

US Securities Trading Promotion

From April 1 to June 30, 2025, CCB (Asia) eligible customers can enjoy **Unlimited \$0 Brokerage Fee on Buy/Sell Trades of US Stocks!**

Terms and Conditions for US Securities Trading Promotion (“**Promotion**”)

A. General Terms and Conditions:

1. Unless otherwise specified, the promotion period is from April 1, 2025 to June 30, 2025 (both dates inclusive) (“**Promotion Period**”).
2. The Promotion is applicable to personal and corporate customers of China Construction Bank (Asia) Corporation Limited (the “**Bank**”) who have fulfilled the condition of clause 1 of section B below. The Bank reserves the right to determine the eligibility of a customer to this Promotion.
3. The investment services of the Bank are subject to the related Terms and Conditions issued by the Bank from time to time, please visit our branches or contact our staffs for details.
4. The Bank reserves the right to vary, suspend and terminate the Promotion and to vary or modify any of these Terms and Conditions from time to time. In case of disputes, the decision of the Bank shall be final and binding.
5. If there is any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

B. Terms and Conditions for Unlimited \$0 Brokerage Fee on Buy/Sell Trades of US Stocks (“**the Offer**”)

1. The Offer is applicable to the customers who have successfully activated an US securities account and successfully signed W-8BEN (or W-8BEN-E Form and registered the USD settlement account during the Promotion Period (“**Eligible US Securities Customer**”).
2. The Offer is only applicable to the Eligible US Securities Customers who buy/sell US securities listed on NASDAQ Exchange, New York Stock Exchange or American Stock Exchange through Online Banking, Mobile Banking and Trading Hotline of the Bank during the Promotion Period.
3. There is no limit on the transaction amount, number of trades and brokerage fee waiver to each Eligible US Securities Customer.
4. Customers are required to pay other transaction costs, including but not limited to SEC fee, Settlement Fee and Tax of US securities (if applicable). For details, please refer to the Bank's fee schedule of securities trading services.
5. The Offer is not applicable to monthly stocks savings plan and IPO application.

Risk Disclosure

Investment involves risks. The prices of investment products fluctuate, sometimes dramatically, and may become valueless. Investment products are not alternative of normal time deposits. Before making any investment decision, customers are encouraged to consult their own independent financial advisors and read the relevant offering documents in order to ensure that they fully understand the risks associated with the investment products.

Securities Trading

It is as likely that losses will be incurred rather than profits made as a result of buying and selling securities.

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.

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.