

### Terms and Conditions for Wealth Journey Lucky Draw (the “Program”)

1. The promotion period is from May 1, 2026 to July 31, 2026, both dates inclusive (“**Promotion Period**”).
2. The Program is only applicable to personal customers of Personal Banking of China Construction Bank (Asia) Corporation Limited (the “**Bank**”), but **not applicable** to Private Wealth customers, Private Banking customers, Commercial Banking customers, corporate customers, Capital Investment Entrant Scheme customers, investors participated in the Cross-boundary Wealth Management Connect Scheme in the Guangdong-Hong Kong-Macao Greater Bay Area of the Bank, staff of the Bank and the Bank’s affiliates (“**Eligible Customer**”). The Bank reserves the right to determine the eligibility of the customers for this Program.
3. If more than one account holder is involved, only the primary account holder will be eligible for the lucky draw chance(s).
4. During the Promotion Period, Eligible Customers who successfully completed one or more of the following Designated Missions can be entitled to lucky draw chance(s).

Designated Missions		No. of Lucky Draw Chance
Investment product transaction	Every completed FX Linked Deposit, Mutual Fund <sup>a</sup> , Structured Investment Product and/ or Bond transactions with the aggregated cumulative transaction amount reaching HK\$500,000 equivalent	1
Successful application for life insurance <sup>b</sup>	Every successful application for life insurance Single Pay Products in the cumulative first year premium amount <sup>c</sup> of HK\$500,000 equivalent	1
	Every successfully application for life insurance Regular Pay Products <sup>d</sup> in the cumulative first year premium amount <sup>c</sup> of HK\$100,000 equivalent	1

<sup>a</sup> Mutual Fund transaction includes new subscriptions or switching under the Mutual Fund Investment Service only, excluding Regular Mutual Fund Investment Plan and redemption.

<sup>b</sup> Eligible Customers apply for a designated basic life insurance plan (including Single Pay or Regular Pay Product) which is insured by FWD Life Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (“**FWD**”) and/ or China Taiping Life Insurance (Hong Kong) Company Limited (“**TPLHK**”) via any branch of the Bank during the Promotion Period; under which:

- i. The relevant life insurance policy must be successfully issued by FWD and/ or TPLHK no later than August 17, 2026 (“**Eligible Insurance Policy**”).
- ii. The calculation of the First Year Premium Amount of Eligible Insurance Policy will be calculated in Hong Kong Dollar. If the relevant Eligible Insurance Policy is issued in foreign currency, the prevailing exchange rate as quoted by the Bank on the date as determined by the Bank, at its sole discretion, will be adopted to calculate the First Year Premium Amount. And the First Year Premium Amount does not include the levy and only the net premium payment after discount will be calculated. The Bank reserves the right to determine the First Year Premium Amount under an Eligible Insurance Policy based on the Bank’s system record and also the right to verify the Eligible Customer’s transactions record in determining the Eligible Customer’s eligibility for this Promotion.
- iii. The above Eligible Insurance Policy is issued and underwritten by FWD and TPLHK. FWD and TPLHK will be responsible for providing insurance cover and handling claims under their respective policies. FWD

and TPLHK are authorized and regulated by the Insurance Authority to carry out life insurance business in Hong Kong.

- iv. For details about terms and conditions applicable to Eligible Insurance Policy, please refer to the respective insurance policies issued by FWD or TPLHK.
  - v. The relevant Eligible Insurance Policy(ies) is / are effective after the expiry of cooling-off period and should remain in force at the time of receipt of Prizes. Otherwise, the Prizes will be forfeited.
  - <sup>c</sup> The first-year premium amount (excluding the levy and only the net premium payment after discount will be calculated) of such Eligible Insurance Policy must reach the designated first year premium amount(s) set out in the table above.
  - <sup>d</sup> Regular Pay Products include the regular pay products which are settled in pre-paid option.
5. During the Promotion Period, Eligible Customers must complete one or more Designated Mission(s) to be entitled to additional lucky draw chance by completing the following Bonus Mission(s):

Bonus Missions		No. of Lucky Draw Chance
New customer <sup>e</sup>	Become the Bank's customer within the Promotion Period <sup>e</sup>	1
Open investment accounts	Open a new Structured Deposit (FX Linked Deposit) Account <sup>f</sup>	1
	Open a new Mutual Fund Investment Account <sup>f</sup>	1
	Open a new Structured Investment Product Account <sup>f</sup>	1
	Open a new Bond Trading Account <sup>f</sup>	1
Mutual Fund transfer-in <sup>g</sup>	Successfully transfer-in "Eligible Mutual Fund" with cumulative amount of HK\$100,000 equivalent or above	1

<sup>e</sup> New customers are defined as customers who become the Bank's customers within the Promotion Period and have neither maintained any accounts in sole name or joint name nor used any of the Bank's banking products or services (excluding credit card accounts and Wealth Management Connect "Southbound Scheme" accounts) during May 1, 2025 to April 30, 2026 (both dates inclusive).

