

China Construction Bank (Macau) RMB Services Promotion

Terms and conditions

- 1) The RMB Services promotion of China Construction Bank (Macau) Corporation Limited (the "Bank") commences on April 12, 2011 and ends on June 30, 2011 ("Promotion Period").
- 2) RMB Savings Account Offer
 - 2.1) Customer who opens a RMB Savings Account during the Promotion Period with New Fund and maintains an average daily balance of RMB50,000 or above within the first 3 months after account opening can enjoy a MOP50 shopping coupon.
 - 2.2) The shopping coupon will be delivered to eligible customer by post within 5 months after account opening. The shopping coupon cannot be exchanged for cash. The Bank reserves the right to replace the shopping coupon with other alternatives without prior notice and shall assume no responsibility for the quality of any products and/ or services provided by the merchants supplying the shopping coupon. The use of the shopping coupon shall be subject to the terms and conditions determined by the relevant merchants.
 - 2.3) Customer who closes his/her RMB Savings Account within the first 3 months after account opening will be subject to a handling fee of MOP150.
- 3) RMB 1-week Time Deposit Offer
 - 3.1) New RMB customers who place a RMB time deposit with new fund for 1-week can enjoy 1.28% preferential time deposit interest rate ("RMB 1-week Time Deposit Offer").
 - 3.2) New RMB customer is referring to customer who did not hold any RMB deposit account with the Bank in the past 6 months.
 - 3.3) Each customer can enjoy the RMB 1-week Time Deposit Offer once only.
 - 3.4) The maximum RMB time deposit principal amount to enjoy the RMB 1-week Time Deposit Offer is RMB500,000.
- 4) Standing Instruction Offer
 - 4.1) Customers who setup a standing instruction during the Promotion Period to exchange MOP into RMB up to a total amount of RMB120,000 or above can enjoy a MOP50 cash shopping coupon.
 - 4.2) The cost for the MOP50 cash shopping coupon and a stop payment fees in an amount of MOP50 will together be charged by the Bank if the customer terminates the standing instruction before the total amount of RMB exchanged has not been accumulated up to the amount of RMB120,000.
 - 4.3) The standing instruction setup fee of MOP50 and periodical payment service fee of MOP50 per transaction is waived during the Promotion Period.
- 5) Customers can enjoy 30 basis points off the exchange rate announced by the Bank from time to time for the conversion of MOP into RMB during the Promotion Period.
- 6) RMB notes deposit fee is waived during the Promotion Period.
- 7) "New Funds" shall be in form of cash (cash withdrawn and/or fund transferred from any account within the Bank, save and except for deposit placed in the customer's account with the Bank which is in currency other than RMB and converted to RMB through the Bank, will not be counted).
- 8) For details and applicable terms and conditions of the above RMB services, please contact the Bank's staff.
- 9) The Bank reserves the right to revise/terminate the promotion and offers from time to time without prior notice. In case of disputes, the decision of the Bank shall be final.
- 10) If there is inconsistency between English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Important:

RMB is currently not freely convertible and is subject to exchange controls and restrictions. For example, you may have to allow time for conversion of RMB from/to another currency of an amount exceeding the daily limit. Besides, there is no guarantee that RMB will not depreciate. If customers convert Macau Patacas or any other currency into RMB so as to invest in RMB denominated investment products and subsequently convert the RMB Repayment Amount back into Macau Patacas or any other currency, you may suffer a loss if RMB depreciates against Macau Patacas or other currency.