

October 2018

Dear Valued Customer,

**Notification of Changes in relation to China Construction Bank (Asia) Banking Services and the relevant Terms and Conditions**

Thank you for choosing our banking services. We would like to inform you that some of our banking services and relevant terms and conditions shall be revised in the fourth quarter of 2018 tentatively. We will notify you of the effective date separately. The banking services and their relevant terms & conditions to be amended include:

1. Termination of Commercial Account Designated Account Linking in the Portfolio Statement;
2. Schedule of Service Fees, General Banking Services;
3. Bank's Savings/Checking/Time Deposit account number and the arrangement for recording Time Deposit transaction;
4. "China Construction Bank (Asia) Terms and Conditions for Value Added Payroll Service";
5. Consolidation of Terms and Conditions for China Construction Bank (Asia) 「Fun Plus」 Rewards Scheme into Terms & Conditions of "Bonus Points Reward Programme";
6. "Terms and Conditions for China Construction Bank (Asia) PREMIER SELECT / PREMIER BANKING / WISE BANKING Service" and "PREMIER BANKING and WISE BANKING Birthday Program ("Birthday Offer") Terms and Conditions";
7. CCB (Asia) "Personal Installment Loan", "Tax installment Loan", "Personal Loan for Employees of China's State-owned Enterprises", "Personal Loan for Employees of China's State-owned Enterprises in Tax Season", "Associate Tax Installment Loan", "Personal Overdraft", "Lease Agreement", "Hire Purchase Agreement" and "Mortgage Loan";
8. CCB (Asia) "Personal Loan PIL", "Personal Loan BTL", "CCB HNW", "CCB PNBWD" and "China Mortgage";
9. "China Construction Bank (Asia) Terms And Conditions For Accounts And Related Services (For Individuals)"

For details of the amendments, please refer to the attached Annexure 1 to 9. You may also contact our branch staff or visit our website [www.asia.ccb.com](http://www.asia.ccb.com) for a copy of the relevant revised Terms and Conditions.

Please note that the above amendments shall be binding on you if you continue to use our banking services on or after the effective date. If you decline to accept the above amendments, you have the right to terminate your respective accounts or services in accordance with the existing Terms and Conditions, and notify us for the termination arrangement before the effective date.

Please note that if you hold any CCB (Asia) credit card, your home telephone number and address, office phone number and address as well as preferred language for ATM screen and other communications of all of your CCB (Asia) credit card accounts will be updated in accordance with your bank account record.

We apologize for the inconvenience that may cause. For enquiries, please contact any of our branch staff or call Personal Banking Customer Service Hotline at 277 95533 or Commercial Banking Customer Service Hotline at 2903 8366 or Mainland IDD Toll Free Hotline at 4001 995533.

Yours faithfully,  
China Construction Bank (Asia) Corporation Limited

Enclosures: Annexure 1 to 9.

This is a computer printout and no signature is required.  
If there is any inconsistency between the English and Chinese versions of this letter, the English version shall prevail.

**Annexure 1 Termination of Commercial Account Designated Account Linking in the Portfolio Statement**

The service of our Commercial Account Designated Account Linking in the Portfolio Statement will not be available. Thereafter, all your accounts under your name will be linked automatically in your Portfolio Statement. Operation of your account(s) with us will not be affected.

**Annexure 2 Amendment to the Schedule of Service Fees, General Banking Services**

China Construction Bank (Asia) Corporation Limited & China Construction Bank Corporation Hong Kong Branch (the "Bank") (see Remark)

Services	Existing Fees	Revised Fees (revised contents are <u>underlined</u> )
<b>COUNTER SERVICES</b>		
<b>Cashier's Order</b> <ul style="list-style-type: none"> <li>For commercial and corporate account customers <ul style="list-style-type: none"> <li>Issuance Commission</li> <li>Repurchase</li> <li>Loss and reissuance</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>HKD50/USD6/RMB42 per transaction</li> <li>HKD50/USD6/RMB42 per transaction</li> <li>HKD50/USD6/RMB42 per transaction plus the fee collected by Hong Kong Interbank Clearing Ltd. which is subject to update from time to time</li> </ul>	<ul style="list-style-type: none"> <li><u>HKD30 or equivalent</u> per transaction<sup>†</sup></li> <li><u>HKD25 or equivalent</u> per transaction<sup>†</sup></li> <li><u>HKD50</u> per transaction plus the fee collected by Hong Kong Interbank Clearing Ltd. which is subject to update from time to time</li> </ul>
<b>Cashier's Order</b> <ul style="list-style-type: none"> <li>For non-account customers <ul style="list-style-type: none"> <li>Issuance Commission</li> </ul> </li> <li>For non-account customers <ul style="list-style-type: none"> <li>Repurchase</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>HKD100/ USD12/ RMB84 per transaction</li> <li>HKD100/ USD12/ RMB84 per transaction</li> </ul>	<i>Please note that such service will no longer be available to customers who do not hold any accounts or products with us.</i>
<b>Gift Check</b> <ul style="list-style-type: none"> <li>For other account customers</li> </ul>	<ul style="list-style-type: none"> <li>For other account customers</li> <li>HKD15 per transaction</li> </ul>	<ul style="list-style-type: none"> <li>For <u>personal, commercial and corporate account customers</u></li> <li>HKD15 per transaction</li> </ul>
<b>Gift Check</b> <ul style="list-style-type: none"> <li>For non-account customers</li> </ul>	<ul style="list-style-type: none"> <li>HKD20 per transaction</li> </ul>	<i>Please note that such service will no longer be available to customers who do not hold any accounts or products with us.</i>
<b>Foreign Currency Notes Exchange (including RMB)</b> <ul style="list-style-type: none"> <li>For non-account customers</li> </ul>	<ul style="list-style-type: none"> <li>HKD100 per transaction</li> </ul>	<i>Please note that such service will no longer be available to customers who do not hold any accounts or products with us.</i>
<b>Bulk HKD and RMB Bank Notes Deposit</b> <ul style="list-style-type: none"> <li>For personal, commercial and corporate customers</li> </ul>	Per customer per day: <ul style="list-style-type: none"> <li>up to 500 pieces -NIL</li> <li>over 500 pieces - 0.25% on total deposit amount, min. HKD125 or RMB100</li> </ul>	Per customer per day: <ul style="list-style-type: none"> <li>up to <u>200 pieces</u> -NIL</li> <li>over <u>200 pieces</u> - 0.25% on total deposit amount, min. <u>HKD100 or RMB75</u></li> </ul>
<b>Foreign Currency Notes Withdrawal</b> <ul style="list-style-type: none"> <li>RMB Notes Withdrawal</li> </ul>	Per counter visit per account: <ul style="list-style-type: none"> <li>up to RMB 30,000 -NIL</li> <li>over RMB 30,000 - 0.25% on total withdrawal amount</li> </ul>	Per counter visit per account: <ul style="list-style-type: none"> <li>up to <u>200 pieces</u> - NIL</li> <li>over <u>200 pieces</u> - 0.25% on total withdrawal amount, <u>min. HKD100 or RMB75</u></li> </ul>
<b>Bulk Check Deposit</b> <ul style="list-style-type: none"> <li>For other account customers <ul style="list-style-type: none"> <li>up to 30 pieces</li> <li>over 30 pieces</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>For other account customers - NIL</li> <li>HKD 2 per additional check over 30 pieces</li> </ul>	<ul style="list-style-type: none"> <li>For <u>personal, commercial and corporate account customers</u></li> <li>NIL</li> <li>HKD 2 per additional check over 30 pieces</li> </ul>
<b>Mail Held for Collection</b> <ul style="list-style-type: none"> <li>For other account customers</li> </ul>	<ul style="list-style-type: none"> <li>For other account customers</li> <li>HKD100 or equivalent per month</li> </ul>	<ul style="list-style-type: none"> <li>For <u>personal, commercial and corporate account customers</u></li> <li>HKD100 or equivalent per month<sup>†</sup></li> </ul>
<b>CHECKING ACCOUNT</b>		
<b>Account Opening Fee for New Customer (For Commercial &amp; Corporate Account Customers Only)</b> <ul style="list-style-type: none"> <li>Set-up Fee (Local Company)</li> <li>Set-up Fee (Overseas Company)</li> </ul>	<ul style="list-style-type: none"> <li>Free</li> <li>Free</li> </ul>	<ul style="list-style-type: none"> <li><u>HKD10,000 per customer</u></li> <li><u>HKD30,000 per customer</u></li> </ul>
<b>Returned Check</b> <ul style="list-style-type: none"> <li>For commercial and corporate account customers <ul style="list-style-type: none"> <li>For insufficient funds</li> <li>For technical or other errors on the check</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>HKD150/USD20/RMB200 per check</li> <li>HKD75/USD10/RMB50 per check</li> </ul>	<ul style="list-style-type: none"> <li><u>HKD150 or equivalent</u> per check<sup>†</sup></li> <li><u>HKD150 or equivalent</u> per check<sup>†</sup></li> </ul>

