

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

These Terms and Conditions are applicable to individual customer / (“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.

1. Conditions of Services

- a. 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.
- b. 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.
- c. 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 the prevailing foreign exchange rate used by the Bank.
- d. 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.

2. No-bounce Check and Autopay Protection

- a. The Bank offers the Customer no-bounce check and autopay protection, the Bank will still process and clear a check drawn by a Customer or process an autopay instruction by the Customer even though there are insufficient funds in the Customer’s account from which the payment is to be made (collectively known as the “Protection”). The respective total maximum Protection limit is up to HKD30,000 (applicable to PREMIER SELECT) / HKD20,000 (applicable to PREMIER BANKING) / HKD5,000 (applicable to WISE BANKING), or such other limit as the Bank may determine. The Protection applies to an unlimited number of checks or autopay transactions, as long as the total transaction amount of checks or autopay transactions does not exceed the Protection limit. The

Protection will become available to the Customer at least one full calendar month after the Customer successfully joins Packaged Banking Service.

- b. This Protection will apply to checks or auto-payments from one checking account designated by the Customer and approved by the Bank. If the Customer has more than one checking account, the Customer shall designate one such account for this Protection.
- c. This Protection is available to a Customer who:
 - i. is a Hong Kong resident with a valid Hong Kong identity card;
 - ii. has maintained a Daily Average Combined Balance with the Bank of the Required Minimum Amount in the calendar month immediately preceding the date at which the Customer utilizes this Protection;
 - iii. has, at the date of utilizing this Protection, no temporary overdraft(s) with the Bank that has remained unpaid for more than 30 consecutive days, or such number of days as may be determined by the Bank;
 - iv. has, at the date of utilizing this Protection, no due loan payment(s) with the Bank that has remained unpaid for more than 7 consecutive days, or such number of days as may be determined by the Bank; and
 - v. satisfies the Bank's credit analysis and reviews.
- d. Upon utilizing this Protection, the Customer shall forthwith repay the Bank the temporary overdraft amount, overdraft interest and respective handling fee to reimburse the cost of this Protection, and the temporary overdraft interest rate is set out by the Bank from time to time.

3. Daily Average Combined Balance (“Daily Average Combined Balance”)

- a. The Customer's Daily Average Combined Balance shall be calculated by the Bank in accordance with:
 - i. the Customer's daily average deposit balances in all deposit accounts at the Bank held in the Customer's sole name, and in any such account at the Bank held jointly by the Customer with any other person(s); and
 - ii. the Customer's daily average investment balance which shall be calculated with reference to the balance in any investment account at the Bank in the Customer's sole name, and in any such account at the Bank held jointly by the Customer with any other person(s); and
 - iii. the value of total premium paid or cash value/policy value as provided by the relevant insurance company(ies) on a regular basis, whichever is higher, of the selected insurance plan(s) underwritten by the designated insurance company(ies) that the Customer has purchased through the Bank (excluding those insurance plan(s) underwritten by the insurance company(ies) with which the Bank has terminated the Bancassurance relationships) (“Insurance Balance”), and regarding the Insurance Balance, the relevant insurance company(ies)’s record shall prevail, the Bank takes no responsibility to its accuracy or completeness, and disclaims any liability for any loss arising from or in reliance of such Insurance Balance; less
 - iv. any of the Customer's temporary overdrafts that remain unpaid.
- b. For the purpose of assessing the value of total premium paid or cash value/policy value of the Customer's insurance plan as referred to in Clause 3 (a)(iii) above, the Customer hereby consents to and authorizes the Bank to obtain

information/documents in relation thereto from the relevant insurance company(ies) if the Bank determines it as necessary (without prior notice to the Customer).

- c. There may be time lag before the balance of certain investment transactions and the Insurance Balance will be included in the Daily Average Combined Balance due to the processing time required and therefore may affect the Daily Average Combined Balance. In such circumstances, the Bank has the absolute sole discretion to determine the investment balance and the Insurance Balance.

4. Fees

- a. The Customer shall pay the Bank such fees and other charges in respect of the Packaged Banking Service as the Bank may determine.
- b. **If the Customer's Daily Average Combined Balance with the Bank falls below the Required Minimum Amount for 3 consecutive calendar months, the Customer shall pay the Bank a monthly maintenance fee of HKD200 (applicable to PREMIER SELECT / PREMIER BANKING) or such other fee as the Bank may determine starting from the fourth calendar month.**
- c. Without prejudice to paragraph 4(a) and (b) above, **if the Customer terminates the Packaged Banking Service within 6 months of joining, the Customer shall pay the Bank a handling charge of HKD500 (applicable to PREMIER SELECT / PREMIER BANKING) / HKD150 (applicable to WISE BANKING) or such other charge as the Bank may determine from time to time.**
- d. The Customer hereby authorizes the Bank to debit any fees, charges, costs and sums due or payable by the Customer to the Bank, including the cost of any welcome gift (if applicable), in respect of the Packaged Banking Service from any account of the Customer maintained with the Bank.

5. Exclusive Benefits, Special Privileges and Discounts on Services

The Customer shall be offered exclusive benefits, special privileges and certain discounts on other services, facilities or products by the Bank as determined by the Bank from time to time ("Privileges"). The Bank reserves the right to suspend, modify or terminate any of the Privileges from time to time.

6. PREMIER Savings Account

- a. The PREMIER Savings Account is applicable to new PREMIER SELECT / PREMIER BANKING / WISE BANKING customer who has not applied for the Packaged Banking Service (either in single name or joint names) in the past 12 months ("New Customer").
- b. New Customer who successfully opens the PREMIER Savings Account can enjoy the Extra Bonus Interest Rate ("Extra Interest Rate"). The Extra Interest Rate will only be applicable to a designated amount ("Eligible Amount") of deposit in the PREMIER Savings Account. For any deposit balance that exceeds the Eligible Amount, only 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 are subject to change from time to time without prior

notice. Please visit the Bank's website www.asia.ccb.com for the latest Eligible Amount and Extra Interest Rate.

- c. 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 Service, the PREMIER Savings Account will be changed to a regular HKD Statement Savings account automatically within the first calendar month following the termination of the Packaged Banking Service and the Extra Interest Rate will then cease to apply.
- e. Savings interest is paid on simple basis and monthly, and is calculated on 365 days year basis.
- f. The Bank reserves the right to suspend, modify or terminate the Extra Interest Rates from time to time without prior notice.

7. Modification and Termination

The Bank may modify or terminate the Packaged Banking Service, or features of the Packaged Banking Service, or these Terms and Conditions and with or without cause, without prejudice to the rights and obligations of the Customer in retaining any account or service (unless specified) which shall continue to be governed by the applicable account or service terms and conditions.

8. Governing Version

The English version of these Terms and Conditions is the governing version and shall prevail if there is any discrepancy between the English version and the Chinese version.