<sup>f</sup> Newly open the Structured Deposit (FX Linked Deposit) account, Mutual Fund Investment account, Structured Investment Product account and/ or Bond Trading account within the Promotion Period, and do not hold respective investment account(s) with the Bank from May 1, 2025 to April 30, 2026 (both dates inclusive).

<sup>g</sup> Terms and conditions for mutual fund transfer-in:

- i. "Eligible Mutual Fund" is only applicable to transfers of units of the Securities and Futures Commission ("SFC") authorized funds distributed by the Bank.
- ii. The Bank only accepts mutual funds transferred from account(s) held in another bank(s) or financial institution(s) by the same customer using the same name.
- iii. The latest unit prices of each of the respective Eligible Fund available to the Bank as of the date when the Bank completes the Eligible Transfer will be used as the cumulative transfer-in amount for calculating the Cash Reward. For non-HKD denominated Units, the transfer-in amount will be converted into HKD by a prevailing exchange rate determined by the Bank in its sole discretion from time to time. In case of disputes, the decision of the Bank on calculating the transfer-in amount of the Units shall be final and binding.

6. If the Designated Mission or Bonus Mission does not involve HKD, the HKD equivalent cumulative transaction amount, cumulative premium amount and cumulative mutual fund transfer-in amount will be calculated based on the exchange rate of the currency bought by the customer determined by the Bank on the date of transactions. In case of any disputes, the decision of the Bank on calculation of the transaction amount shall be final.
7. There is no limit on the number of lucky draw chances for each Eligible Customer. Each Eligible Customer can entitle to 1 prize only. Details are as follows:

Prizes		Quota
Grand Prize	Europe / America Business Class Round-Trip Flight Tickets for Two (valued at HK\$150,000)	1 Winner
2 <sup>nd</sup> Prize	Asia Business Class Round-Trip Flight Tickets for Two (valued at HK\$60,000)	1 Winner
3 <sup>rd</sup> Prize	Cruise Coupons (valued at HK\$30,000)	1 Winner
4 <sup>th</sup> Prize	Mandarin Oriental Gift Card (valued at HK\$5,000)	5 Winners
5 <sup>th</sup> Prize	1 Year Travel Insurance* (valued at HK\$1,750)	5 Winners
6 <sup>th</sup> Prize	Mandarin Oriental Gift Card (valued at HK\$1,000)	25 Winners
Cash Prize	JPY 10,000 Cash Reward	20 Winners
	AUD 100 Cash Reward	20 Winners
	GBP 50 Cash Reward	20 Winners
	EUR 50 Cash Reward	20 Winners

\* 1 Year Travel Insurance coverage period and plan shall be determined at the sole discretion of the Bank. The insured person must be the winners themselves. With regard to the travel insurance, relevant insurance product is the product of the designated insurance company but not the Bank. Any disputes concerning the contractual terms of such travel insurance shall be resolved directly between the designated insurance company and the insured person. The value of the 1 Year Travel Insurance may be adjusted based on factors such as the designated insurance company's policies, the age of the insured person, or other relevant considerations. The above stated value is provided for reference only.

8. The prize cannot be transferred, refunded, or exchanged for cash or other prizes.
9. Winners will be drawn randomly by the computer system of the Bank on or before September 30, 2026. The winner will be contacted by the Bank, and the result announcement will be published on the Bank's website on or before October 31, 2026. Customers do not have any right to dispute the results.
10. If the winners are entitled to Cash Prize, the Bank will credit the cash reward to the winner's Multi-Currency Savings account with the Bank on or before October 31, 2026. Such account must be valid at the time of crediting the cash reward, otherwise, the cash reward will be forfeited.
11. The bank account of the winner must remain valid at the time of the prize distribution; otherwise, the prize will be forfeited.
12. The Travel Coupons, Cruise Coupons and Mandarin Oriental Gift Card are provided by the prize suppliers and are subject to its terms and conditions. The winners must redeem their prize within the validity period stated

under the terms and conditions; no reissue of the travel coupon will be arranged due to expiry of the validity period. The Bank shall not act as, or assume any liability of, a prize supplier or its agent. Any claim, complaint, or dispute concerning the prizes must be referred to and resolved directly between the supplier and the winner, which shall in no way relieve such customer from his/her obligations to the Bank (if any).

