

## Mutual Fund Transfer-In Cash Reward

### 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 of Mutual Fund Transfer-in Cash Reward (the “Offers”)

1. The promotion period of the Offers is from 1 April to 30 June 2025 (both dates inclusive) (the “**Promotion Period**”).
2. The Offers are only applicable to the customers of the China Construction Bank (Asia) Corporation Limited (the “**Bank**” or “**our**”) who hold one or more than one mutual fund investment account(s) with the Bank (the “**Mutual Fund Account**”), but is not applicable to Private Banking customers, Commercial Banking customers, corporate customers and Capital Investment Entrant Scheme customers of the Bank (the “**Eligible Customer(s)**”). For Mutual Fund Account in joint names, only the primary account holder will be eligible to the Offers. The Bank reserves the right to determine the eligibility of a customer to the Offers.
3. Only transfers of units (“**Units**”) of the Securities and Futures Commission (“**SFC**”) authorised funds distributed by the Bank are eligible to the Offers (“**Eligible Fund**”). Money Market Fund will be excluded. The Bank has the sole and full discretion to decide whether a mutual fund may or may not be transferred into the Bank and whether a relevant transfer, subject to clause 4 below, is eligible to the Offers (“**Eligible Transfer**”). For enquiry on details of an Eligible Fund, please contact our Relationship Manager.
4. During the Promotion Period, an Eligible Customer who successfully transferred from other bank(s) or financial institution(s) into his/her Mutual Fund Account the Eligible Fund(s) with an accumulated amount of HKD100,000 (or its equivalent) or more will be eligible for a cash reward. A cash reward of HKD500 (the “**Cash Reward**”) will be granted to the Eligible Customer for every HKD100,000 (or its equivalent) of Eligible Transfer; and the maximum Cash Reward receivable by an Eligible Customer is capped at HKD10,000.

5. Eligible Customers may not be able to subsequently subscribe for the Eligible Fund via the Bank if that Eligible Fund is no longer open for subscription by the Bank.
6. The Bank only accepts mutual funds transferred from account(s) held in another bank(s) or financial institution(s) by the same customer using the same name. The account holder's name of the Units being transferred from another bank(s) or financial institution(s) must be the same as the Eligible Customer's name as registered with the Bank.
7. The latest unit prices of each of the respective Eligible Fund available to the Bank as of the date when the Bank completes the Eligible Transfer will be used as the cumulative transfer-in amount for calculating the Cash Reward. For non-HKD denominated Units, the transfer-in amount will be converted into HKD by a prevailing exchange rate determined by the Bank in its sole discretion from time to time. In case of disputes, the decision of the Bank on calculating the transfer-in amount of the Units shall be final and binding.
8. According to our bank's records, if the customer has transferred in the same fund within the past year, he or she will not be eligible for the cash reward.
9. The Cash Reward will be credited to the Eligible Customers' relevant multi-currency statement savings account (which shall also be the settlement account of the relevant Mutual Fund Account) (the "**Settlement Account**") in HKD on or before 30 September 2025.
10. On or before the date when the Cash Reward is credited to, if the Eligible Customer:
  - a. transfers out the Eligible Fund(s) partially or wholly from the Mutual Fund Account; or
  - b. closes any of the Mutual Fund Account or the Settlement Account;the Bank reserves the right to forfeit or recover any or all of the Cash Reward.
11. The Offers are non transferrable, and cannot be used in conjunction with any other promotion of the Bank.
12. The Offers are also subject to the relevant Terms and Conditions of the Bank's investment services, please contact our staff for details.
13. The Bank reserves the right to vary, suspend and terminate the Offers and to vary or modify 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.
14. 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.

**Disclaimer**

This promotion material is intended to be distributed in the Hong Kong Special Administrative Region (“Hong Kong”) for reference only, and shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any investment product in or outside Hong Kong. This promotion material is issued by China Construction Bank (Asia) Corporation Limited, which 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 promotion material has not been reviewed by any regulatory authorities in Hong Kong.