

## **Terms and Conditions for Investment Products Transaction Offers (the “Program”)**

### **A. General Terms and Conditions**

1. The promotion period is from April 1, 2026 to June 30, 2026, both dates inclusive (“**Promotion Period**”).
2. The Program is only applicable to personal customers of Personal Banking, Private Wealth and Private Banking of China Construction Bank (Asia) Corporation Limited (the “**Bank**”) who hold any Savings Account or Checking Account (in sole name or joint names), but **not applicable** to Commercial Banking customers, corporate customers, Capital Investment Entrant Scheme customers of the Bank, staff of the Bank and the staff of the subsidiary companies of China Construction Bank. The Bank reserves the right to determine the eligibility of the customers for this Program (“**Eligible Customer**”).
3. During the Promotion Period, an Eligible Customer will be entitled to each of the Mutual Fund/Bond Transaction Reward, FX Linked Deposit - High Yield Deposit Transaction Reward and Extra Reward as specified under section B below once only. If more than one account holder is involved, only the primary account holder will be eligible for the cash reward(s).
4. If an Eligible Customer is entitled to the below offers in conjunction with other promotional offers (including but not limited to promotional offers related to Wealth Management Connect), the Bank reserves the right to grant part or all of the offers entitled by the Eligible Customer.
5. In addition to the requirements listed under Section B below, **an Eligible Customer must fulfill the conditions of the Program and must still be a valid Personal Banking/ Private Wealth/ Private Banking customer of the Bank when receiving the reward under the respective offer. Otherwise, the reward will be forfeited and will not be provided to the Eligible Customer through any other means.**
6. 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.
7. 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 without prior notice. In case of disputes, the decision of the Bank shall be final and binding.
8. If there is any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

## B. Offers Details

### 9. Mutual Fund/Bond Transaction Reward

- a. **Only applicable to Eligible Customers who fulfill the following criteria** (“**Eligible Investment Products Customers**”):
- i. Have not placed and settled any transactions in any form (in sole name or joint name accounts) for (i) Mutual Fund (including mutual fund subscription, mutual fund switching and Regular Mutual Fund Investment Plan) and (ii) Bond (except the bond subscription through initial public offering) from October 1, 2025 to March 31, 2026 (both dates inclusive); and
  - ii. Do not have any (i) Mutual Fund and (ii) Bond held based on the Bank’s record as of March 31, 2026
- b. The cash reward will be offered to Eligible Investment Products Customers who have placed and settled one or more Mutual Fund and/or Bond transactions (as defined in Clause 9(c) below) during the Promotion Period and fulfilled the aggregated transaction amount as set out below (“**Eligible Investment Products Transaction Cash Reward**”). If Eligible Customers have placed and settled any transactions of the investment products as listed in Clause 9(a) from October 1, 2025 to March 31, 2026 (both dates inclusive), the new transactions under the same type of investment products carried out during the Promotion Period will not be deemed as the aggregated transaction amount calculated by the Bank.

| <b>Eligible Investment Product Aggregated Transaction Amount (HKD or equivalent)</b> | <b>Eligible Investment Product Transaction Cash Reward</b> |
|--|--|
| HK\$4,000,000 or above   | HK\$15,000   |
| HK\$2,500,000 to below HK\$4,000,000   | HK\$5,000  |
| HK\$500,000 to below HK\$2,500,000   | HK\$1,000  |
| HK\$200,000 to below HK\$500,000   | HK\$400  |

- c. Mutual Fund and/or Bond transactions (“**Eligible Investment Product Transactions**”) must be settled within the Promotion Period and only include(s):
- i. New subscriptions or switching under the Mutual Fund Investment Service with net subscription fee or switching fee equal to or higher than 1.5%; and/or

- ii. 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 being more than 1% of the investment amount.

When calculating the Eligible Investment Product Transaction Cash Reward, the calculation of the Eligible Investment Product Transactions amount will be based on the transaction amount made on the date of transaction and the aggregated transaction amount will be based on the requirements as set out in the table in Clause 9(b).

#### **10. FX Linked Deposit - High Yield Deposit Transaction Reward**

- a. **Only applicable to Eligible Customers who have not placed any FX Linked Deposit - High Yield Deposit in any form (in sole name or joint name accounts) via the Bank from October 1, 2025 to March 31, 2026 (both dates inclusive) (“Eligible High Yield Deposit Customers”)**.
- b. During the Promotion Period, Eligible High Yield Deposit Customers who have placed FX Linked Deposit - High Yield Deposit can enjoy HK\$500 cash reward for every accumulated FX Linked Deposit – High Yield Deposit transaction at the amount of HK\$500,000 equivalent. Each eligible High Yield Deposit Customers can enjoy HK\$5,000 cash reward at maximum (**“High Yield Deposit Transaction Cash Reward”**).
- c. For each High Yield Deposit, the principal amount in deposit currency will be regarded as the transaction amount.

