

重要提示:

- 投資涉及風險。證券價格有時可能會非常波動，甚至變成毫無價值。
- 證券孖展買賣是以存放抵押品取得融資作交易，所涉及的虧損風險極大。客戶蒙受的虧蝕或會超過其存放於中介人作抵押品的現金及任何其他資產的價值。
- 證券不等同期存款，亦並非其替代品。客戶在作出任何投資決定之前，應事先徵詢獨立財務/稅務/法律顧問意見及細閱有關產品的銷售文件，以確保本身瞭解有關產品之風險性質。

於 2023 年 10 月 9 日至 2024 年 4 月 1 日，成功開立證券孖展交易戶口之客戶可享**年利**
率低至 P-1%¹ 貸款息率優惠，並可獲贈 **HK\$100 超市現金券**！

此外，於 2023 年 12 月 31 日或之前開戶，更可享 **3 個月無上限買賣免佣優惠²**。

註：

¹P (Prime Rate) 為本行不時公佈的港元最優惠利率。

²有關優惠詳情及條款細則，請瀏覽 www.asia.ccb.com/hk/se-buysell。

證券孖展客戶推廣(「本推廣」)條款及細則

A. 一般條款及細則：

1. 推廣期為 2023 年 10 月 9 日至 2024 年 4 月 1 日(包括首尾兩天) (「推廣期」)。
2. P (Prime Rate) 為中國建設銀行(亞洲)股份有限公司 (「本行」)不時公佈的港元最優惠利率。
3. 本行證券孖展交易受本行不時發出之有關條款及細則約束，詳情請向本行職員查詢。
4. 本行保留不時暫停、修訂或終止本優惠及變更任何有關條款及細則之權利而毋須另行通知。如有任何爭議，本行保留最終決定權。
5. 若此條款及細則的英文與中文版本不一致，則以英文版本為準。

B. 全新證券孖展客戶優惠(「全新證券孖展客戶優惠」)

1. 全新證券孖展客戶於推廣期內可享年利率 P-1%貸款息率優惠。於本推廣中，「全新證券孖展客戶」之定義如下：
 - a) 本行的個人銀行及私人銀行之個人客戶，以及
 - b) 於推廣期內成功開立本行之證券孖展交易戶口，以及
 - c) 於 2023 年 4 月 8 日至 2023 年 10 月 8 日期間(包括首尾兩天)未曾於本行持有任何個人或聯名證券孖展交易戶口。
2. 若全新證券孖展客戶為本行個人銀行之個人客戶(「合資格客戶」)，成功開立新證券孖展交易戶口更可獲贈HK\$100超市現金券(「現金券」)。本行職員將於新證券孖展交易戶口開立後2個月，聯絡合資格客戶親臨指定分行領取有關現金券。
3. 現金券數量有限，先到先得，送完即止。每位全新證券孖展客戶於推廣期內最多只可獲贈現金券一次。

4. 有關現金券之使用須受有關供應商的條款及細則約束。本行並非現金券之供應商，客戶如對現金券或相關服務及產品質素有任何查詢或投訴，請直接與供應商聯絡，本行恕不承擔任何責任。
5. 現金券不可兌換現金或其他禮品。現金券如有遺失、到期或損毀，恕不補發。

C. 現有證券孖展客戶優惠 (「現有證券孖展客戶優惠」)

1. 於推廣期內持有本行之證券孖展交易戶口之客戶可享年利率 P-0.5% 貸款息率優惠。

風險披露

投資涉及風險，證券的價格波動不定，有時波動幅度非常大，甚至可能變得一文不值。投資產品並非銀行存款，故不應被視為定期存款之替代品。客戶在作出任何投資決定之前，應事先徵詢獨立財務顧問意見及細閱有關產品的銷售文件，以確保本身瞭解有關產品之風險性質。

證券買賣

買賣證券很可能會招致損失而不是一定獲利。

證券孖展買賣

倘若客戶在本行保持一個孖展賬戶，透過存入抵押品融資作交易的損失風險是重大的。客戶遭受的損失可能會大於客戶存於本行作為抵押品的現金及任何其他資產。市場狀況可能令客戶不可能行使或有指令，例如「止蝕」或「止限」指令。客戶可能收到短期通知，須存入額外孖展或利息付款。倘若所須的孖展或利息付款未能在指定時間內作出，客戶的證券抵押品可被清算而毋須客戶同意。此外，客戶對在客戶賬戶中產生的任何不足的款項及對客戶賬戶收取的利息，仍須承擔法律責任。客戶因此應慎重考慮因應客戶本身的財政狀況及投資目標，有關財務安排是否適合。

