greater Bay Area of China Construction Bank (Asia) Corporation Limited (the "**Bank**") ("**Eligible Customer(s)**"), but **not applicable** to staff of the Bank and the Bank's affiliates, Corporate customers and Commercial Banking customers of the Bank.
3. During the Promotion Period, Eligible Customers must successfully make one of the designated transactions below via Mobile Banking or Online Banking in order to enjoy HK$500 Cash Reward:
    a. **Time Deposit** – set up a new Time Deposit of RMB100,000 or above (**in a single transaction** and in any deposit tenor)
    OR
    b. **FX Transaction** – successfully conduct a FX transaction of RMB100,000 or above (**in a single transaction**) between RMB and designated currencies (including HKD, USD, GBP, JPY, EUR, CHF, AUD, CAD, NZD and SGD; but **excluding** FX transactions made via remittance, mutual fund subscription and transfer via Cross Border Long Card).
4. In case of any disputes, the decision of the Bank on calculation of the transaction amount shall be final.
5. Each Eligible Customer can only enjoy the cash reward once during the Promotion.
6. The Bank will credit the cash reward in HKD to the Eligible Customer's relevant multi-currency statement savings account on or before March 31, 2022. Such account must be valid at the time of crediting the cash reward, otherwise, the cash reward will be forfeited.
7. 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.
8. 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.
9. If there is any inconsistency or conflict 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. Investors 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.

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.