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

Terms and Conditions for Exclusive Offers for Silver Bond Subscription (the "Program")

A. General Terms and Conditions

1. The Program is only applicable to personal customers of Personal Banking, Private Wealth, Private Banking, staff and affiliates of China Construction Bank (Asia) Corporation Limited (the "**Bank**" or "**we**") who have applied the Silver Bond due 2029 issued by the Government of the Hong Kong Special Administrative Region of the People's Republic of China ("**Silver Bond**") during the subscription period from 9am on August 21, 2026 to 2pm on September 4, 2026 ("**Eligible Customer(s)**"). If Eligible Customers did not apply through the Bank, valid and sufficient proof of application (including but not limited to application confirmations or transaction records) issued by other Placing Banks or Designated Securities Brokers appointed by the HKSAR Government must be provided to the Bank to enjoy this offer. The offer is **not applicable** to Commercial Banking customers, corporate customers and Capital Investment Entrant Scheme customers of the Bank. The Bank reserves the right to determine the eligibility of the customers for this Program.
2. The Bank reserves the right to vary, suspend, and terminate the Program and to vary or modify any of these Terms and Conditions from time to time.
3. Eligible Customers are also bound by the terms and conditions for the relevant banking/investment products and services. Please refer to the relevant promotional materials, visit the official website of the Bank or contact our staff for details.
4. In case of any discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.
5. In case of any dispute, the decision of the Bank shall be final and binding.

B. Terms and Conditions for Time Deposit Bonus Interest Rate ("Time Deposit Offer")

1. The promotion period of Time Deposit Offer is from August 21, 2026 to September 18, 2026, both dates inclusive ("**Time Deposit Offer Promotion Period**").
2. Eligible Customers who have subscribed the Silver Bond via the Bank, other Placing Banks or Designated Securities Brokers appointed by the HKSAR Government and have placed a 3month, 6-month or 12-month HKD/USD time deposit of HKD100,000 or above through the Bank during the Time Deposit Offer Promotion Period can enjoy bonus interest rate of 0.08% p.a. ("**Bonus Interest Rate**" or "**Time Deposit Offer**") on top of prevailing time deposit promotion rate ("**Time Deposit Promotion Rate**"). (only applicable to "**Eligible New Funds**" as defined in clause B9).
3. The maximum amount of the time deposit is HKD3,000,000 per each Eligible Customer.
4. Each Eligible Customer can enjoy the Time Deposit Offer once only.
5. The Bonus Interest Rate and Time Deposit Promotion Rate (p.a.) are not guaranteed, which will be subject to changes of the rates quoted by the Bank from time to time. Before making the relevant transaction, please check with our branch staff for the effective Bonus Interest Rate (p.a.) applicable to the transaction.
6. The Time Deposit Offer in clause B2 is only applicable to Eligible Customers who have placed the relevant time deposit through the Bank's branches, and is not applicable for the time deposit being conducted at the other channels of the Bank, e.g. Online Banking, Mobile Banking and/or Phone Banking, etc. The applicable Bonus

Interest Rate will be added on top of the Time Deposit Promotion Rate announced at the time of the time deposit placement.

7. Any withdrawal or partial withdrawal of a time deposit prior to maturity of the time deposit without sufficient prior notice shall only be permitted at the discretion of the Bank. The Bank may levy a charge and/or forfeit the interest accrued on the deposit in whole or in part in such instances.

8. If the maturity date of the time deposit period falls on a day which is not a Business Day, the maturity date of the time deposit and / or the automatic roll-over instruction of the time deposit will be deferred to the following Business Day without prior notice. The Bank will not be responsible to any person for the deferral of the time deposit maturity date and/or the automatic roll-over instruction. “Business Day" means a day on which the Bank is open for business in Hong Kong, but excluding Saturdays, Sundays, public holidays and the day which the Bank is unable to open for business due to extreme weather or sudden event.

9. The “**Eligible New Funds**” refers to the incremental balance when comparing the latest Total Deposit Balance with the day end Total Deposit Balance as of 7 calendar days ago (T-7 day), after deduction of the sum of principal amount (if applicable) which has been entitled to new fund offer of Time Deposit within the latest 7 calendar days (including today: i.e. T day to T-6 day):

   a) T day is today,
   b) Total Deposit Balance refers to the available balance of all deposit accounts, including Savings Accounts and/or Checking Accounts and Time Deposits of Hong Kong Dollar and foreign currencies (whether accounts in sole name or as primary holder of joint name accounts),
   c) Latest Total Deposit Balance is not real time, data is updated every 30 minutes,
   d) Eligible New Fund Balance affected by individual factors, mainly include 1) the check deposit cut off time on the check deposit day and 2) public holiday, long weekend and the day fall into typhoon. Please refer to the detail and examples on the time deposit product page on our website or contact our bank staff for more details,
   e) The Bank reserves the right of final decision should there be any dispute in the definition of New Funds.

C. Terms and Conditions for Designated Investment Products Subscription Cash Reward (“Cash Reward”)

1. The promotion period of Cash Reward is from September 5, 2026 to October 14, 2026, both dates inclusive (“**Cash Reward Promotion Period**”).

