Terms and Conditions for Structured Investment Product Promotion ("Promotion")

A. General Terms and Conditions:

1. The Promotion is only applicable to designated personal customers of China Construction Bank (Asia) Corporation Limited (the "**Bank**"), but is not applicable to corporate customers and Capital Investment Entrant Scheme customers of the Bank. The Bank reserves the right to determine the eligibility of a customer to this Promotion.
2. Customers are required to pay all such other securities trading service fee(s) including but not limited to transaction levy, trading fee, stamp duty, handling fee, securities management fee, transfer fee and deposit of stocks fee (if applicable). For details, please refer to the Bank's fee schedule of securities trading services. In addition, customers are responsible for any fees and charges which may be levied by the third-party financial institution/ bank for stock transfer-out arrangement.
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 without prior notice. 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 up to HK$10,000 Cash Reward for Non-Equity Linked Investment Product ("Reward 1"):

1. The promotion period for Reward 1 is from August 1, 2026 to September 30, 2026 (both dates inclusive) ("**Reward 1 Promotion Period**").
2. Reward 1 is only applicable to personal customers of Personal Banking, Private Wealth and Private Banking of the Bank, staff of the Bank and the Bank's affiliates. For account held in joint names, only the primary account holder is entitled to reward ("**Eligible Reward 1 Customers**").
3. During Reward 1 Promotion Period, Eligible Reward 1 Customers who successfully subscribed for the Non-Equity Linked Investment Product (only applicable to the Non-Equity Linked Investment Product with the Bank's monetary benefit being more than 1% of the investment amount) ("**Eligible Non-Equity Linked Investment Product**") with accumulated transaction amount of HK$500,000 or above (or equivalent) will be entitled

HK$200 cash reward. Each Eligible Reward 1 Customer can enjoy a maximum of HK$10,000 cash reward.

4. The Eligible Non-Equity Linked Investment Product includes Currency Linked Product, Interest Rate Linked Product, Commodity Linked Product, Fund Linked Product, Bond Linked Product, Credit Linked Product and Cross Assets Linked Product.

5. The Bank will credit Reward 1 to Eligible Reward 1 Customer's relevant HKD settlement account on or before December 31, 2026. If the relevant Non-Equity Linked Investment Product is foreign currency denominated, the prevailing exchange rate quoted by the Bank on the date determined by the Bank will be adopted to calculate the cash reward amount. The Structured Investment Product account and settlement account must be valid at the time of crediting Reward 1, otherwise, the cash reward will be forfeited.

C. Terms and Conditions for up to HK$28,888 Cash Reward for Equity Linked Investment Product ("Reward 2"):

1. The promotion period for Reward 2 is from July 1, 2026 to September 30, 2026 (both dates inclusive) ("**Reward 2 Promotion Period**").

2. Reward 2 is only applicable to personal customers of Personal Banking, Private Wealth and Private Banking of the Bank, staff of the Bank and the Bank's affiliates, who have not subscribed any Equity Linked Investment Product from January 1, 2026 to June 30, 2026 (both dates inclusive) via the Bank. For account held in joint names, only the primary account holder is entitled to the reward ("**Eligible Reward 2 Customers**").

3. During Reward 2 Promotion Period, Eligible Reward 2 Customers who successfully subscribe for the Equity Linked Investment Product linked with Hong Kong and/or US securities (only applicable to the Equity Linked Investment Product with the Bank's monetary benefit being more than 2% of the investment amount) ("**Eligible Equity Linked Investment Product**") with an aggregated subscription amount of HK$500,000 or above (or equivalent) and conduct an Eligible Stocks Trade (as defined in clause C4) will be entitled to the cash reward set out below:

Eligible Equity Linked Investment Product Aggregated Subscription Amount (HKD or equivalent)	**Cash Reward**
HK$6,000,000 or above	HK$23,888
HK$4,000,000 – below HK$6,000,000	HK$13,888
HK$2,000,000 – below HK$4,000,000	HK$6,888

HK$500,000 – below HK$2,000,000	HK$1,688

4. "**Eligible Stocks Trade**" is defined as (i) Personal Banking Customers who have successfully conducted buy or sell trades of any HKD-denominated or RMB-denominated securities listed on HKEX and US securities listed on NASDAQ Exchange, New York Stock Exchange and American Stock Exchange through automated trading channels (including Online Banking, Mobile Banking and FortuneLink Mobile App) of the Bank (but excluding IPO subscriptions, Securities Monthly Investment Plan transactions, transactions for securities listed on SSE via the Shanghai-Hong Kong Stock Connect, transactions for securities listed on SZSE via the Shenzhen-Hong Kong Stock Connect and stocks deposit transactions); or (ii) Private Wealth and Private Banking Customers who have successfully conducted any buy or sell trades for HKD-denominated or RMB-denominated securities listed on HKEX, securities listed on SSE via the Shanghai-Hong Kong Stock Connect, securities listed on SZSE via the Shenzhen-Hong Kong Stock Connect and US securities listed on NASDAQ Exchange, New York Stock Exchange and American Stock Exchange (but excluding IPO subscriptions, Securities Monthly Investment Plan transactions and stocks deposit transactions) via any trading channels.
5. If Eligible Reward 2 Customers receive the cash reward mentioned in clause C3 above, an extra HK$500 cash reward will be offered for each Eligible Equity Linked Investment Product (US shares) transaction. The maximum extra reward each Eligible Reward 2 Customer can be offered is HK$5,000.
6. Illustration example: During the Reward 2 Promotion Period, if an Eligible Reward 2 Customer who subscribed for 5 Eligible Equity Linked Investment Product, including 3 Eligible Equity Linked Investment Product (US shares), with a total subscription amount of HK$5,000,000 and fulfilled the relevant stocks trade requirements, can enjoy cash rewards up to a total of HK$15,388 (i.e. HK$13,888 + extra rewards of $500 x3).
7. During the entire promotion period, the maximum amount of cash reward that each Eligible Reward 2 Customer can receive is capped at HK$28,888. The Bank will credit Reward 2 to Eligible Reward 2 Customer's relevant HKD settlement account on or before December 31, 2026. If the relevant Equity Linked Investment Product is foreign currency denominated, the prevailing exchange rate quoted by the Bank on the date determined by the Bank will be adopted to calculate the reward amount. The Structured Investment Product account, securities account and settlement account must be valid at the time of crediting Reward 2, otherwise, the cash reward will be forfeited.

To borrow or not to borrow? Borrow only if you can repay!

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.

Securities Trading

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

Securities Margin Trading

If a client maintains a margin account with the Bank, the risk of loss in financing a transaction by deposit of collateral is significant. The client may sustain losses in excess of the client's cash and any other assets deposited as collateral with the Bank. Market conditions may make it impossible to execute contingent orders, such as "stop-loss" or "stop-limit" orders. The client may be called upon at short notice to make additional margin deposits or interest payment. If the required margin deposits or interest payments are not made within the prescribed time, the client's securities collateral may be liquidated without the client's consent. Moreover, the client will remain liable for any resulting deficit in the client's account and interest charged on the client's account. The client should therefore carefully consider whether such a financing arrangement is suitable in light of the client's own financial position and investment objectives.

Structured Investment Product

Structured Investment Product is 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.

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.

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.

Currency Exchange

Currency exchange involves bid-ask spread.

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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