13. The Bank reserves the right to replace the prize with any alternative gift without prior notice.
14. In the event of any dispute arising from the lucky draw, the Bank's decision shall be final and conclusive.
15. 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.
16. 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.
17. If there is any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

### **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.

### **Insurance**

Customers should read the sales documents, including product brochure, benefit illustration (if applicable) and policy documents and provisions issued by relevant insurance company to understand the details of the insurance plan (including but not limited to detailed terms, conditions, coverage, exclusions, fees and product risks) and consider whether the insurance product meets their personal needs before application. Policyholders are subject to the credit risk of relevant insurance company.

For life insurance product, an insurance plan may comprise a savings element. Part of the premium will be paid for the insurance and related costs. If a customer is not completely satisfied with his/her life insurance policy, the customer has a right to cancel it within the cooling off period and obtain a refund of relevant premium and levy

paid. To exercise such right, a notice of cancellation signed by the customer must be received by relevant insurance company's Hong Kong Main Office within the cooling off period (i.e. within 21 calendar days immediately following either the day of the delivery of the policy or delivery of a Cooling-off Notice (stating the availability of the policy and expiry date of the cooling off period) to the customer or the customer's nominated representative, whichever is the earlier). After the cooling off period is expired, if a customer cancels the policy before maturity, the surrender value may be less than the total premium the customer has paid.

### **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 - Principal Protected Deposit**

FX Linked Deposit - Principal Protected Deposit is a structured product involving derivatives. It is not equivalent to or an alternative of time deposit. 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. This product is principal protected conditionally and is subject to the credit risk of the Bank. Investing in FX Linked Deposit – Principal Protected Deposit is not the same as directly buying the relevant currencies. Its return is limited to the interest payable, which will be dependent on movements in some linked exchange rate. The principal amount and the interest will be paid in the Deposit Currency. Besides, whether or not you will receive the high interest, if the Deposit Currency is not in your home currency, you may suffer a loss due to the currency risk originated by the Deposit Currency's exchange rate fluctuations, which may offset or even exceed any potential gain. FX Linked 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 - Principal Protected Deposit and it is not collateralized. You should also pay attention to the relevant market risk and the risk of early termination by the Bank upon occurrence of certain events.

(Only applicable to Swap Deposit) If Currency Event Designation by the Bank (i.e. occurrence of any event or existence of any condition, such as the imposition of exchange controls or monetary measures, such that the convertibility or transferability of the Deposit Currency and the Linked Currency becomes impossible, illegal or impracticable) occurs, the Bank has the right to early terminate the Swap Deposit and will pay the Mandatory Redemption Amount in the Deposit Currency (instead of the Repayment Amount) only to the customer on the Mandatory Redemption Date. The Mandatory Redemption Amount may be substantially less than the Principal Amount and in the worst case, is zero.

### **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**

This promotion material is intended to be distributed in the Hong Kong Special Administrative Region ("Hong Kong") for reference only, and shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any investment product in or outside Hong Kong. Any offer, invitation or recommendation to any customers to enter into any investment transaction does not constitute any prediction of likely future movements in prices of 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, a licensed insurance agency 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.

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refer to the sales documents, including product brochure, benefit illustration and policy documents and provisions issued by FWD Life or TPLHK for details (including but not limited to insured items and coverage, detailed terms, key risks, conditions, exclusions, important notes, policy costs and fees) of the life insurance products. FWD Life and TPLHK reserve the right to decide at each of their sole discretion to accept or decline any application for life insurance product according to the information provided by the proposed Insured and the customer at the time of application. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the life insurance product should be resolved between FWD Life or TPLHK and the customer directly. Information on this website is intended to be distributed in the Hong Kong Special Administrative Region (“Hong Kong”) for reference only, and shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any insurance product in or outside Hong Kong.

Pursuant to the Insurance (Levy) Regulation (Cap. 41I) and the Insurance (Levy) Order (Cap. 41J) under the Insurance Ordinance (Cap. 41), the IA collects levies for insurance premiums from policyholders with effect from 1 January 2018. For further details, please visit the website of IA. For the latest information about the IA, please visit <https://www.ia.org.hk>. For the latest information about The Insurance Complaints Bureau, please visit <https://www.icb.org.hk>.