Services	Existing Fees	Revised Fees (revised contents are underlined)
<b>CHECKING ACCOUNT</b>		
<b>Temporary Overdraft</b> <ul style="list-style-type: none"> <li>For commercial and corporate account customers <ul style="list-style-type: none"> <li>Handling Fee</li> <li>Interest Rate <ul style="list-style-type: none"> <li>HKD</li> <li>USD</li> <li>RMB</li> </ul> </li> </ul> </li> </ul>	Handling Fee plus Interest on the overdraft account <ul style="list-style-type: none"> <li>HKD120/USD15/RMB120 per check</li> <li>HK Prime Rate +10% p.a.</li> <li>US Prime Rate +10% p.a.</li> <li>Overnight CNH HIBOR + 10%p.a.</li> </ul>	Handling Fee plus Interest on the overdraft account <ul style="list-style-type: none"> <li><u>HKD100 or equivalent</u> per check<sup>‡</sup></li> <li>For all accounts customers <ul style="list-style-type: none"> <li>HK Prime Rate +10% p.a.</li> <li>US Prime Rate +10% p.a.</li> <li>Overnight CNH HIBOR + 10%p.a.</li> </ul> </li> </ul>
<b>Stop Payment of Check</b> <ul style="list-style-type: none"> <li>For commercial and corporate account customers <ul style="list-style-type: none"> <li>HKD/USD</li> <li>RMB</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>HKD100 or equivalent per check</li> <li>RMB100 per check</li> </ul>	<ul style="list-style-type: none"> <li>HKD100 or equivalent per check<sup>‡</sup></li> <li><u>HKD100 or equivalent per check<sup>‡</sup></u></li> </ul>
<b>Check Book Mailing</b> <ul style="list-style-type: none"> <li>For commercial and corporate account customers <ul style="list-style-type: none"> <li>By Registered Mail</li> </ul> </li> </ul>	Hong Kong address <ul style="list-style-type: none"> <li>HKD25 or equivalent</li> </ul> Foreign or Mainland China address <ul style="list-style-type: none"> <li>HKD40 or equivalent</li> </ul>	<ul style="list-style-type: none"> <li><u>HKD20 or equivalent<sup>‡</sup></u></li> </ul>
<b>SAVINGS ACCOUNT</b>		
<b>Account Opening Fee for New Customer (For Commercial &amp; Corporate Account Customers Only)</b> <ul style="list-style-type: none"> <li>Set-up Fee (Local Company)</li> <li>Set-up Fee (Overseas Company)</li> </ul>	<ul style="list-style-type: none"> <li>Free</li> <li>Free</li> </ul>	<ul style="list-style-type: none"> <li><u>HKD10,000 per customer</u></li> <li><u>HKD30,000 per customer</u></li> </ul>
<b>SAFE DEPOSIT BOX</b>		
<b>Force Opening of Safe Deposit Box</b>	HKD1,000 plus out-of-pocket expenses	<u>HKD2,000</u>
<b>INWARD REMITTANCE</b>		
<b>Credit to Account with Our Bank</b> <ul style="list-style-type: none"> <li>For other account customers <ul style="list-style-type: none"> <li>Telegraphic Transfer</li> <li>CHATS</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>For other account customers <ul style="list-style-type: none"> <li>HKD60 per transaction</li> <li>HKD15 per transaction</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>For personal, commercial and corporate account customers <ul style="list-style-type: none"> <li>HKD60 per transaction</li> <li>HKD15 per transaction</li> </ul> </li> </ul>
<b>OUTWARD REMITTANCE</b>		
<b>Demand Draft</b> <ul style="list-style-type: none"> <li>For commercial and corporate account customers <ul style="list-style-type: none"> <li>Repurchase</li> <li>Loss and reissuance</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>HKD100 plus cable charge HKD250</li> <li>HKD300 plus cable charge HKD250</li> </ul>	<ul style="list-style-type: none"> <li><u>HKD200 per transaction</u></li> <li><u>HKD200 per transaction</u></li> </ul>
<b>Demand Draft</b> <ul style="list-style-type: none"> <li>Issuance commission</li> </ul>	For non-account customers <ul style="list-style-type: none"> <li>HKD180 per transaction</li> </ul>	Please note that such service will no longer be available to customers who do not hold any accounts or products with us.
<b>Payment by Clearing House Automatic Transfer Systems (CHATS) Within Hong Kong in HKD/RMB/USD/EUR</b> <ul style="list-style-type: none"> <li>Through Internet (Express Transfer)</li> <li>Through Branches</li> </ul>	for other account customers <ul style="list-style-type: none"> <li>HKD50 /RMB50/USD7/EUR6 per transaction</li> </ul> for other account customers <ul style="list-style-type: none"> <li>HKD180 or equivalent per transaction<sup>^</sup></li> </ul>	for personal account customers <ul style="list-style-type: none"> <li><u>HKD50 or equivalent</u> per transaction<sup>‡</sup></li> </ul> for commercial and corporate account customers <ul style="list-style-type: none"> <li><u>HKD75 or equivalent</u> per transaction<sup>‡</sup></li> </ul> for personal, commercial and corporate customers <ul style="list-style-type: none"> <li>HKD180 or equivalent per transaction<sup>‡</sup></li> </ul>
<b>Payment by Hong Kong Interbank Clearing Limited (HKICL)</b> <ul style="list-style-type: none"> <li>Within Hong Kong in HKD <ul style="list-style-type: none"> <li>Through Internet (eTransfer)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>HKD5 per transaction</li> </ul>	NIL
<b>Payment by Faster Payment System (FPS) Within Hong Kong in HKD/RMB</b> <ul style="list-style-type: none"> <li>Through Internet <ul style="list-style-type: none"> <li>For PREMIER SELECT customers</li> <li>For other account customers <ul style="list-style-type: none"> <li>payment less than or equal to HKD1,000,000/RMB1,000,000</li> <li>payment higher than HKD1,000,000/RMB1,000,000</li> </ul> </li> </ul> </li> </ul>	NIL	Please note that the charges for FPS are newly added. <ul style="list-style-type: none"> <li>NIL</li> <li>NIL</li> <li>HKD50/RMB50 per transaction</li> </ul>

Services	Existing Fees	Revised Fees (revised contents are <u>underlined</u> )
<b>OUTWARD REMITTANCE</b>		
<b>Telegraphic Transfer</b> <ul style="list-style-type: none"> <li>Issuance commission <ul style="list-style-type: none"> <li>Through Internet</li> </ul> </li> </ul> <ul style="list-style-type: none"> <li>Through Branches</li> </ul>	<ul style="list-style-type: none"> <li>for PREMIER SELECT customers <ul style="list-style-type: none"> <li>NIL<sup>^</sup></li> <li>HKD50 for each RMB remittance to Mainland China<sup>^</sup></li> </ul> </li> <li>for PREMIER BANKING customers <ul style="list-style-type: none"> <li>HKD40 or HKD60** per transaction<sup>^</sup></li> <li>HKD70 for each RMB remittance to Mainland China<sup>^</sup></li> </ul> </li> <li>for other account customers <ul style="list-style-type: none"> <li>HKD80 or HKD100** per transaction</li> <li>HKD80 for each RMB remittance to Mainland China<sup>^</sup></li> </ul> </li> <li>for PREMIER SELECT customers <ul style="list-style-type: none"> <li>NIL<sup>^</sup></li> <li>HKD50 for each RMB remittance to Mainland China<sup>^</sup></li> </ul> </li> <li>for PREMIER BANKING customers <ul style="list-style-type: none"> <li>HKD40 or HKD60** per transaction<sup>^</sup></li> <li>HKD140 for RMB remittance to Mainland China<sup>^</sup></li> </ul> </li> <li>for PREMIER BUSINESS customers <ul style="list-style-type: none"> <li>HKD150 or HKD220** per transaction<sup>^</sup></li> <li>HKD220 for each RMB remittance to Mainland China<sup>^</sup></li> </ul> </li> <li>for WISE BUSINESS customers <ul style="list-style-type: none"> <li>HKD150 or HKD220** per transaction<sup>^</sup></li> <li>HKD220 for each RMB remittance to Mainland China<sup>^</sup></li> </ul> </li> <li>for WISE BANKING customers <ul style="list-style-type: none"> <li>HKD80 or HKD100* per transaction<sup>^</sup></li> <li>HKD188 for RMB remittance to the Mainland China<sup>^</sup></li> </ul> </li> <li>for other account customers <ul style="list-style-type: none"> <li>HKD200 or HKD220** per transaction<sup>^</sup></li> <li>HKD220 for RMB remittance to Mainland China<sup>^</sup></li> <li>HKD80 per transaction for credit to same name account maintained with China Construction Bank Macau Branch ["CCB Macau Branch"]<sup>^</sup></li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>for PREMIER SELECT customers <ul style="list-style-type: none"> <li>NIL</li> </ul> </li> <li>for PREMIER BANKING customers <ul style="list-style-type: none"> <li><u>HKD60</u> per transaction</li> </ul> </li> <li>for WISE BANKING customers <ul style="list-style-type: none"> <li><u>HKD80</u> per transaction</li> </ul> </li> <li>for <u>personal, commercial and corporate</u> account customers <ul style="list-style-type: none"> <li><u>HKD100</u> per transaction</li> </ul> </li> <li>for PREMIER SELECT customers <ul style="list-style-type: none"> <li>NIL</li> </ul> </li> <li>for PREMIER BANKING customers <ul style="list-style-type: none"> <li><u>HKD80</u> per transaction</li> </ul> </li> <li>for PREMIER BUSINESS customers <ul style="list-style-type: none"> <li><u>HKD150</u> per transaction</li> </ul> </li> <li>for WISE BUSINESS customers <ul style="list-style-type: none"> <li><u>HKD150</u> per transaction</li> </ul> </li> <li>for WISE BANKING customers <ul style="list-style-type: none"> <li><u>HKD110</u> per transaction</li> </ul> </li> <li>for <u>personal, commercial and corporate</u> account customers <ul style="list-style-type: none"> <li><u>HKD220</u> per transaction</li> </ul> </li> </ul> <p>Please note that the remark for ** and ^ will be removed from the last page of the Fees Schedule.  **If the currency of the destination of payment is not the payment currency:  <sup>^</sup>Additional HKD150 for payment details in Chinese.</p>
<b>AUTO FINANCE</b>		
<b>Assignment of Hire Purchase/Lease Agreement</b>	Minimum HKD1,000 per transaction	Please note that such service will no longer be available.
<b>SECURITIES TRADING SERVICES (HK Securities)</b>		
<b>Brokerage</b> <ul style="list-style-type: none"> <li>Through manned hotline or branches <ul style="list-style-type: none"> <li>For <u>Packaged Banking Customers</u></li> <li>PREMIER BUSINESS</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>0.18% of transaction amount, min. HKD100/RMB83</li> </ul>	<ul style="list-style-type: none"> <li><u>0.25%</u> of transaction amount, min. HKD100/RMB83</li> </ul>
<b>SECURITIES TRADING SERVICES (Shanghai and Shenzhen Northbound Trading)</b>		
<b>Brokerage</b> <ul style="list-style-type: none"> <li>Through manned hotline or branches<sup>6</sup> <ul style="list-style-type: none"> <li>For <u>Packaged Banking Customers</u></li> <li>PREMIER BUSINESS</li> </ul> </li> <li>For <u>personal, commercial and corporate account customers</u></li> </ul>	<ul style="list-style-type: none"> <li>0.18% of transaction amount, min. RMB83</li> <li>0.25% of transaction amount, min. HKD100/RMB83</li> </ul>	<ul style="list-style-type: none"> <li><u>0.25%</u> of transaction amount, min. RMB83</li> <li>0.25% of transaction amount, min. HKD100/RMB83</li> </ul>
<b>CROSS BORDER LONG CARD ACCOUNT SERVICE</b>		
<b>China Construction Bank Corporation ("CCB") Account</b>	<ul style="list-style-type: none"> <li>Deposit/Transfer in Other City <ul style="list-style-type: none"> <li>0.5% on the transaction amount, min. RMB2 and max. RMB50</li> </ul> </li> <li>Withdrawal in Other City <ul style="list-style-type: none"> <li>1% on transaction amount, min. RMB2 and max. RMB100</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Deposit/Transfer in Other City <u>within CCB network</u> <ul style="list-style-type: none"> <li><u>This fee is collected by CCB and is subject to update from time to time.</u></li> </ul> </li> <li>Withdrawal in Other City <u>within CCB network</u> <ul style="list-style-type: none"> <li><u>This fee is collected by CCB and is subject to update from time to time.</u></li> </ul> </li> </ul>