2. Eligible Customers who subscribe for designated Non-Equity Linked Investment Product or Eligible FX Linked Deposit – Principal Protected Deposit within the Cash Reward Promotion Period with a single transaction amount of HK$100,000 (or equivalent) or above, can enjoy a HK$100 Cash Reward.

3. Each Eligible Customer can only receive the Cash Reward once.

4. Designated Non-Equity Linked Investment Product apply to Currency Linked Product, Interest Rate Linked Product and Cross Assets Linked Product.

5. **Eligible FX Linked Deposit – Principal Protected Deposit** refers to FX Linked Deposit – Principal Protected Deposit with tenor of 6 months or above. The principal amount in deposit currency will be regarded as the transaction amount.

6. If the transaction of designated Non-Equity Linked Investment Product or Eligible FX Linked Deposit – Principal Protected Deposit are in foreign currency, the HKD equivalent transaction amount will be calculated based on the

prevailing exchange rate quoted by the Bank on the date as determined by the Bank. In case of any disputes, the decision of the Bank on calculation of the transaction amount shall be final.

7. Cash reward will be credited directly to the Eligible Customer's relevant settlement account associated with Packaged Banking (if applicable) or a valid HKD checking/savings account (excluding "Step Up Savings Account") opened most recently on or before January 31, 2027. An Eligible Customer must fulfill the conditions of the Cash Reward and maintain as the Bank's valid Personal Banking/ Private Wealth/ Private Banking customer at the time of receipt of reward.

8. The Bank reserves the right to determine the Cash Reward based on the Bank's system record and verify the Eligible Customer's transactions record in calculating the Eligible Customer's eligibility. In case of any dispute, the Bank's decision shall be final and binding.

Risk Disclosure

Investment involves risks. The prices of investment products fluctuate, sometimes dramatically, and may become valueless. 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. Some investment products may involve derivatives. Certain investment products may not be available in all jurisdictions and/or may be subject to restrictions. 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. 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. The information is not an investment advice and does not constitute any offer or solicitation to offer or recommendation of any investment product.

Bond Trading

Trading of bond involves liquidity risk and interest rate risk and there is no 100% guarantee of positive return but loss may be incurred. There are risks that the bond issuer will be unable to promptly pay the client the interest or principal if a credit event or default occurs on the bond issuer. Investing in emerging markets bonds involves special consideration and higher risks, such as greater price volatility, less developed regulatory and legal framework, economic, social and political instability, etc.

Structured Investment Product

Structured Investment Products are structured products which involves derivatives and substantial risks including, among others, market risks, liquidity risks, risks relating to changes in market conditions, counterparty risks, and the risks that the issuer(s) will be unable to satisfy its obligations under the structured investment products. Customers should recognize that their structured investment products may mature worthless. While the maximum return on a structured investment product is usually limited to a predetermined amount of cash, an investor stands to potentially lose up to the entire investment amount if the underlying asset price moves substantially against the investor's view.

FX Linked Deposit - Principal Protected Deposit

FX Linked Deposit - Principal Protected Deposit is a structured product involving derivatives. It is not equivalent to or an alternative of time deposit. It is not a protected deposit, and is not protected by the Deposit Protection Scheme in Hong Kong. This product is an unlisted investment product and is not protected by the Investor Compensation Fund. This product is principal protected conditionally and is subject to the credit risk of the Bank. Investing in FX Linked Deposit – Principal Protected Deposit is not the same as directly buying the relevant currencies. Its return is limited to the interest payable, which will be dependent on movements in some linked exchange rate. The principal amount and the interest will be paid in the Deposit Currency. Besides, whether or not you will receive the high interest, if the Deposit Currency is not in your home currency, you may suffer a loss due to the currency risk originated by the Deposit Currency's exchange rate fluctuations, which may offset or even exceed any potential gain. FX Linked Deposit is designed to be held till maturity, customer does not have the right to early terminate this product. There is no secondary market for the FX Linked Deposit - Principal Protected Deposit and it is not collateralized. You should also pay attention to the relevant market risk and the risk of early termination by the Bank upon occurrence of certain events.

(Only applicable to Swap Deposit) If Currency Event Designation by the Bank (i.e. occurrence of any event or existence of any condition, such as the imposition of exchange controls or monetary measures, such that the convertibility or transferability of the Deposit Currency and the Linked Currency becomes impossible, illegal or impracticable) occurs, the Bank has the right to early terminate the Swap Deposit and will pay the Mandatory Redemption Amount in the Deposit Currency (instead of the Repayment Amount) only to the customer on the Mandatory Redemption Date. The Mandatory Redemption Amount may be substantially less than the Principal Amount and in the worst case, is zero.

Currency Exchange

Currency exchange involves bid-ask spread.

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.

Disclaimer

China Construction Bank (Asia) Corporation Limited 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 is intended to be distributed in the Hong Kong Special Administrative Region ("Hong Kong") for reference only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any investment product in or outside Hong Kong and does not constitute any prediction of likely future movements in prices of any investment products. This promotion material is issued by China Construction Bank (Asia) Corporation Limited, and has not been reviewed by the Securities and Futures Commission or any other regulatory authorities in Hong Kong.