人民幣貨幣風險

人民幣現時並不可自由兌換，並受外匯管制和限制 (可能隨時受到非提前通知的變化)。您應事先考慮並了解人民幣資金流動性對您造成的影響。如果您將人民幣轉換為其他貨幣，人民幣匯率的波動可能會令你承受損失。在岸人民幣和離岸人民幣乃按照不同法規下運作，在不同的獨立市場和流動資金池以不同的匯率進行交易，它們的匯率變動可能會明顯地不同。

網上投資買賣服務

由於無法預料的網絡擠塞及其他原因，互聯網或其他電子或電訊媒介本來並非可靠的通訊媒介，而且透過互聯網或其他電子或電訊媒介進行的交易可能會發生以下情況：(i) 任何或所有投資產品交易的指示或其他訊息的傳送和接收可能出現故障或被延誤，及(ii) 指示可能沒有被執行或被延誤執行，或執行指示所依據的價格與閣下發出指示時的價格不同。網上投資交易系統有其相關的風險，包括硬體和/或軟件故障，而且任何該等系統故障可能導致閣下的指令不能按照閣下指示被執行或者完全不能被執行。任何或所有投資產品交易指示的傳送有發生中斷、失真、遺漏、停頓或被截取以及被誤解或任何溝通失誤的風險。

聲明

中國建設銀行(亞洲)股份有限公司為一間受香港金融管理局規管之持牌銀行，及證券及期貨條例下的註冊機構(中央編號：AAC155)，從事第一類(證券交易)及第四類(就證券提供意見)的受規管活動。本文檔的資料並不構成買賣任何投資產品的建議或要約，也不構成任何預測未來可能發生的任何投資產品的價格變動。本文檔由中國建設銀行(亞洲)股份有限公司發行，並未經證監會或香港任何其他監管機構審閱。

借定唔借?還得到先好借!

Important Notes:

- Investment involves risks. The price of securities fluctuates, sometimes dramatically, and may become valueless.
- The risk of loss in financing a securities margin transaction by deposit of collateral is significant. The client may sustain losses in excess of the client's cash and any other assets deposited as collateral with the Bank.
- Securities are not equivalent to time deposit. They are not alternative of time deposit. Before making any investment decision, customers should consult their own independent financial, tax or legal advisors and read the relevant offering documents in order to ensure that they fully understand the risks associated with the investment products.

From October 9, 2023 to April 1, 2024, customers who successfully open a Securities Margin Trading Account can enjoy as low as **P-1%¹ p.a. preferential financing interest rate** and can receive **Supermarket Cash Voucher valued at HK\$100!**

Furthermore, by opening account on or before December 31, 2023, you can enjoy **unlimited \$0 brokerage fee waiver on buy/sell trades of HK Stocks for 3 months²**.

Remark:

¹ "P" refers to the prevailing Hong Kong Prime Lending Rate as quoted by the Bank from time to time.

² For offer details and terms and conditions, please visit the Bank's website www.asia.ccb.com/hk/se-buysell/en.

Terms and Conditions for Securities Margin Customers Promotion (the "Promotion")**A. General Terms and Conditions**

1. The promotion period is from October 9, 2023 to April 1, 2024 (both dates inclusive) ("**Promotion Period**").
2. "P" refers to the prevailing Hong Kong Prime Lending Rate as quoted by China Construction Bank (Asia) Corporation Limited ("**the Bank**") from time to time.
3. The Securities Margin Trading of the Bank are subject to the related terms and conditions issued by the Bank from time to time, please contact our staff for details.
4. The Bank reserves the right to suspend, modify or terminate the offer and change these Terms and Conditions at any time without prior notice. In case of disputes, the decision of the Bank shall be final and binding.
5. If there is any inconsistency or conflict between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