Services	Existing Fees	Revised Fees (revised contents are <u>underlined</u> )
<b>CROSS BORDER LONG CARD ACCOUNT SERVICE</b>		
<b>ATM Cash Withdrawal (Applicable to Cross Border Long Card)</b>		
<b>CCB ATMs</b> - Other City	- 1% on transaction amount, min. RMB2 and max. RMB100	<u>This fee is collected by CCB and is subject to update from time to time.</u>
<b>MISCELLANEOUS</b>		
<b>Standing Instruction</b> • For other account customers - set-up/amendment fee  - periodical payment   - stop payment	<ul style="list-style-type: none"> <li>For other account customers</li> <li>Transfer from HKD account to RMB account within our bank</li> <li>NIL</li> <li>Transfer from RMB account with our bank to RMB account with other banks</li> <li>RMB60 per instruction</li> <li>Other transfer</li> <li>HKD70 per instruction</li> <li>Transfer from HKD account to RMB account within our bank</li> <li>NIL</li> <li>Transfer from RMB account with our bank to RMB account with other banks</li> <li>RMB17 per instruction</li> <li>Other transfer</li> <li>HKD30 per instruction</li> <li>Transfer from RMB account with our bank to RMB account with other banks</li> <li>RMB85 per instruction</li> <li>Other transfer</li> <li>HKD100 per instruction</li> </ul>	<ul style="list-style-type: none"> <li>For <u>personal, commercial and corporate</u> account customers</li> <li>Transfer from HKD account to RMB account within our bank</li> <li>NIL</li> <li>Transfer from RMB account with our bank to RMB account with other banks</li> <li>RMB60 per instruction</li> <li>Other transfer</li> <li>HKD70 per instruction</li> <li>Transfer from HKD account to RMB account within our bank</li> <li>NIL</li> <li>Transfer from RMB account with our bank to RMB account with other banks</li> <li>RMB17 per instruction</li> <li>Other transfer</li> <li>HKD30 per instruction</li> <li>Transfer from RMB account with our bank to RMB account with other banks</li> <li>RMB85 per instruction</li> <li>Other transfer</li> <li>HKD100 per instruction</li> </ul>
<b>Bank Confirmation of Customer for Audit Purpose</b>	HKD400 per request	<u>HKD300</u> per request
<b>Low Balance Account Monthly Maintenance Fee</b>	<p>Combined daily average deposit balance below HKD5,000 per month</p> <p>- HKD50 per month</p> <p>The fee will be waived for the customers including:</p> <ul style="list-style-type: none"> <li>Senior citizens aged 65 or above</li> <li>Customers aged below 18</li> <li>Recipients of Comprehensive Social Security Assistance (must provide relevant documents)</li> <li>Recipients of Government's Disability Allowance (must provide relevant documents)</li> <li>Low income customers (must apply for the fee waiver at a branch)</li> <li>The Bank's designated customers including those holding products/ services which are specified by the Bank from time to time and held or registered under the same name(s) and identity number(s).</li> </ul>	<ul style="list-style-type: none"> <li>For <u>commercial and corporate</u> account customers</li> <li><u>Combined daily average deposit balance below HKD100,000 per month</u></li> <li><u>HKD250 per month</u></li> <li>For <u>personal</u> account customers</li> <li>Combined daily average deposit balance below HKD5,000 per month</li> <li>HKD50 per month</li> </ul> <p>The fee will be waived for the customers including:</p> <ul style="list-style-type: none"> <li>Senior citizens aged 65 or above</li> <li>Customers aged below 18</li> <li>Recipients of Comprehensive Social Security Assistance (must provide relevant documents)</li> <li>Recipients of Government's Disability Allowance (must provide relevant documents)</li> <li>Low income customers (must apply for the fee waiver at a branch)</li> <li>The Bank's designated customers including those holding products/ services which are specified by the Bank from time to time and held or registered under the same name(s) and identity number(s).</li> </ul>
<b>Online Banking</b> Replacement for lost/broken Security Token	HKD100 per token	<p>Replacement for <u>lost Security Token</u></p> <p>- <u>HKD100 per token</u></p> <p>Replacement for <u>damaged Security Token</u></p> <p>- <u>Waived</u></p>

† Fees may be collected in the appropriate foreign currency at the equivalent amount according to the exchange rate set by the Bank.

‡ Online Brokerage commission will be applied on all Shenzhen Northbound Trading transactions ~~which trade via~~ through manned hotline / branches until Dec 31, 2019.

Please note that below fees are added:

Services	Fees
<b>CASH MANAGEMENT SERVICE (Applicable to Corporate and Commercial Customers Only)</b>	
<b>Interest Enhancement Notional Pooling</b> <ul style="list-style-type: none"> <li>Set-up Fee</li> <li>Account Management Fee</li> <li>Fail to meet minimum requirement of monthly average balance</li> </ul>	<ul style="list-style-type: none"> <li>1 to 5 accounts: HKD5000/flat/per pool</li> <li>over 6 accounts: HKD10000/flat/per pool</li> <li>1 to 5 account: HKD500/per month/per pool</li> <li>over 6 accounts: HKD1000/per month/per pool</li> <li>HKD1000/per month/per account</li> </ul>
<b>Flexible Time Deposit</b> <ul style="list-style-type: none"> <li>Set-up Fee</li> </ul>	<ul style="list-style-type: none"> <li>NIL</li> </ul>
<b>Multi-bank Statements Service</b> <ul style="list-style-type: none"> <li>Service fee</li> </ul>	<ul style="list-style-type: none"> <li>10 and Below 10 accounts: HKD10000/per month</li> <li>Each new added account beyond 10 accounts: HKD2000/per month/per account</li> </ul>
<b>Cash Pooling Services</b> <ul style="list-style-type: none"> <li>Set-up Fee</li> <li>Service fee</li> </ul>	<ul style="list-style-type: none"> <li>1 to 5 accounts: HKD15000/flat</li> <li>over 6 accounts: HKD12000/flat</li> <li>1 to 5 account: HKD1200/per month/per account</li> <li>over 6 accounts: HKD1000/per month/per account</li> </ul>
<b>MT940 statement Services</b> <ul style="list-style-type: none"> <li>Service fee</li> </ul>	<ul style="list-style-type: none"> <li>HKD200/per month/per account</li> </ul>

Remark:

Not all the services set out in this Schedule are provided by China Construction Bank Corporation Hong Kong Branch ("CCBHK"), in particular, security trading services and other investment related services. The fees in this Schedule apply to CCBHK for those services made available by CCBHK only.

### Annexure 3 Change of the Bank's Savings/Checking/Time Deposit account number and the arrangement for recording Time Deposit transaction

#### 1. Change of the Bank's Savings/Checking/Time Deposit account number

Each account number of our savings / checking accounts and time deposit accounts for personal customers will be extended to 12 digits and 19 digits respectively; while each account number of our savings / checking accounts and time deposit accounts for corporate customers will be extended to 12 digits and 20 digits respectively. "0" will therefore be added in front of the existing account numbers.

Example 1	If the existing account number of a savings account for a personal customer is 12345, the account number will become 000000012345 on and after the Effective Date.
Example 2	If the existing account number of a time deposit account for a personal customer is 56789, the account number will become 000000000000056789 on and after the Effective Date.
Example 3	If the existing account number of a savings account for a corporate customer is 23456, the account number will become 000000023456 on and after the Effective Date.
Example 4	If the existing account number of a time deposit account for a corporate customer is 45678, the account number will become 0000000000000045678 on and after the Effective Date.

Please use the new savings/checking/time deposit account number for transactions on and after the Effective Date.

#### 2. New arrangement for recording Time Deposit transaction

New time deposit transactions on or after the Effective Date will be booked in one time deposit account (i.e. an existing time deposit account designated by you) and each transaction will have its own serial number.

For example, the first and second transactions of the time deposit account for personal customer 000000000000056789 will be represented by 000000000000056789\*1 and 000000000000056789\*2 respectively, whereas \*1 and \*2 are the serial numbers; the first and second transactions of the time deposit account for corporate customer 000000000000045678 will be represented by 000000000000045678\*1 and 000000000000045678\*2 respectively, whereas \*1 and \*2 are the serial numbers.

### Annexure 4 Amendment on "China Construction Bank (Asia) Terms and Conditions for Value Added Payroll Service"

#### A. Summary of the Key Changes

- Update of the service termination period
- Remove 「Fun Plus」 Rewards Scheme. Customer using Value Added Payroll Service will no longer enjoy 「Fun Plus」 Rewards Scheme

#### B. Full details of the Changes (additions are underlined and deletions are crossed out):

Original Clause Number	Amended or New clause number	Amendment(s)
7	No change	If there is no Eligible Payroll Transaction in the Payroll Account for 12 14 consecutive months, the Payroll Service and the associated banking privileges will be terminated by the Bank automatically. The date and the amount of the Eligible Payroll Transaction is subject to the Bank's record and the Bank reserves the right to make final decision.
B	N/A	Remove the following section B: (B) 「Fun Plus」 Rewards Scheme 1) The bonus points offer is only applicable to customers who have joined PREMIER SELECT/PREMIER BANKING/WISE BANKING services ("Packaged Banking Service") of the Bank or have enrolled for Online Personal Banking Services. 2) Customer will not be able to enjoy any bonus points for the month if there is no Eligible Payroll Transaction during the month. 3) If the customer changed or cancelled the Payroll Account during a month, he/she will not be able to enjoy the bonus points calculated based on the average balance of the Payroll Account. 4) The bonus points earned under the Payroll Service will not be counted for Birthday Double Rewards during the birthday month of the Customer. 5) The offer shall be bound by the respective Terms and Conditions of 「Fun Plus」 Rewards Scheme (where applicable) issued by the Bank from time to time.

#### Annexure 5 Consolidation of Terms and Conditions for China Construction Bank (Asia) 「Fun Plus」 Rewards Scheme into Terms & Conditions of "Bonus Points Reward Programme"

A summary of the key changes against China Construction Bank (Asia) 「Fun Plus」 Rewards Scheme is set out under Section A and the full details of the Terms & Conditions of "Bonus Points Reward Programme" and Banking Bonus Points Table are set out under Section B.

