



Select

Extraordinary Wealth Management Experience

A Premium Choice for Wealth Creation

Welcome to *Wealth Management Select*,
where you can experience our exceptional
banking services from a range of exclusive
benefits and experiences. Embark on a
successful journey with us and seize financial
prosperity!

Diverse Financial Products for Infinite Possibilities

In today's dynamic global financial landscape, identifying and capitalizing on investment opportunities often requires swift and informed decision-making. Our diversified investment products are designed to help you go beyond borders, act with agility, and turn your financial goals into reality.

Comprehensive Wealth Management Services:

- **One-Stop Securities Trading Service:** Combining the latest market insights with multiple trading channels allowing you to capitalize investment opportunities.
- **Diverse Investment Products:** Discover a range of investment options tailored to your needs, including funds, bonds, structured products, foreign currency exchanges, precious metals, and more. Customize your portfolio and manage your wealth with unparalleled flexibility.
- **Flexible Financing Solutions:** From fixed deposits and insurance policies to varied investment products, we empower you to access your assets with ease, ensuring you to manage your finances flexibly and capitalize every investment opportunity.

Cross-Border Banking Services:

- **Cross-Border Banking Service:** With extensive experience in the Guangdong-Hong Kong-Macau Greater Bay Area market, our comprehensive service network offers seamless account opening processes and a variety of financial products and services, ensuring your investments are not bound by geographical limitations.
- **Mainland Property Mortgage:** Experience a streamlined mortgage application process with our one-stop professional loan services.



Dedicated Professional Financial Services Team to Assist You in Strategic Financial Planning and Decision-Making

Our service tenet is "Customer-centric". Whether you are focused on short-term financial planning or long-term wealth creation, our team of seasoned experts is committed to understanding your unique financial needs. We provide tailored strategies and wealth management solutions designed to help you achieve your financial goals.

Experienced Relationship Managers and Specialized Teams

Whether your focus is on building wealth, managing risk, planning for retirement, or ensuring wealth succession, our dedicated relationship managers and a team of specialists will assess your risk tolerance and investment preferences. Whether you prefer conservative or aggressive strategies, we tailor personalized wealth management plans to meet your financial needs.

Overseas Chinese Service Team

With a profound understanding of the global Chinese community, Chiyu Bank's Overseas Chinese Service Team is dedicated to serving Chinese communities both domestically and abroad, offering professional financial solutions tailored to the needs of customers in Guangdong-Hong Kong-Macau, Fujian, Southeast Asia, and beyond.



Exclusive Banking Service Offers to Attentively Manage Your Finances

Committed to excellence, we deliver a range of banking offers to provide a prestigious and unparalleled banking experience:

Local Banking Service Offers

- Fee Waiver on Cashier's Order and Gift Cheques
- Fee Waiver on Request for Copy of Account Statements
- Fee Waiver on Express Transfers Handling
- Fee Waiver on Notes Deposits or Withdrawals via RMB/Foreign Currency Telegraphic Transfer Accounts
- Fee Waiver on Outward Remittance from Hong Kong

Investment Trading Offers

- Exclusive Brokerage Fee Offers
- Fund Subscription Fee Discounts
- Special Time Deposits Preferential Rates
- Competitive Loan Interest Rates

1. Local banking service offers are only available through branch channels.
2. The Bank reserves the right to amend, suspend, or terminate the above offers, and to amend the relevant terms and conditions at any time at its sole discretion without prior notice. In case of any dispute, the decision of the Bank shall be final.



Exclusive Privileges and an Extraordinary Wealth Management Experience

In addition to personalized wealth management solutions, we offer a selection of luxury lifestyle privileges, from healthcare benefits to bespoke travel experiences, designed to provide you with a premium lifestyle experience.

You can choose one of the following health benefits that best suits your needs each year:

- Comprehensive Health Check Programme, or
- Traditional Chinese Medicine (TCM) Health Care Plan, or
- Advanced Cardiovascular Function Test (For 2 people)

Moreover, we also have exclusive lifestyle offers to enhance your travels:

- One complimentary round-trip ticket from Hong Kong to Xiamen with Xiamen Airlines during the promotion period
- One complimentary limousine service for airport or cruise terminal pick-up/drop-off each year
- Birthday Delights
- Dah Chong Hong car rental discounts for cross-border travel between Mainland China and Hong Kong
- A Jetour travel voucher worth HKD 1,000



elect

Terms and Conditions of *Wealth Management Select* Service Promotion Plan

General Terms and Conditions:

