

Terms and Conditions for Time Deposit Offer (“Offer”):

1. The promotion period is from Apr 1, 2026 to Jun 30, 2026, both dates inclusive (“**Promotion Period**”).
2. The Offer is only applicable to personal customers of Personal Banking, Private Wealth and Private Banking of China Construction Bank (Asia) Corporation Limited (the “**Bank**”), but **not applicable** to Commercial Banking customers, corporate customers, investors participated in the Cross-boundary Wealth Management Connect Scheme in the Guangdong-Hong Kong-Macao Greater Bay Area of the Bank and Capital Investment Entrant Scheme customers of the Bank. The Bank reserves the right to determine the eligibility of the customers for this Program (“**Eligible Customer**”).
3. Eligible Customers must successfully complete one or more Eligible Investment Product Transaction specified in Clause 4 during the Promotion Period, with aggregated amount equivalent to HKD 300,000 or above, to enjoy a 2-week HKD/USD/RMB time deposit of 7.8% p.a. (applicable to new fund balances only).
4. “**Eligible Investment Product Transaction**” includes:
 - a) Subscriptions or switching under the Mutual Fund Investment Service with net subscription or switching fee equal to or higher than 1%; and/or
 - b) Structured Investment Product (Applicable to Structured Equity-Linked Products only) subscriptions with monetary benefit 1% of the investment amount or more; and/or
 - c) New subscriptions under the Bond Investment Service (except the bond subscription through initial public offering) and only applicable to new transactions where the Bank’s monetary benefit 1% of the investment amount or more
5. The relevant time deposit must be opened within 14 calendar days from the date of the first Eligible Investment Product Transaction, and the maximum deposit amount eligible for the 7.8%p.a. new fund time deposit shall not exceed the aggregated amount of the Eligible Investment Product transactions.

Example: Eligible Customers who successfully complete the following Eligible Investment Product Transactions during the Promotion Period.

Example	Eligible Investment Product Transaction	Transaction Date	Investment Amount	Maximum amount for Preferential Time Deposit Interest Rate (Deadline of time deposit placement date)
Example 1	Mutual Fund Investment	Apr 10, 2026	HKD 100,000 or equivalent	HKD 300,000 or equivalent (by Apr 24, 2026)
	Structured Investment Product	Apr 13, 2026	HKD 200,000 or equivalent	
Example 2	Mutual Fund Investment	Apr 10, 2026	HKD 100,000 or equivalent	HKD 300,000 or equivalent (by Apr 27, 2026)
	Structured Investment Product	Apr 13, 2026	HKD 100,000 or equivalent	
	Bond Investment	Apr 26, 2026	HKD 200,000 or equivalent	
Example 3	Structured Investment Product	May 15, 2026	HKD 500,000 or equivalent	HKD 500,000 or equivalent (by May 29, 2026)
Example 4	Bond Investment	May 16, 2026	HKD 300,000 or equivalent	HKD 300,000 or equivalent (by May 30, 2026)

6. New Fund Balance refers to the incremental balance when comparing the latest Total Deposit Balance with the day end Total Deposit Balance as of 3 calendar days ago (T-3 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 3 calendar days (T day, T-1 day and T-2 day), where T day is today:
 - a) 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).
 - b) The Bank reserves the right of final decision should there be any dispute in the definition of New Funds.

Notes: 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.

7. This Offer is only applicable to time deposit placed through over the phone or at our branches ("**Designated Channels**"), which is not applicable for the time deposit being conducted through the other channels of the Bank, e.g. mobile banking, online banking, phone banking and/or Smart Teller Machine etc.
8. If the Eligible Investment Product Transaction is conducted in foreign currency, the Bank will calculate the total amount of such transaction and the deposit amount eligible for the Preferential Time Deposit Interest Rate based on the exchange rate determined by the Bank on the calculation date.
9. If a Typhoon No. 8 or above signal or a black rainstorm warning is hoisted on the (i) time deposit set-up date or maturity date with renewal instruction, the instruction will be processed on the next business day; (ii) maturity date with non-renewal instruction, the matured deposits will be credited into the designated account on the maturity date. The prevailing deposit rate and exchange rate on the time deposit set-up date or renewal date (at such time as the Bank determines) will apply.
10. If the maturity date of the time deposit period falls on a day which is not a Business Day (as defined below), 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.
11. The Bank reserves the right to amend, suspend, cancel or terminate these promotions and amend the Promotional Terms and Conditions any time without prior notice, and shall not be responsible for any costs, expenses, losses or liabilities incurred.
12. In case of any dispute arising out of or in connection with this promotion, the decision of the Bank shall be final and binding on the Customers.
13. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Risk Disclosure Statements for Investment

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.

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.

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 Products

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 equity-linked 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 stock price moves substantially against the investor's view.

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.

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.

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

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