#### A. Summary of the Key Changes against China Construction Bank (Asia) 「Fun Plus」 Rewards Scheme

##### Part 1: Terms & Conditions of "Bonus Points Reward Programme"

- 「Fun Plus」 Rewards Scheme will be consolidated into "Bonus Points Reward Programme".
- PROGRAMME AVAILABILITY** - Only personal account will be eligible for "Bonus Points Reward Programme".
- POINT EARNING & ELIGIBLE TRANSACTIONS FOR DESIGNATED BANKING SERVICES** - The Designated Banking Services and transactions eligible for Bonus Points reward will be updated. Please refer to the Banking Bonus Points Table in Section B for details. For joint account, all the Bonus Points earned from the Transactions will be awarded to one of the joint account holders at the Bank's discretion.
- BONUS POINT CAP ON ELIGIBLE TRANSACTIONS OF DESIGNATED BANKING SERVICES** - The total Bonus Points earned for each Calendar Year will be capped at 12,500,000 of each Customer for eligible transaction of Designated Banking Services.
- POSTING OF BONUS POINTS** - Bonus Points earned through Designated Banking Services will be credited to the Bonus Points Rewards Account of Customers upon meeting the transaction requirements as set out in the Banking Bonus Points Table in Section B for details.
- EXPIRY OF BONUS POINTS** - Bonus Points earned are valid for up to 2 years and will be forfeited without notice on the last day of the following calendar year.
- CASH REBATE REDEMPTION** - Customer cannot use the Bonus Points to redeem Cash Rebate for the transaction fee for the designated investment/ insurance transactions.
- CARDMEMBER AGREEMENT & TERMS AND CONDITIONS APPLY** - All terms and conditions of the CCB (Asia) Credit Card Cardmember Agreement, the CCB (Asia) Credit Card Fee Schedule, the Accounts and Related Services (For Individuals), the Terms and Conditions for China Construction Bank (Asia) PREMIER SELECT / PREMIER BANKING / WISE BANKING Service and Schedule of Service Fees (whichever applicable) apply to this Programme and shall prevail in case of any conflict or inconsistency with these terms and conditions.
- EXCLUSIVE REDEMPTION DISCOUNT WILL BE REPLACED BY BONUS POINT MULTIPLIER** - Exclusive Redemption Discount will no longer be available. Instead, basic Bonus Points earned by the Designated Banking Services will be multiplied according to different type of Customers. Any unused Bonus Points earned by the Designated Banking Services will also be automatically multiplied on the Effective Date. Please refer to the Banking Bonus Points Table in Section B for details.
- Except for the key changes mentioned above, provisions in the Bonus Points Reward Programme are rewritten to enhance clarity of the meaning of the terms and conditions and reflect existing practices.

##### Part 2: Banking Bonus Points Table

The Designated Banking Services which earn Bonus Points will be updated. Besides, basic Bonus Points earned by the Designated Banking Services will be multiplied according to different type of Customers.

Added	Removed
Deposit in Savings/Checking Account	eDeposit
CNY Non-Deliverable Forward	Value Added Payroll Services
Non-leveraged Collateralized Foreign Exchange Trading	Rider of Life Insurance

#### B. Full details of the Terms & Conditions of "Bonus Points Reward Programme" and Banking Bonus Points Table

##### Part 1: Terms & Conditions of "Bonus Points Reward Programme"

##### (A) Bonus Point Accumulation:

- PROGRAMME AVAILABILITY** - This Programme is available to: Customer ("Customer(s)") who
  - is the principal cardmember of any valid Visa / Mastercard Credit Card (except CCB (Asia) Hong Kong Airlines Fly Away Credit Card and CCB (Asia) Visa Infinite Credit Cards) ("Credit Card(s)") issued by China Construction Bank (Asia) Corporation Limited ("Bank", "we", "us", or "our"); or
  - maintains PREMIER SELECT / PREMIER BANKING / WISE BANKING service (collectively known as the "Packaged Banking Service") with the Bank ("Packaged Banking Customer(s)"); or
  - maintains Online Personal Banking Service and holds at least one banking product or service (excluding credit card account) with the Bank ("Online Banking Customer(s)").
- POINT EARNING** - Customer will earn bonus point ("Bonus Point(s)") by using the following banking services ("Services"):

Products/Services	Earn Rate
Credit Cards	1 Bonus Point for every HKD1 spent on retail purchases and cash advances
Designated Banking Services	Please refer to the Banking Bonus Points Rewards Table ("Banking Bonus Points Table") published by the Bank from time to time

Designated Banking Services include the following:

Categories	Designated Banking Services
General Banking Service	<ul style="list-style-type: none"> <li>Outward Remittance through Telegraphic Transfer</li> <li>Time Deposit Placement with new funds and deposit tenor of 1 month or above, except time deposit renewals</li> <li>Foreign Currency Trading, applicable to foreign exchange via Customer's account transfer</li> <li>Online Bill Payment</li> <li>Deposit in Savings/ Checking Account</li> </ul>
Investment	<ul style="list-style-type: none"> <li>Securities Trading (including HKD or RMB denominated stocks) with brokerage commission equal to or higher than 0.18%, except IPO subscription</li> <li>FX Linked Deposit Placement with deposit tenor of 14 days or above, except swap deposit (or other deposit as updated by the Bank by time to time)</li> <li>Currency Switching</li> <li>Structured Notes Subscription</li> <li>Structured Equity-Linked Product Subscription</li> <li>Bond / Certificate of Deposit Secondary Market Trading</li> <li>Mutual Fund Subscription with subscription fee equal to or higher than 1.5%, not applicable to fund switching transactions within the same fund management company</li> <li>FX Option Trading and the transaction will not double count as FX Margin Trading for earning Bonus Points</li> <li>FX Margin Trading, not applicable to rolled-over contracts</li> <li>CNY Non-Deliverable Forward</li> <li>Non-leveraged Collateralized Foreign Exchange Trading</li> </ul>
Life Insurance*	Successful application of designated life insurance plans (except investment-linked life insurance plan), including life insurance plans with (i) annual premium (applicable to the first year of the policy) or (ii) single premium / lump sum
General Insurance*	Successful application of designated (i) travel insurance plan, (ii) domestic helper insurance plan or (iii) home contents insurance plan, and domestic helper and home contents insurance plans are only applicable to Packaged Banking Customer under this Programme

\*The premium amount of Life Insurance and General Insurance used to determine the amount of Bonus Points earned shall be based on the relevant insurance company(ies)'s record and the Bank takes no responsibility to its accuracy or completeness, and disclaims any liability for any loss arising from or in reliance of such amount.

Double Bonus Points (include the basic Bonus Points) will be awarded for the Designated Banking Services used by a Customer during his/her birthday month ("Birthday Double Rewards"). The Birthday Double Rewards are not applicable to transactions in relation to Credit Card.

In case the Designated Banking Services are conducted through a joint account of which all the account holders are eligible for this Programme, only the account holder with the highest priority based on the below criteria will be entitled to earn the Bonus Points or Double Bonus Points. If there is more than one account holder with the highest priority, only the primary account holder will be entitled to earn the Bonus Points or Double Bonus Points.

Priority According To Customer Type
(From highest to lowest) (i) PREMIER SELECT BANKING Customer (ii) PREMIER BANKING Customer (maintained relationship $\geq$ 3 years) (iii) PREMIER BANKING Customer (maintained relationship < 3 years) (iv) WISE BANKING Customer (v) Online Banking Customer

- ELIGIBLE TRANSACTIONS FOR CREDIT CARD** - Only spending on retail purchases and cash advances (including by installment arrangements) by using the Credit Cards will be eligible for Bonus Points. There are no Bonus Points for the following payment types by Credit Cards, including but not limited to, "Cash Out" Installment Program, "FUN Express" Installment Program, settlement of finance charges, late charges, all account service charges, settlement through online personal banking service for insurance loan repayment, tax payment, payment for MPF contribution, or other categories as we may at our sole discretion determine from time to time.
- ELIGIBLE TRANSACTIONS FOR DESIGNATED BANKING SERVICES** - Packaged Banking Customers will be entitled to earn Bonus Points by using the Designated Banking Services stated in Clause 2 or such other banking services as the Bank may specify from time to time through any channels. Online Banking Customers will be entitled to earn Bonus Points by using the Designated Banking Services through Online Banking or Mobile Banking (if applicable) of the Bank only. Bonus Points will not be awarded for any Designated Banking Services that are subsequently cancelled or reversed.
- BONUS POINT CAP ON DESIGNATED TRANSACTIONS OF CREDIT CARD** - The total Bonus Points earned for each calendar year (from 1 January to 31 December) ("Calendar Year") will be capped at 12 times of the permanent combined credit limit (not applicable to temporary increase in credit limit) for transaction(s) of online bill payment(s) and payment(s) to insurance companies which are paid by Credit Card.
- BONUS POINT CAP ON ELIGIBLE TRANSACTIONS OF DESIGNATED BANKING SERVICES** - The total Bonus Points earned for each Calendar Year (from 1 January to 31 December) will be capped at 12,500,000 of each Customer for eligible transaction of Designated Banking Services.
- POSTING OF BONUS POINTS**  
The Bonus Points will be credited to the bonus point rewards account ("Bonus Points Rewards Account") of Customers when an eligible transaction is posted on the Credit Card account. For installment loans or interest-free purchase-by-installment transactions, Bonus Points will be credited when an installment is posted on the Credit Card account. Any Bonus Point that credited for ineligible transaction may, without prior notice, be reversed.  
Bonus Points earned through Designated Banking Services will be credited to the Bonus Points Rewards Account of Customers upon meeting the transaction requirements as set out in the Banking Bonus Points Table published by the Bank from time to time.
- EXPIRY OF BONUS POINTS** - Bonus Points earned are valid for up to 2 years and will be forfeited without notice on the last day of the following calendar year. For example, Bonus Point earned during 1 January, 2018 to 31 December, 2018 will be expired on 31 December, 2019. Bonus Point earned during

1 January, 2019 to 31 December, 2019 will be expired on 31 December, 2020. All Bonus Points earned will be forfeited and cancelled without notice upon termination or cancellation of all the products and services with the Bank.

When Bonus Points have been credited to a Bonus Points Rewards Account and there is a subsequent cancellation of account for that Designated Banking Service within 6 months after account opening, the Bonus Points which have been earned will be forfeited and debited from the Bonus Points Rewards Account directly without any notice.

9. **NO CONSOLIDATION OF BONUS POINTS** - Unless otherwise specified, other types of exclusive Bonus Points earned from other credit cards, including but not limited to, UnionPay Dual Currency Credit Card, CCB (Asia) Visa Infinite Card and CCB (Asia) Hong Kong Airlines Fly Away Credit Card cannot be combined with the Bonus Points earned under this Programme.