#### **11. Fabulous Extra Reward (“Extra Reward”)**

**Extra Reward includes (I) 0% Subscription Fee Reward on First Online Mutual Fund Subscription, and (II) Extra Cash Reward of Bond Transaction.**

##### **I. 0% Subscription Fee Reward on First Online Mutual Fund Subscription**

- i. **Only applicable to personal customers of Personal Banking, Private Wealth and Private Banking who fulfill either one of the following criteria (“Eligible Mutual Fund Customers”)**:
  - a. Open Mutual Fund Accounts within the Promotion Period and do not have any Mutual Fund Accounts either in sole name or joint names with the Bank on March 31, 2026; or
  - b. Opened Mutual Fund Accounts within April 1, 2025 to March 31, 2026 (both dates inclusive), and have not placed and settled any Mutual Fund transactions (including

mutual fund subscription, mutual fund switching and Regular Mutual Fund Investment Plan) in any form (in sole name or joint name accounts) during this period.

- ii. During the Promotion Period, Eligible Mutual Fund Customers are entitled to enjoy 0% subscription fee on the first mutual fund subscription made via the Bank's online channels (Mobile Banking or Online Banking), and the cap of mutual fund subscription fee reduction is HK\$6,000 or equivalent ("**Subscription Fee Reduction**").
- iii. The Subscription Fee Reduction offer is not applicable to i) mutual fund subscription with net subscription fee below 1.5%, ii) mutual fund switching, iii) mutual fund transfer-in and vi) Regular Mutual Fund Investment Plan.
- iv. Eligible Mutual Fund Customers are required to fully pay the subscription fee at the time of subscription. The Bank will credit the Subscription Fee Reduction amount to the Eligible Mutual Fund Customer as per the timeline defined in Clause 13 below.

## **II. Extra Cash Reward of Bond Transaction.**

- i. **Only applicable to personal customers of Personal Banking, Private Wealth and Private Banking who become the Bank's customers within the Promotion Period and have not maintained any accounts in sole name or joint name and used any banking products or services (excluding credit card accounts and Wealth Management Connect "Southbound Scheme" accounts) of the Bank in the past 12 months (i.e. between April 1, 2025 and March 31, 2026 both dates inclusive) ("Eligible New Customers")**.
  - ii. During the Promotion Period, Eligible New Customers who complete eligible bond and receive relevant Eligible Investment Products Transaction Cash Reward, are entitled to an extra HK\$500 cash reward.
12. The cash reward(s) of the Program will be calculated in Hong Kong Dollar. If the relevant aggregated transactions are executed in foreign currency, the aggregated transaction amount will be calculated based on the prevailing exchange rate quoted by the Bank on the date as determined by the Bank for the foreign currency to HKD equivalent conversion.
13. Each Eligible Customer can enjoy a maximum amount of HK\$26,500 cash rewards under the Program in the entire Promotion Period. Cash reward(s) of the Program 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 September 30, 2026. An Eligible Customer must fulfill the

conditions of the Program and maintain as the Bank's valid Personal Banking/ Private Wealth/ Private Banking customer at the time of receipt of reward under the respective offer.

14. The Bank reserves the right to determine the cash reward(s) of the Program 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.

### **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.

### **Interest Rate Risk**

If the client's investments are interest rate-linked (such as bonds), the value of the investment can fall when interest rates rise. There is an inverse relationship between bond prices and bond yield, which means as bond prices go down, the yields go up (and vice versa). The price of a bond carries an interest rate risk because if interest rates rise, outstanding bonds will not remain competitive unless their yields and prices are adjusted to reflect the rise.

### **FX Linked Deposit - High Yield Deposit**

FX Linked Deposit - High Yield Deposit is a structured product involving derivatives. It is not equivalent to or an alternative of time deposits. 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, customer is subject to the credit and insolvency risk of the Bank. Investing in this product is not the same as buying the linked currency directly. Its return is limited to the interest payable, which will be dependent on movements in some linked exchange rate. Whilst the possible return may be higher than conventional time deposits, it is normally associated with higher risks. When the fluctuation of the linked exchange rates differs from what the customer expected, the customer may have to bear the loss. FX Linked Deposit - High Yield 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 - High Yield Deposit and it is not collateralized. The Bank can early terminate this product.

### **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.

### **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 stock price moves substantially against the investor's view.

### **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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