B. New Securities Margin Customer Offer (“New Securities Margin Customer Offer”)

1. New Securities Margin Customer can enjoy a preferential financing interest rate of P – 1% (per annum) during the Promotion Period. In this Promotion, “**New Securities Margin Customer**” is defined as follows:
 - a) Personal customers of Personal Banking and Private Banking of the Bank, and
 - b) successfully open a Securities Margin Trading Account during the Promotion Period, and
 - c) did not hold any Securities Margin Trading Account whether in sole name or joint names with the Bank during the period from April 8, 2023 to October 8, 2023 (both dates inclusive)
2. If the New Securities Margin Customer is the Bank’s personal customer of Personal Banking (“**Eligible Customers**”) who open a New Securities Margin Trading Account will be entitled to Supermarket Cash Voucher valued at HK\$100 (“**Cash Voucher**”). The staff of the Bank will contact the Eligible Customers for Cash Voucher collection at designated branches 2 months after the New Securities Margin Trading Account being opened successfully.
3. Cash Vouchers are available on a first-come-first-served basis and while stocks last. Each New Securities Margin Customer can only enjoy the Cash Voucher once during the Promotion Period.
4. The use of Cash Voucher is subject to the terms and conditions of the relevant supplier. The Bank is not the supplier of the Cash Voucher. All enquiry(ies) or complaint(s) regarding the Cash Voucher or the quality of the related services or products should be referred to or resolved directly with the supplier.
5. The Cash Voucher cannot be exchanged for cash or other prizes. The Cash Voucher will not be re-issued if lost, expired or damaged.

C. Existing Securities Margin Customer Offer (“Existing Securities Margin Customer Offer”)

1. Existing Securities Margin Customers can enjoy a preferential financing interest rate of P – 0.5% (per annum) during the Promotion Period.

Risk Disclosure

Investment involves risks. The price of securities fluctuates, sometimes dramatically and may become valueless. Investment products are not equivalent to time deposit, nor should they be treated as a substitute for, time deposit. Before making any investment decision, customers should consult their own independent financial advisors and read the relevant offering documents in order to ensure that they fully understand the risks associated with the investment products.

Securities Trading

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

Securities Margin Trading

If a client maintains a margin account with the Bank, the risk of loss in financing a transaction by deposit of collateral is significant. The client may sustain losses in excess of the client’s cash and any other assets deposited as collateral with the Bank. Market conditions may make it impossible to execute contingent orders, such as “stop-loss” or “stop-limit” orders. The client may be called upon at short notice to make

additional margin deposits or interest payment. If the required margin deposits or interest payments are not made within the prescribed time, the client's securities collateral may be liquidated without the client's consent. Moreover, the client will remain liable for any resulting deficit in the client's account and interest charged on the client's account. The client should therefore carefully consider whether such a financing arrangement is suitable in light of the client's own financial position and investment objectives.

RMB Currency Risk

RMB is currently not freely convertible and is subject to exchange controls and restrictions (which are subject to changes from time to time without notice). You should consider and understand the possible impact on your liquidity of RMB funds in advance. The fluctuation in the exchange rate of RMB may result in losses in the event that you convert RMB into other currencies. Onshore RMB and offshore RMB are traded in different and separate markets operating under different regulations and independent liquidity pool with different exchange rates. Their exchange rate movements may deviate significantly from each other.

Online Investment Trading Services

Due to unpredictable network traffic congestion and other reasons, the Internet and other electronic media may not be reliable media of communication and transactions conducted over the Internet and via other electronic media are subject to: (i) possible failure or delay in the transmission and receipt of instructions for any or all transactions in investment products or other information, and (ii) possible failure or delay of execution or execution at prices different from those prevailing at the time when your instructions were given. There are risks associated with the online investment trading system, including the failure of hardware and/or software, and the result of any such system failure may be that your orders are either not executed according to your instructions or are not executed at all. There are risks of interruption, distortion, omission, blackout or interception during the transmission of instructions for any or all transactions in investment products, as well as of any misunderstanding or errors in communication.

Disclaimer

China Construction Bank (Asia) Corporation Limited is a licensed bank regulated by the Hong Kong Monetary Authority and a Registered Institution (CE No. AAC155) under the Securities and Futures Ordinance to carry on Type 1 (Dealing in Securities) and Type 4 (Advising on Securities) Regulated Activities. This document does not constitute advice to buy or sell, or an offer with respect to any investment products, or any prediction of likely future movements in prices of any investment products. This document is issued by China Construction Bank (Asia) Corporation Limited, and has not been reviewed by the Securities and Futures Commission or any other regulatory authorities in Hong Kong.

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