

**Important Notes:**

- Investment involves risk, prices of investment product may go up as well as down, and may become valueless.
- Mutual funds are investment product and some may involve derivatives. The investment decision is yours but you should not invest in an investment product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.
- Investment products are not equivalent to or alternative of time deposits. They are not protected deposits, and are not protected by the Deposit Protection Scheme in Hong Kong.
- You should obtain independent professional financial, tax or legal advice before making any investment decision.

# Wealth Management Connect (Southbound Scheme) Electronic Channel 0% Fund Subscription Fee Promotion



## Wealth Management Connect (Southbound Scheme) Electronic Channel 0% Fund Subscription Fee Promotion (“Program”) Terms and Conditions

### General Terms and Conditions

1. The promotion period of the Program is from April 1, 2022 to December 31, 2022, both dates inclusive (the “**Promotion Period**”).
2. Permanent employees of China Construction Bank (Asia) Corporation Limited (the “**Bank**”) and the Bank’s affiliates are not eligible for the Program.
3. This Program is only applicable to customers of the Bank (“**Eligible Customer**”) who have a mutual funds investment account with the Bank under Wealth Management Connect (Southbound Scheme) during the Promotion Period (the “**Eligible Fund Account**”).
4. During the Promotion Period, Eligible Customer who successfully subscribes for any mutual fund distributed by the Bank through electronic channels (i.e. the Bank’s online banking / mobile banking) via the Eligible Fund Account (“**Eligible Fund Transaction**”) can enjoy 0% subscription fee.
5. This Program is not applicable to fund switching.
6. This Program cannot be used in conjunction with other promotions, including but not limited to Wealth Products Transaction Rewards Promotion.
7. The Program is also subject to the relevant terms and conditions of the Bank’s investment services, please contact our staff for details.
8. The Bank reserves the right to vary, modify and terminate any of offers under this Program and to amend any of these terms and conditions from time to time. In case of 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 promotion material alone. Before making any investment decision, customers should consult their own independent professional financial, tax or legal 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.

### 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.

## **Online Investment Trading Services**

Due to unpredictable network traffic congestion and other reasons, the Internet and other electronic media may not be reliable media of communication and transactions conducted over the Internet and via other electronic media are subject to: (i) possible failure or delay in the transmission and receipt of instructions for any or all transactions in investment products or other information, and (ii) possible failure or delay of execution or execution at prices different from those prevailing at the time when your instructions were given. There are risks associated with the online investment trading system, including the failure of hardware and/or software, and the result of any such system failure may be that your orders are either not executed according to your instructions or are not executed at all. There are risks of interruption, distortion, omission, blackout or interception during the transmission of instructions for any or all transactions in investment products, as well as of any misunderstanding or errors in communication.

### **Disclaimer**

This promotion material does not constitute advice to buy or sell, or an offer with respect to any investment products. This promotion material is issued by China Construction Bank (Asia) Corporation Limited which is a licensed bank regulated by the Hong Kong Monetary Authority, and a Registered Institution (CE No. AAC155) under the Securities and Futures Ordinance to carry on Type 1 (Dealing in Securities) and Type 4 (Advising on Securities) Regulated Activities. This promotion material has not been reviewed by any regulatory authorities in Hong Kong.