**(B) Bonus Points Redemption**

10. **REDEMPTION** - Applications for gift redemption/cash rebate redemption/voucher redemption/purchase requests ("Redemption(s)") may only be made by Customers. Redemptions are only accepted if we consider that the relevant products/services are still available.
11. **USE OF BONUS POINTS** - The Bonus Points required for Redemption will be deducted from the Bonus Points Rewards Account. If cash is required for Redemption, Customer must appoint a Credit Card account which is relevant to the Bonus Points Rewards Account to pay the cash amount. All transaction details will be set out in the subsequent monthly statement of the relevant Credit Card account.
12. **INSUFFICIENT BONUS POINTS** - Any Redemption with insufficient Bonus Points will be automatically rejected. However, for Redemption request of multiple items submitted by the same physical form, if the Bonus Points are not enough to redeem all the items, we will process the Redemption following the listed order.
13. **CASH REBATE REDEMPTION** - Successfully redeemed cash rebate will be credited to the Credit Card account upon deduction of the applicable Bonus Points. The cash rebate details will be shown in the Customer's subsequent monthly statement of the relevant Credit Card account.
14. **FORFEITURE OF BONUS POINTS** - Any fraud or abuse committed in relation to the Programme may result in the forfeiture of any accrued Bonus Points.
15. **NO CHANGE AFTER REDEMPTION SUBMITTED** - Redemption cannot be changed or withdrawn once submitted. Customers are required to redeem the rewards by Bonus Points according to the procedures as prescribed by the Bank (or as notified to the Customers by the Bank from time to time). In case of unsuccessful Redemption, any deducted Bonus Points, cash amount (if applicable) and redemption fee (if applicable) will be refunded to your credit card account accordingly.
16. **RESTRICTIONS** - All Redemptions are subject to availability of the redeemed item/offer, and will be accepted on a first-come-first-served basis. We may substitute other items/offers of similar value in case of non-availability. We will not provide notice of non-availability or substitution or any change in Redemption and/or Bonus Points requirements. Items/offers and any vouchers being redeemed/ purchased are not exchangeable for cash. No free trial or return service will be offered in relation to any item/offer redeemed under this Programme.
17. **ISSUE OF REDEMPTION LETTER/VOUCHERS ETC** - Unless otherwise specified, redemption letter/voucher/notification will be mailed to the Customer's correspondence address approximately 4 to 6 weeks from our receipt of a successful Redemption. Customer shall contact our Customer Services Hotline at 317 95533 if he/she fails to receive the redemption letters or vouchers within such period.

**(C) Terms & Conditions for all Vouchers Redemption ("Voucher Redemption")**

18. Vouchers redeemed under this Programme ("Voucher(s)") cannot be used in conjunction with any other promotional or VIP offers, unless otherwise specified by the Voucher issuers.
19. Vouchers are not redeemable for cash.
20. Use of the Vouchers will be subject to the terms and conditions imposed by the Voucher issuers.
21. Except for Vouchers with stored-value nature, each Voucher can only be used once.
22. Vouchers will only be valid with the issuers' authorized signature and/or company chop. Photocopies of Vouchers or defaced or mutilated or damaged Vouchers will not be accepted.
23. Vouchers must be presented to the relevant Voucher issuer before placing an order or settling payment.
24. Neither we nor the Voucher issuers will be responsible for any loss or damage of any Voucher.
25. All matters or disputes in relation to the use of the Voucher will be resolved directly with Voucher issuer and subject to Voucher issuer final decision (or, as we determine, the Voucher issuers).

**(D) Terms and Conditions of Asia Miles Redemption ("Asia Miles Redemption") :**

26. **REDEMPTION** - Asia Mile Redemption is only available to Customer with a Visa or Mastercard Platinum Credit Card (except CCB (Asia) Hong Kong Airlines Fly Away Credit Card) ("Platinum Card(s)") issued by the Bank. Customer shall have a valid membership of Asia Miles.
27. **ASIA MILES REDEMPTION** - Customer can redeem 1 Asia Miles™ by 15 Bonus Points and there is no minimum redeemed Asia Miles. Customer is required to pay redemption fee.
28. **REDEMPTION FEE** - The redemption fee for the first 10,000 miles of each Asia Miles Redemption is HKD100, and HKD50 for every additional 5,000 miles (HKD50 will be charged for less than 5,000 miles) of the same Asia Miles Redemption. The maximum redemption fee for a single redemption is HKD300. Customer must appoint a Platinum Card account which is relevant to the Bonus Points Rewards Account to pay the redemption fee.
29. **MILES CREDITING** - Upon receipt of Asia Miles Redemption request, the Bank will forward the request to Asia Miles Limited for processing. Asia Miles will be credited to your Asia Miles account within 4 to 6 weeks from the day of receiving the Asia Mile Redemption request.
30. **NOTIFICATION OF REDEMPTION RESULT** - Unless otherwise specified, a notification letter for the redemption result will be mailed to the Customer's correspondence address.

**(E) General Terms & Conditions**

31. **DISCLAIMERS** - We will not replace, and have no liability, if any redemption letter or voucher is lost or damaged for any reason. The validity and use of any redeemed item/gift/prize under this Programme is subject to the relevant usage instructions and terms and conditions imposed by the relevant suppliers. We shall not act as, or assume any liability of, a product/service supplier or agent of any such suppliers. Any claim, complaint, or dispute in connection with any redeemed item/gift/prize shall be addressed to and resolved directly with the relevant suppliers, which shall in no way relieve such Customer from his/her payment and other obligations to us. We provide no warranty for any redeemed item/gift/prize. Any available warranty shall be subject to the terms and conditions set by the relevant suppliers.
32. **FINAL DECISION** - We may modify, terminate or withdraw this Programme at any time and have the final decision at our discretion in all matters and disputes in relation to the Programme. We may vary these terms and conditions without prior notice. We shall not be responsible or liable for any claims or liability in relation to use of this Programme by any Customer or other person.
33. **CARDMEMBER AGREEMENT & TERMS AND CONDITIONS APPLY** - All terms and conditions of the CCB (Asia) Credit Card Cardmember Agreement, the CCB (Asia) Credit Card Fee Schedule, the Terms and Conditions for Accounts and Related Services (For Individuals), the Terms and Conditions for China Construction Bank (Asia) PREMIER SELECT / PREMIER BANKING / WISE BANKING Service and Schedule of Service Fees (whichever applicable) apply to this Programme and shall prevail in case of any conflict or inconsistency with these terms and conditions.
34. **ENGLISH VERSION PREVAILS** - In case of any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Part 2: Banking Bonus Points Table<sup>1</sup> (additions are underlined and deletions are crossed out)

	Transaction Type <sup>2</sup>	Reward Requirement <sup>3</sup>	Basic Bonus Points Rewards	
			Package Banking Customers	Online Banking Customers <sup>5</sup>
1	Time Deposit			
	Time Deposit Placement with new funds <sup>4</sup> (tenor ≥ 1 month)	Every <u>HK\$200,000</u> of transaction amount	<u>180</u> <del>100</del> Points (maximum 540 Points per month)	
	<u>Deposit in Savings/ Checking Account</u>  (Monthly Average Balance)	<u>Every HK\$200,000 of balance</u>	<u>180</u> Points (maximum 900 Points per month)	
2	General Banking Services			
	Outward Remittance through Telegraphic Transfer	Every transaction	<u>360</u> <del>200</del> Points	
	Foreign Currency Trading (foreign exchange via account transfer)	Every HK\$10,000 of transaction amount	<u>180</u> <del>100</del> Points	
	Online Bill Payment	Every 2 transactions of different merchants	<u>180</u> <del>100</del> Points (maximum 360 <del>200</del> Points per month)	
	eDeposit	Every 2 transactions	<u>100</u> Points (maximum 200 Points per month)	
3	Investment Products			
	Mutual Fund Subscription (Subscription fee ≥ 1.5%)	Every HK\$2,500 of transaction amount	<u>180</u> <del>100</del> Points	
	Securities Trading (commission rate ≥ 0.18%)	Every HK\$20,000 of transaction amount	<u>180</u> <del>100</del> Points	
	FX Linked Deposit Placement (tenor ≥ 14 days)	Every HK\$20,000 of transaction amount	<u>180</u> <del>100</del> Points	
	Currency Switching	Every HK\$20,000 of transaction amount	<u>180</u> <del>100</del> Points	Not Applicable
	Structured Notes Subscription	Every HK\$20,000 of transaction amount	<u>180</u> <del>100</del> Points	Not Applicable
	Structured Equity-Linked Product Subscription	Every HK\$20,000 of transaction amount	<u>180</u> <del>100</del> Points	Not Applicable
	Bond / Certificate of Deposit Secondary Market Trading	Every HK\$20,000 of transaction amount	<u>180</u> <del>100</del> Points	Not Applicable
	FX Option Trading	Every HK\$200,000 of transaction amount	<u>180</u> <del>100</del> Points	Not Applicable
	FX Margin Trading	Every HK\$200,000 of transaction amount	<u>180</u> <del>100</del> Points	Not Applicable
	<u>CNY Non-Deliverable Forward</u>	<u>Every HK\$200,000 of transaction amount</u>	<u>180</u> Points	<u>Not Applicable</u>
	<u>Non-leveraged Collateralized Foreign Exchange Trading</u>	<u>Every HK\$20,000 of transaction amount</u>	<u>180</u> Points	<u>Not Applicable</u>
4	Life Insurance			
	Life Insurance with Annual Premium (applicable for first year of the policy and including riders)	Every HK\$1,500 of premium amount	<u>180</u> <del>100</del> Points	Not Applicable
	Life Insurance with Single Premium/ Dump in	Every HK\$1,500 of premium amount	<u>180</u> <del>100</del> Points	Not Applicable
5	General Insurance			
	Travel Insurance	Every HK\$150 of premium amount	<u>180</u> <del>100</del> Points	
	Domestic Helper Insurance	Every HK\$150 of premium amount	<u>180</u> <del>100</del> Points	Not Applicable
	Home Contents Insurance	Every HK\$150 of premium amount	<u>180</u> <del>100</del> Points	Not Applicable
6	Value Added Payroll Service			
	Payroll Transaction	Every transaction	<u>100</u> Points (maximum 200 Points per month)	
	RMB Auto-Exchange Instruction under the HKD/RMB Exchange Plan	Every transaction	<u>100</u> Points (maximum 100 Points per month)	
	Monthly average balance of HKD Payroll Account  • HK\$20,000 to HK\$200,000  • Above HK\$200,000 to HK\$1,000,000  • Above HK\$1,000,000 to HK\$3,000,000	Every HK\$20,000 balance	• 200 Points  • 400 Points  • 600 Points	

Basic Bonus Points earned by the Designated Banking Services will be multiplied according to different type of Customers.

	Customer Type	Multiplier
1	PREMIER SELECT BANKING Customer	1.33
2	PREMIER BANKING Customer (maintained relationship $\geq$ 3 years)	1.33
3	PREMIER BANKING Customer (maintained relationship $<$ 3 years)	1.13
4	WISE BANKING Customer	1.05
5	Online Banking Customer	1

**Notes:**

- The above reward requirement and bonus points rewards are designated by the Bank from time to time and are subject to change without prior notice. Please visit our Bank's website for the latest ~~scheme-rewards-table~~ Banking Bonus Points Table. The ~~scheme programme~~ is bounded by the "Terms and Conditions for ~~Fun-Plus~~ Rewards Scheme Bonus Points Rewards Programme" and cannot be enjoyed in conjunction with exceptional pricing discounts or other promotional offers. Investment involves risks.
- ~~The amount of Bonus Points earned is determined on the basis of each transaction. Transactions cannot be accumulated or combined for calculating Bonus Points rewards. In case of a joint-name account of the above transaction types, one of the account holders shall be appointed as nominee to earn Bonus Points, redeem and collect the rewards. Otherwise, all Bonus Points for transactions of the joint-name account will be awarded to one of the joint account holders at the bank's discretion. In case the Designated Banking Services are conducted through a joint account of which all the account holders are eligible for this Programme, only the account holder with the highest priority based on the designated criteria will be entitled to earn the Bonus Points or Double Bonus Points. If there is more than one account holder with the highest priority, only the primary account holder will be entitled to earn the Bonus Points or Double Bonus Points.~~
- ~~If a transaction is conducted in foreign currency and the amount of Bonus Points earned is based on the transaction amount, the transaction amount will be converted to Hong Kong dollar equivalent using an exchange rate set by the Bank on the transaction date or on the date the amount of Bonus Points earned is calculated (determined by the Bank at its sole discretion).~~
- Only applicable to New Time Deposit placement with new fund and not applicable to time deposit renewals.
- Online Banking Customers are only entitled to Bonus Points by effecting the eligible transaction (if applicable) through Online Banking or Mobile Banking of the Bank(except Payroll Service).

