

## Mutual Fund Regular Mutual Fund Investment Plan Promotion

### **Important Notes:**

- Investment involves risk, prices of an investment product may go up as well as down, and may become valueless.
- Mutual funds are a kind of investment products and some may involve derivatives. The investment decision is yours but you should not invest in an investment product unless the intermediary who sells it to you has explained to you that the investment product is suitable for you having regard to your financial situation, investment experience and investment objectives.
- Investment products are not equivalent to or an alternative of time deposits. They are not protected deposits, and are not protected by the Deposit Protection Scheme in Hong Kong.
- You should obtain independent professional financial, tax and legal advice before making any investment decision.
- Certain mutual funds may not be available in all jurisdictions and/or may be subject to restrictions. If investors are in doubt, please refer to the respective offering documents of the mutual funds, and independent professional advice should be sought.
- This material has not been reviewed by the Securities and Futures Commission in Hong Kong.
- The information provided in this material is intended solely for information purposes only, and does not constitute an offer, solicitation, invitation, or advice to subscribe for any securities or investment products.

### **Terms and Conditions for 1% Subscription Fee Offer for Regular Mutual Fund Investment Plan (the “Promotion”):**

1. The promotion period is from January 1, 2025 to December 31, 2025, both dates inclusive (“**Promotion Period**”).
2. The Promotion is only applicable to customers who holds a Mutual Fund account with China Construction Bank (Asia) Corporation Limited (the “**Bank**”) (“**Eligible Customer**”); but is **not applicable** to staff of the Bank and the Bank’s affiliates. The Bank reserves the right to determine the eligibility of a customer to this promotion.
3. Eligible Customers’ newly set up Regular Mutual Fund Investment Plan via Online Banking or Mobile Banking of the Bank during the Promotion Period, with the subscription amount of each installment less than or equal to HKD 10,000 can enjoy the 1% Subscription Fee Offer (“**Offer**”) (only applicable to the mutual fund transaction with subscription fee 1% or above).
4. If Eligible Customer is entitled to this Offer in conjunction with other promotional offers, the Bank reserves the right to grant partial or all of offers entitled by the customer.
5. For the avoidance of doubt, after the promotion period, customer has to pay the relevant subscription fees applicable at that time.
6. The Bank reserves the right to vary, suspend and terminate the Offer and to amend any of these terms and conditions from time to time without prior notice. In case of disputes, the decision of the Bank shall be final and binding.
7. If there is any inconsistency or conflict between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

### **Risk Disclosure**

Investment involves risks. The prices of investment products fluctuate, sometimes dramatically, and may become valueless. Investors should not invest based on this promotion material alone. Before making any investment decision, customers should consult their own independent professional financial, tax and legal advisors and read the relevant offering documents for further details (including the risk factors) in order to ensure that they fully understand the risks associated with the investment products.

### **Mutual Fund Investment**

Past performance of a mutual fund is not a guide to its future performance, and yields are not guaranteed. Customers may lose some or all of the principal amount invested. Mutual funds are not obligations of, or guaranteed by, the Bank or any of its affiliates. The Bank will normally be paid a commission or rebate by the fund manager.

### **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**

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