

Terms and Conditions for Time Deposit Offer (the “Program”)

A. General Terms and Conditions

1. The promotion period of the Program is from October 10, 2025 to October 18, 2025, both dates inclusive (“**Promotion Period**”).
2. The Program is only applicable to customers of China Construction Bank (Asia) Corporation Limited (the “**Bank**” or “**we**”) who have subscribed the Silver Bond due 2028 issued by the Government of the Hong Kong Special Administrative Region of the People’s Republic of China (“**Silver Bond**”) through the Bank during the subscription period from 9am on September 15, 2025 to 2pm on September 29, 2025 (“**Eligible Customer(s)**”), but **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.
3. The Bank reserves the right to suspend, modify or terminate the Program and change these Terms and Conditions at any time without prior notice.
4. Eligible Customers are also bound by the terms and conditions for the relevant banking products and services. Please refer to the relevant promotional materials, visit the official website of the Bank or contact our staff for details.
5. In case of any discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.
6. In case of any dispute, the decision of the Bank shall be final and binding.

B. Offers Details

7. Eligible Customers who have subscribed the Silver Bond, and have placed a 3-month time deposit of HKD100,000 or above through the Bank during the Promotion Period can enjoy bonus interest rate of 0.10% 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 14).
8. The maximum amount of the time deposit is HKD1,000,000 per each Eligible Customer.
9. Each Eligible Customer can enjoy the Time Deposit Offer once only.
10. 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.
11. The Time Deposit Offer in clause 7 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.
12. 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.

13. 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.
14. The "**Eligible New Funds**" refers to 1) the incremental balance when comparing the latest Total Deposit Balance with the Total Deposit Balance of last month end; and 2) refund amount from Silver Bond subscription.
- a) Total Deposit Balance refers to the balance of all deposit accounts, including Savings Accounts, Current Accounts and Time Deposits of Hong Kong Dollar and foreign currencies (whether accounts in sole name or joint name).
 - b) Eligible 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 Eligible New Funds

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.

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.

Disclaimer

This promotion material does not constitute advice to buy or sell, or an offer with respect to any investment products. The promotion materials are issued by China Construction Bank (Asia) Corporation Limited which is a licensed bank regulated by the Hong Kong Monetary Authority, an approved insurance agent under the Insurance Ordinance (Chapter 41, Laws of Hong Kong) 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.