Offers and services are bound by "Terms and Conditions for Bonus Points Reward Programme". Please refer the terms and conditions for details.

**Annexure 6 Amendments to "Terms and Conditions for China Construction Bank (Asia) PREMIER SELECT / PREMIER BANKING / WISE BANKING Service" and "PREMIER BANKING and WISE BANKING Birthday Program ("Birthday Offer") Terms and Conditions"**

A summary of the key changes is set out under Section A, and the full details of changes are set out under Section B.

**A. Summary of the Key Changes**

- PREMIER SELECT / PREMIER BANKING / WISE BANKING Service will be applicable to Individual customers only.
- PREMIER Savings Account will be applicable to PREMIER SELECT / PREMIER BANKING / WISE BANKING customers.
- Provisions are amended for the new condition of maintaining a settlement account for PREMIER SELECT / PREMIER BANKING / WISE BANKING Service and the terms and conditions for PREMIER Savings Account are also applicable to WISE BANKING customers.
- Provisions are amended to update the selection channel of PREMIER BANKING and WISE BANKING Birthday Offer.

**B. Full details of the Changes (additions are underlined and deletions are crossed out):**

**Terms and Conditions for China Construction Bank (Asia) PREMIER SELECT / PREMIER BANKING / WISE BANKING Service**

These Terms and Conditions are applicable to individual customer ~~/commercial customer (collectively known as the "Customer")~~ who joins PREMIER SELECT / PREMIER BANKING / WISE BANKING service (collectively known as the "Packaged Banking Service") provided by China Construction Bank (Asia) Corporation Limited (the "Bank"). Customers are bound by these Terms and Conditions upon the application and using of Packaged Banking Service.

**Clause 1 Conditions of Services**

- ~~A Customer has to maintain a valid HKD statement savings account or checking account with the Bank as the settlement account in order to apply for and continue to use the Packaged Banking Service.~~
- ~~The Bank may offer Packaged Banking Service to its Customer if the Customer satisfies the criteria determined by the Bank from time to time. Such criteria include the maintenance of certain minimum balance as the Bank may determine. If the Customer's daily average combined balance (calculated in accordance with Clause 3 below) falls below the required minimum amount prescribed by the Bank and/or there are insufficient funds in the Customer's account(s) to satisfy fees and charges payable as stipulated in Clause 4 below in connection with the Packaged Banking Service, the Bank will be entitled to terminate or suspend the Packaged Banking Service provided to the Customer.~~
- ~~The required minimum amount of the Daily Average Combined Balance with the Bank is (i) HKD5,000,000 or equivalent for PREMIER SELECT; (ii) HKD1,000,000 or equivalent for PREMIER BANKING; (iii) HKD100,000 or equivalent for WISE BANKING, or such other amount as the Bank may determine from time to time ("Required Minimum Amount"). If the respective balance is in foreign currency, it will be calculated into HKD according to the prevailing foreign exchange rate used by the Bank.~~
- ~~Customer is also bound by the terms and conditions stated in the "Terms and Conditions for Accounts and Related Services (For Individuals)", (collectively "Terms and Conditions for Accounts"). For Packaged Banking Service, in the event of any inconsistency between these Terms and Conditions and the "Terms and Conditions for Accounts", these Terms and Conditions shall prevail.~~

**Clause 6 PREMIER Savings Account (Not Applicable to WISE BANKING Customers)**

- ~~The PREMIER Savings Account is applicable to new PREMIER SELECT or PREMIER BANKING customer who has not applied Packaged Banking Service been a PREMIER SELECT or PREMIER BANKING customer (either in single name or joint names) of the Bank in the past 12 months ("New Customer").~~
- ~~New Customer who successfully opens the PREMIER Savings Account can enjoy the Extra Bonus Interest Rate ("Extra Interest Rate") for Eligible Amount. For any deposit balance that exceeds the Eligible Amount, the prevailing savings interest rate applicable to a regular HKD Statement Savings account of the Bank applies. The Eligible Amount and the Extra Interest Rate is subject to change from time to time without prior notice. Please visit the Bank's website [www.asia.ccb.com](http://www.asia.ccb.com) for the eligible amount and latest Extra Interest Rate.~~
- ~~The Extra Interest Rate applies to the deposit balance of above HKD5,000,000 to HKD1,000,000 ("Eligible Amount") in the PREMIER Savings Account. For any deposit balance that exceeds the Eligible Amount, the prevailing savings interest rate applicable to a regular HKD Statement Savings account of the Bank applies.~~

- d. If Customer terminates Packaged Banking PREMIER SELECT or PREMIER BANKING Service, the PREMIER Savings Account will be adjusted to a regular HKD Statement Savings account automatically on the first day of the calendar month immediately after termination of the Packaged Banking Service PREMIER SELECT or PREMIER BANKING and the Extra Interest Rate will then cease to apply.
- e. Saving interest is paid on simple basis and monthly, and is calculated on 365 days in a year basis.
- f. The Bank reserves the right to suspend, modify or terminate the Extra Interest Rates from time to time without prior notice.

#### **PREMIER BANKING and WISE BANKING Birthday Program ("Birthday Offer") Terms and Conditions**

- Clause 9. Eligible Customers who have fulfilled the above criteria can select the Birthday Offer ~~via Online Banking or~~ through relationship managers within their birthday months. An application is irrevocable and may not be changed once it is accepted by the Bank. In no circumstances will a Customer be allowed to redeem cash by the Birthday Offer.

#### **Annexure 7 Changes in relation to CCB (Asia) "Personal Installment Loan", "Tax installment Loan", "Personal Loan for Employees of China's State-owned Enterprises", "Personal Loan for Employees of China's State-owned Enterprises in Tax Season", "Associate Tax Installment Loan", "Personal Overdraft", "Lease Agreement", "Hire Purchase Agreement" and "Mortgage Loan"**

A summary of the key changes is set out under Section A, and the full details of changes are set out under Section B (insertions are underlined and deletions are crossed out).

##### **A. Summary of the Key Changes**

1. Change of loan account number
2. Cancellation of the PPS as the loan repayment method
3. Changes in Terms and Conditions of CCB (Asia) Personal Installment Loan, Terms and Conditions of CCB (Asia) Tax Installment Loan and Terms and Conditions of CCB (Asia) Associate Tax Installment
4. Changes in Terms and Conditions of CCB (Asia) Personal Loan for Employees of China's State-owned Enterprises
5. Changes in Terms and Conditions of CCB (Asia) Personal Loan for Employees of China's State-owned Enterprises in Tax Season
6. Changes in CCB (Asia) Personal Overdraft Terms and Conditions
7. Changes in Terms and Conditions of CCB (Asia) Lease Agreement
8. Changes in Terms and Conditions of CCB (Asia) Hire Purchase Agreement
9. Changes in Terms and Conditions of CCB (Asia) Mortgage Loan Facility Letter

##### **B. Full details of the Changes**

###### **1. Loan account numbers**

Due to system upgrade, the loan account number(s) of all your loan(s) will be changed, details will be provided to you separately.

###### **2. Cancellation of repayment by Payment by Phone Service ("PPS") (Applicable to "Personal Installment Loan" and "Tax installment Loan", "Personal Loan for Employees of China's State-owned Enterprises" and "Personal Loan for Employees of China's State-owned Enterprises in Tax Season")**

The Bank will no longer accept repayment by PPS. Please settle the monthly repayment amount by cheque to G.P.O. Box 9594 at least 5 working days before the repayment date, or pay in cash or cheque at any branches of the Bank. Please visit our website [www.asia.ccb.com](http://www.asia.ccb.com) for the location of our branches.

###### **3. Terms and Conditions of CCB (Asia) Personal Installment Loan, Terms and Conditions of CCB (Asia) Tax Installment Loan and Terms and Conditions of CCB (Asia) Associate Tax Installment Loan**

The following changes will be made to the clauses relating to "Early Repayment", "Variations by the Bank" and "Communications".

###### **Early Repayment**

The Borrower may make early repayment of the Loan by repaying the entire outstanding loan principal (including any arrears) and interest up to the next Repayment Date together with all fees and charges due under the Loan in full on the same day. The amount payable shall be calculated in accordance with the formula known as Rule 78 and the Bank has the right to apportion the monthly repayments (including those already paid to the Bank) between interests and principals as the Bank deems appropriate. Furthermore, the Bank may will charge the Borrower an Early Settlement Fee under the as specified by the Bank in the Loan Confirmation Letter, Schedule of Service Fees or any other terms and conditions as from time to time. stipulated and if there are any offers awarded to the Borrower in respect of the Loan, the Borrower is also required to repay reserves the right to charge the an amount equivalent to the amount value of promotion gift / cash coupon / interest or cash rebate such offers awarded.

###### **Variations By The Bank**

The Bank may vary the interest, fees, charges or these Terms and Conditions at any time and notice (in electronic or printed form) will be given to the Borrower before such variations take effect (unless these are not within the control of the Bank). Any variations will take effect on the date stipulated in the notice. Any such variation will be binding on the Borrower if the Borrower continues to utilize the Loan after the effective date of variation.

~~For the avoidance of doubt Unless otherwise specified,~~ should there be any inconsistency between the fees and charges stipulated under the Loan Confirmation Letter and Schedule of Service Fees, the former shall prevail.

###### **Communications**

Any notices and other formal communications between the Bank and the Borrower must be given in writing. The Bank may however specifically agree with the Borrower to allow use of non-written communication, on a case-by-case basis. The Bank may also provide notices or formal communications to the Borrower by electronic means. For communications in writing from the Bank to the Borrower, delivery they will be deemed to have been duly sent to and received by the Borrower

(i) at the time of delivery if delivered personally;

(ii) successful 2 days from the date of posting to the Borrower's address in the Bank's record if that address is in Hong Kong or 7 days from the date of posting if that address is outside Hong Kong;

(iii) immediately if sent by email to the Borrower's email address in the Bank's record or by short message service to the Borrower's mobile phone number in the Bank's record dispatch to the Borrower's address held on the Bank's records.

For communications in writing from the Borrower to the Bank must be made through telephone, mail or electronic means, delivery will be deemed successful upon actual receipt by the Bank.

###### **4. Terms and Conditions of CCB (Asia) Personal Loan for Employees of China's State-owned Enterprises**

###### **Variations By The Bank**

The Bank may vary the interest, fees, charges or these Terms and Conditions at any time and notice (in electronic or printed form) will be given to the Borrower before such variations take effect (unless these are not within the control of the Bank). Any variations will take effect on the date stipulated in the notice. Any such variation will be binding on the Borrower if the Borrower continues to utilize the Loan after the effective date of variation.

#### Communications

Any notices and other formal communications between the Bank and the Borrower must be given in writing. The Bank may however specifically agree with the Borrower to allow use of non-written communication, on a case-by-case basis. The Bank may also provide notices or formal communications to the Borrower by electronic means. For communications in writing from the Bank to the Borrower, delivery they will be deemed to have been duly sent to and received by the Borrower

- (i) at the time of delivery if delivered personally;
- (ii) successful 2 days from the date of posting to the Borrower's address in the Bank's record if that address is in Hong Kong or 7 days from the date of posting if that address is outside Hong Kong;
- (iii) immediately if sent by email to the Borrower's email address in the Bank's record or by short message service to the Borrower's mobile phone number in the Bank's record dispatch to the Borrower's address held on the Bank's records.

For communications in writing from the Borrower to the Bank must be made through telephone, mail or electronic means, delivery will be deemed successful upon actual receipt by the Bank.

#### 5. Terms and Conditions of CCB (Asia) Personal Loan for Employees of China's State-owned Enterprises in Tax Season

##### Variations of Terms and Conditions

The Bank may vary the interest, fees, charges or these Terms and Conditions at any time and notice (in electronic or printed form) will be given to the Borrower before such variations take effect (unless these are not within the control of the Bank). Any variations will take effect on the date stipulated in the notice. Any such variation will be binding on the Borrower if the Borrower continues to utilize the Loan after the effective date of variation.

#### Communications

Any notices and other formal communications between the Bank and the Borrower must be given in writing. The Bank may however specifically agree with the Borrower to allow use of non-written communication, on a case-by-case basis. The Bank may provide notices or formal communications to the Borrower electronically. For communications in writing from the Bank to the Borrower, delivery they will be deemed to have been duly sent to and received by the Borrower

- (i) at the time of delivery if delivered personally;
- (ii) successful 2 days from the date of posting to the Borrower's address in the Bank's record if that address is in Hong Kong or 7 days from the date of posting if that address is outside Hong Kong;
- (iii) immediately if sent by email to the Borrower's email address in the Bank's record or by short message service to the Borrower's mobile phone number in the Bank's record dispatch to the Borrower's address held on the Bank's records.

For communications in writing from the Borrower to the Bank must be made through telephone, mail or electronic means, delivery will be deemed successful upon actual receipt by the Bank.

#### 6. CCB (Asia) Personal Overdraft Terms and Conditions

##### Clause 7-

A monthly minimum payment will be required by the Bank and will be stated on the Letter and the Account Statement. The Borrower agrees to repay the debit balance in the Overdraft Account on the dates and in the manner set forth in the Letter and the Account Statement.

##### Clause 33

The Bank reserves the right to supplement and/or vary any or all of these Terms and Conditions from time to time at the Bank's sole discretion and upon the Bank giving prior reasonable notice. The Borrower agrees to be bound by such supplement or variation. Any notices or communications may be given by in electronic or printed form display, advertisement or other means as the Bank thinks fit.

##### Clause 35

Any account statement, notice or other communication given by the Bank to the Borrower must be in writing, hereunder it shall be deemed to have been received by the Borrower

- (i) at the time of delivery if delivered personally;
- (ii) two 2 days after from the date of posting to the Borrower's address last notified in writing to the Bank's record if that address is in Hong Kong or 7 days from the date of posting if that address is outside Hong Kong;
- (iii) immediately if sent by email to the Borrower's email address in the Bank's record or by short message service to the Borrower's mobile phone number in the Bank's record.

Hereunder shall be deemed to have been received by the Borrower two days after posting to the Borrower's address last notified in writing to the Bank. All notices or other communications from sent by the Borrower to the Bank must be made through telephone, mail or electronic means, and shall be deemed to have been delivered to the Bank on the day of upon actual receipt.

#### 7. Terms and Conditions of CCB (Asia) Lease Agreement

##### Notices

Any notices or other communication by the Lessor to the Lessee under this Agreement must be in writing and may without prejudice to any other form of delivery, be it delivered personally or sent by post, telex, cable or transmitted by facsimile or electronic means to its address set out in the Schedule or to its address, facsimile number or email address last known to the Lessor. Any such notice will be deemed to be given as follows:

- a. If sent by post to an address in Hong Kong, will be treated as served on the next day when postal deliveries are made or, if sent by post to an address outside Hong Kong, will be treated as served on the seventh day after posting;
- b. If sent by telex, facsimile or other written form of electronic communication, will be treated as served at the time of sending; or, if sent by cable, will be treated as served 24 hours after delivery to the cable company.

#### 8. Terms and Conditions of CCB (Asia) Hire Purchase Agreement

##### Notices

Any notices or other communication by the Owner to the Hirer under this Agreement must be in writing and may without prejudice to any other form of delivery, be it delivered personally or sent by post, telex, cable or transmitted by facsimile or electronic means to its address set out in the Schedule or to its address, facsimile number or email address last known to the Owner. Any such notice will be deemed to be given as follows:

- a. If sent by post to an address in Hong Kong, will be treated as served on the next day when postal deliveries are made or, if sent by post to an address outside Hong Kong, will be treated as served on the seventh day after posting; and
- b. If sent by telex, facsimile or other written form of electronic communication, will be treated as served at the time of sending; or, if sent by cable, will be treated as served 24 hours after delivery to the cable company.

#### 9. Terms and Conditions of CCB (Asia) Mortgage Loan Facility Letter

6.d.(ii) A late charge (at the rate/in the amount) set out in the Schedule will be payable by you in addition to the default interest mentioned above on any overdue amount under the Loan Facility. The total amount of such late fees together with the default interest will not be deducted from any repayment made on the principal portion of the Loan. Such charges will be separately deducted in addition to principal portion of the Loan.

**Annexure 8 Changes in relation to CCB (Asia) “Personal Loan PIL”, “Personal Loan BTL”, “CCB HNW”, “CCB PNBWD” and “China Mortgage”**

- Change in loan account number  
Due to system upgrade, your loan account number will be changed; details will be mailed to you separately.

**Annexure 9 Amendment on “China Construction Bank (Asia) Terms And Conditions For Accounts And Related Services (For Individuals)”**
**A. Summary of the Key Changes**

- Add the provisions of notices to customers by the Bank in electronic forms
- Delete off-shelf savings/time deposit products and its relevant provisions
- Add the provisions for customer's responsibility of using passbook service
- Update the arrangement of deposit maturing on non-business day. If a deposit with non-renewal maturity instruction and matures on a day which is non-business day, the deposit shall be payable on the maturity day.
- Remove the deposit installment method of direct debit from any bank account of the customer to Fixed Rate Target Savings Accounts
- Since Schedule 6 will be removed, Schedule 7 will be renumbered as Schedule 6.

**B. Full details of the Changes (additions are underlined and deletions are crossed out):**

Original Clause Number	Amended or New clause number	Amendment(s)
14	No change	The Bank may, by prior notice ( <del>in electronic or printed form</del> ), vary, amend or supplement any of these Terms and Conditions and such variation, amendment or supplement shall take effect on the date specified in the notice. Such notice will be given to the Customer in accordance with Clause 16. The Customer should notify the Bank before the effective date if he does not accept any such amendment.
16	No change	b) All notices or announcements by the Bank in connection with any of the accounts, services or charges governed by these Terms and Conditions shall also be deemed duly given or made and effective and binding on the Customer if the Bank has: <ol style="list-style-type: none"> <li>displayed the notice or announcement at the Bank's branches; or</li> <li>advertised the notice or announcement in a daily newspaper circulating in Hong Kong; or</li> <li>sent the notice or announcement by ordinary mail to the <del>last-known</del> address of the Customer <u>in the Bank's record</u>; or</li> <li>in relation to transactions operated through electronic banking services offered by the Bank, put the notice or announcement on the Bank's website whether or not the Customer has retrieved or read the notice: <del>;</del> <u>or</u></li> <li><del>sent the notice or announcement by e-mail to the e-mail address of the Customer in the Bank's record; or</del></li> <li><del>sent the notice or announcement by short message service to the mobile number of the Customer in the Bank's record.</del></li> </ol>
Schedule 2 A	No change	TERMS AND CONDITIONS FOR SAVINGS AND TIME DEPOSIT ACCOUNTS (INCLUDING PRIME-LINKED SAVINGS ACCOUNTS, FIXED RATE TARGET SAVINGS ACCOUNTS AND PRIME-LINKED TIME DEPOSIT ACCOUNTS)  A. GENERAL PROVISIONS The following terms and conditions apply to savings (statement or passbook savings) and time deposit accounts (including <del>primelinked savings accounts, fixed rate target savings accounts and prime-linked time deposit accounts</del> ) denominated in any currency and related services provided by the Bank to its Customer. In addition to Part A of this Schedule, <del>prime-linked savings accounts, fixed rate target savings accounts and prime-linked time deposit accounts</del> are subject to the additional terms, as applicable, set out in Part C of this Schedule which shall prevail in case of any inconsistency between Parts A, B and C. The “Terms and Conditions for Accounts and Related Services” (the “Terms and Conditions”) from time to time issued by the Bank shall apply to the following as if those Terms and Conditions are set out in this Schedule in full.
Schedule 2 A 2	No change	2. Interest (a) Interest on a savings account will accrue on the daily credit balance of the account and at such rates as determined by the Bank from time to time. Accrued interest will be credited to the savings account on monthly basis. (b) Interest on a time deposit (including, inter alia, fixed rate target savings deposit <del>but excluding prime-linked savings deposit or prime-linked time deposit</del> ) is fixed for the entire deposit period and is payable to the Customer on the maturity date (except under arrangement specifically agreed by the Bank).
N/A	Schedule 2 A 5	<del>5. Passbook service</del> <u>The Customer should present the passbook to us for update from time to time and check the accuracy of the detail and the account balance.</u>
Schedule 2 B 2	No change	2. Non-Business Day If a deposit <del>with renewal instruction and</del> matures on a day which is not a Business Day or is a Saturday, the deposit shall be payable on the next Business Day (excluding Saturdays) and interest shall be paid to but excluding that day. <del>If a deposit with non-renewal instruction and matures on a day which is not a Business Day or is a Saturday, the deposit shall be payable on the maturity day.</del>
Schedule 2 C	No change	C. ADDITIONAL TERMS AND CONDITIONS FOR PRIME-LINKED SAVINGS ACCOUNTS, FIXED RATE TARGET SAVINGS ACCOUNTS AND PRIME-LINKED TIME DEPOSIT ACCOUNTS The following terms and conditions apply (where the context requires) to <del>prime-linked savings accounts, fixed rate target savings accounts and prime-linked time deposit accounts</del> opened and/or maintained by the Customers with the Bank.

Schedule 2 C 1	No change	<p>1. Deposit amount and installment</p> <p>(a) The Customer shall place a minimum initial deposit as well as making a minimum monthly installment not less than such amount as the Bank may from time to time specify to the Customer, in order to open and/or maintain a prime-linked savings and/or fixed rate target savings account. All subsequent installments must be paid:</p> <p>(i) by direct debit from any bank account of the Customer maintained with the Bank; or</p> <p>(ii) if the account is for prime-linked savings deposit or fixed rate target savings deposit in Hong Kong dollars, by direct debit from any bank account of the Customer maintained with other banks through direct debit authorization; or</p> <p>(iii)(i) if the account is for fixed rate target savings deposit in currency other than Hong Kong dollars, by making payment at any branch of the Bank by way of cash, cashier's order or check.</p> <p>The Bank may impose charges as regards the direct debit arrangement and shall be entitled to debit the amount of such charges from the relevant account of the Customer. If the direct debit will be done on a day which is a non-business day, the direct debit will be carried out in the next Business Day (excluding Saturdays).</p> <p>(b) The Customer shall place a minimum deposit of an amount not less than such amount as the Bank may from time to time specify to the Customer, in order to open a prime-linked time deposit account and shall maintain a balance of not less than such minimum amount throughout the tenor of the deposit.</p> <p>(c)(b) Where conversion of currencies is required for making a deposit, installment payment or maturity payment or otherwise, such conversion shall not exceed the daily or transaction limits imposed by the Bank from time to time (if any) and shall be subject to the availability of the currency requested and calculated at the prevailing rate of exchange quoted by the Bank at the time of the exchange. The Bank reserves the right to accept or reject any exchange request from the Customer at its sole discretion and the Bank shall not be responsible or become liable for any loss or damage suffered by the Customer arising out of the Bank's rejection of any exchange request. Unless otherwise agreed between the Bank and the Customer, the Bank's service charges and expenses incurred by the Bank for conversion of currencies shall be borne by the Customer and the Bank shall be entitled to deduct the same from the funds deposited/withdrawn.</p>
Schedule 2 C 2	No change	<p>2. Term of deposit</p> <p>The term of each of the prime-linked savings deposit, fixed rate target savings deposit and the prime-linked time deposit shall be one of the fixed terms prescribed by the Bank from time to time. The Customer may at its option select any one of such fixed terms for its prime-linked savings deposit, fixed rate target savings deposit or prime-linked time deposit.</p>
Schedule 2 C 3	No change	<p>3. Interest rate</p> <p>(a) The interest rate applicable to a prime-linked savings deposit and a prime-linked time deposit is linked to the Best Lending Rate ("Prime Rate") announced from time to time by the Bank minus a pre-determined margin. The pre-determined margin will be fixed on the date on which the Customer opens a prime-linked savings account or a prime-linked time deposit account.</p> <p>(b) Thereafter:-</p> <p>— (i) if the Prime Rate changes during the term of the prime-linked savings deposit, the interest rate on the prime-linked savings deposit will be adjusted on the 1st Business Day of the month immediately following the month (a "Rate Fixing Date") in which the Prime Rate changes at the rate determined by the Bank to be the difference resulting from the Prime Rate on that Rate Fixing Date and the pre-determined margin;</p> <p>— (ii) if the Prime Rate changes during the term of the prime-linked time deposit, the interest rate on the prime-linked time deposit will be adjusted on the same day on which the Prime Rate changes.</p> <p>(c) For the avoidance of doubt, if the difference resulting from the Prime Rate (in the case of the prime-linked savings deposit, the Prime Rate on a rate fixing date) minus the pre-determined margin is zero or a negative number, the interest rate for the relevant month shall be deemed to be zero.</p> <p>(d)(a) The interest rate applicable to fixed rate target savings deposit is a fixed rate for the entire deposit period and specified by the Bank at the time of opening of the fixed rate target savings deposit account.</p> <p>(e) (i)(b) Interest on the prime-linked savings deposit and fixed rate target savings deposit will accrue monthly on a compound basis but be payable at maturity only.</p> <p>(ii) Interest of the prime-linked time deposit will accrue and be payable on a monthly basis. Monthly interest will be credited to such account as the Customer may specify or will, at the Customer's choice, be compounded to form part of the principal amount of the deposit.</p>
Schedule 2 C 4	No change	<p>4. Default (For prime-linked savings deposit and fixed rate target savings deposit only)</p> <p>If any installment is not paid on the due date, interest on such installment will not be accrued until actual payment of the installment. Late payment of an installment made on or after the next installment due date will not be accepted by the Bank. If 2 consecutive installments (or such other number of installments as the Bank may from time to time specify) are not paid on due dates, then the deposit balance for the remaining term will be given the Bank's regular savings rate from time to time announced by the Bank.</p>
Schedule 2 C 5	No change	<p>5. Early termination and withdrawal</p> <p>(a) If a prime-linked savings account or fixed rate target savings account is closed within 3 months of opening (or such other period as the Bank may from time to time specify), no interest will be paid on the prime-linked savings deposit or fixed rate target savings deposit and a fee or such other charge as the Bank may determine will be charged. For account closed beyond the initial 3-month period (or such other period as the Bank may from time to time specify) but before the maturity, the lower of the Bank's regular savings rate on the account opening day and the account closing day will apply to the whole balance of the prime-linked savings deposit or fixed rate target savings account.</p> <p>(b) The Customer may not close a prime-linked time deposit account prior to the maturity of the prime-linked time deposit.</p> <p>(c)(b) The Customer may not withdraw a prime-linked savings deposit, fixed rate target savings deposit or prime-linked time deposit prior to maturity. Any withdrawal prior to maturity shall only be permitted at the discretion of and on such terms as agreed by the Bank in which case the Bank may levy a charge and/or forfeit the interest accrued on the deposit in whole or in part.</p>

Schedule 6	N/A	<p>Remove the following schedule 6:</p> <p><b>TERMS AND CONDITIONS FOR INTEREST PLUS SAVINGS ACCOUNT</b></p> <p>The following terms and conditions (as amended by the Bank from time to time) shall apply to the Interest Plus Savings account ("Interest Plus Savings") opened and / or maintained by the Customers with the Bank from time to time:</p> <p>The "Terms and Conditions for Account and Related Services" (the "Terms and Conditions") from time to time issued by the Bank shall apply to the following as if those Terms and Conditions are set out in this Schedule in full:</p> <p>1. Definitions</p> <p>"Designated Investment Product" means the investment products, including but not limited to Mutual Fund, Structured Equity Linked Investment Product, FX Linked Deposit, Structured Product, Securities Trading, FX Margin Trading, bonds, offered to customers by the Bank from time to time.</p> <p>2. Account opening</p> <p>The Bank may, at the request of an individual Customer in his/her personal capacity, open no more than one Interest Plus Savings account with that Customer. No customer may hold more than one Interest Plus Savings and no Interest Plus Savings may be held in joint names.</p> <p>3. Initial deposit and minimum balance</p> <p>The Customer shall place an initial deposit of not less than such amount as the Bank may from time to time specify to the Customer at the time when an Interest Plus Savings account is opened, and the Customer shall maintain an amount not less than the minimum amount specified by the Bank from time to time in order to be awarded basic interest.</p> <p>4. Interest</p> <p>4.1 Basic interest</p> <p>Interest will accrue daily on such amount of credit balance at such rates (which shall be the same rates as those applicable to a regular savings account maintained with the Bank) as determined by the Bank from time to time. Accrued interest will be credited to the Interest Plus Savings account on a monthly basis.</p> <p>4.2 Bonus interest</p> <p>(a) The Customer may earn additional amount of interest in respect of the positive account balance difference in the Interest Plus Savings between (aa) the day-end balance of each calendar day and (bb) the beginning balance of the first calendar day of that calendar month, which will accrue daily and be awarded on a monthly basis at such rate as determined by the Bank from time to time, if all of the following criteria are met:</p> <p>(i) The account has one or more deposit/credit transactions but no withdrawal/debit transaction within that calendar month, except where the withdrawal is made in the manner described in (ii) below; and</p> <p>(ii) If any withdrawal is made from the account, the total withdrawal/debit transaction amount in that calendar month is lower than or equal to the total amount (in Hong Kong Dollar equivalent) for purchase of any Designated Investment Product from the Bank by the account holder in the same calendar month.</p> <p>(b) Deposit/credit transactions to the Interest Plus Savings include all credit transactions to that account but does not include payment of interest accrued for the Interest Plus Savings by the Bank and reversal transactions.</p> <p>(c) Withdrawal/debit transactions to the Interest Plus Savings include any withdrawal of any amount from the account but does not include fees collected by the Bank relating to the Interest Plus Savings and reversal transactions.</p> <p>(d) The Hong Kong Dollar equivalent amount for purchase of any Designated Investment Products is calculated by using such exchange rate between Hong Kong Dollar and the denomination of that Designated Investment Product(s) as determined by the Bank applicable on the day of purchase.</p> <p>(e) If withdrawal has been made from the Interest Plus Savings and credit entry(ies) have been made in the same calendar month to an investment account with the Bank which is held by the account holder jointly with other person(s), only the Customer's share in the investment account (calculated by way of dividing the total purchase amount of Designated Investment Products of the month by the number of account holders of the investment account, and converted into Hong Kong Dollar equivalent according paragraph 4.2(d)) will be taken into account in determining whether the withdrawal satisfies the criteria for bonus interest described in paragraph 4.2(a)(ii) above.</p> <p>(f) Bonus interest under this paragraph 4.2 will be awarded to an Interest Plus Savings notwithstanding the credit balance of the account falls below the required minimum for the award of basic interest.</p> <p>(g) Bonus interest under paragraph 4.2 will be credited to the Interest Plus Savings account on the first Saturday of the next calendar month. If the first Business Day of that next calendar month is a Friday or Saturday, such interest will be credited to the account on the second Saturday of that next calendar month and the bonus interest will be value-dated back to the first working day of the month.</p> <p>(h) The Bank retains sole and absolute discretion to decide whether to grant any bonus interest to any Interest Plus Savings in any calendar month.</p> <p>5. Inconsistency</p> <p>In the event of any ambiguity, conflict or inconsistency between the Terms and Conditions and these terms, these terms shall prevail.</p>
Schedule 7	Schedule 6	Since Schedule 6 will be removed, Schedule 7 will be renumbered as Schedule 6.