1. The promotion period of the *Wealth Management Select* service plan ("the Plan") is from December 1, 2023 to November 30, 2025, both dates inclusive ("Promotion Period").
2. This Plan is only applicable to selected *Wealth Management* customers ("Selected Customers") invited by Chiyu Banking Corporation Ltd (the "Bank"). By using the banking offers and privileges of this plan, selected customers agree to be bound by the terms and conditions of this plan and maintain the *Wealth Management Select* service. Selected customers can enjoy preferential banking offers and exclusive privileges. For details, please consult your relationship manager.
3. Selected customers must maintain a total relationship balance of HK\$1 million or above under the *Wealth Management* service during the promotion period. If selected customer fails to meet the above requirements, the Bank may cancel the banking offers and exclusive privileges under the plan without prior notice.
4. If selected customer chooses not to use the banking offers and exclusive privileges of the plan, you should contact your relationship manager or notify the Bank in writing of your decision not to use the plan. After notifying the Bank, selected customer will no longer be able to enjoy the banking offers and privileges of the plan. Selected customers should note that not using the plan will not affect their original *Wealth Management* bank account services and offers.
5. The use of services provided by relevant service providers is subject to the terms and conditions. When using the privileges or services provided by any service provider, selected customers must carefully read and accept the terms and conditions of the service provider.
6. These offers and/or privileges and/or services cannot be sold, transferred, returned, exchanged or redeemed for cash. The Bank will not reissue or replace for any lost, damaged, expired, or failure of the service provider to provide the service, and shall assume no responsibility.
7. The Bank is not the service provider of the offers and/or privileges and/or services mentioned in the Health Privileges or Premium Lifestyle Privileges. If the customer has any inquiries or complaints about the offers and/or privileges and/or services mentioned in the Health Privileges or Premium Lifestyle Privileges, please contact the relevant supplier directly. The Bank does not make any guarantees for the offers and/or privileges and/or services provided by the suppliers, nor is it responsible for the consequences of using the offers and/or privileges and/or services.
8. The Bank reserves the right to amend, suspend or terminate the plan and to amend the relevant terms and conditions at any time at its sole discretion without prior notice. In case of dispute(s), the decision of the Bank shall be final.
9. The above products and services are subject to their respective terms and conditions. For more details, please contact your dedicated relationship manager or visit our website at www.chiyubank.com.
10. Should there be any discrepancy between the Chinese and English versions of this Terms and Conditions, the Chinese version shall prevail.
11. For the Chinese version, please contact our staff. 如欲索取中文版本，請與本行職員聯絡。

Terms and Conditions of Banking Service Fee Waiver Offer:

1. Selected customers who use the branch services during the promotion period can enjoy the following bank service fee exemptions:
 - i. Fee Waiver on Cashier's Order and Gift Cheques
 - ii. Fee Waiver on Notes Deposits or Withdrawals via RMB/Foreign Currency Telegraphic Transfer Accounts
 - iii. Fee Waiver on Outward Remittance from Hong Kong
 - iv. Handling Fee Waiver on Express Transfers
 - v. Fee Waiver on Requesting Copy of Account Statements

Terms and Conditions of Investment Trading Offers:

1. Selected customers can enjoy the following investment trading offers during the promotion period, please contact your dedicated relationship manager for details.
 - Special Brokerage Fee Offer
 - Fund Subscription Fees Discounts
 - Special Time Deposits Preferential Rates
 - Loan Interest Rates

Terms and Conditions of Health Privileges:

- 1. Selected customers can choose to enjoy the following health privileges once for free each year during the following designated promotion period.

Designated Promotion Period	Enjoy the Health Privileges
December 1, 2023 to November 30, 2024	Once
December 1, 2024 to November 30, 2025	Once

- 2. Health privileges are provided by designated service providers. For details of the health privileges, please contact your dediatted relationship manager.
- 3. All health privileges must be secheduled through the Bank's dediatted relationship manager and are subject to the availability of the relevant service providers.
- 4. In case of dispute(s), the decision of the service provider shall be final.

Terms and Conditions of the Birthday Delights:

- 1. Selected customers can enjoy a free birthday gift once every year during the promotion period.
- 2. The birthday gift is provided by Chocolatier of Grand Hyatt Hong Kong ("Service Provider"). For details of the birthday delights, please contact your dediatted relationship manager.
- 3. Birthday delights are subject to the availability of the relevant service providers.
- 4. In case of dispute(s), the decision of the service provider shall be final.

Terms and Conditions of the Birthday Delights:

- 1. Selected customers can enjoy a free birthday gift once every year during the promotion period.
- 2. The birthday gift is provided by Chocolatier of Grand Hyatt Hong Kong ("Service Provider"). For details of the birthday delights, please contact your dediatted relationship manager.
- 3. Birthday delights are subject to the availability of the relevant service providers.
- 4. In case of dispute(s), the decision of the service provider shall be final.

Terms and Conditions of the Xiamen Airlines Round-trip Ticket to Xiamen:

- 1. Selected customers can choose to enjoy a free round-trip flight ticket from Hong Kong to Xiamen provided by Xiamen Airlines Company Limited ("Service Provider") from March 1, 2024 to November 30, 2025.
- 2. To enjoy the free air ticket, selected customers must make a reservation 14 calendar days before the scheduled departure date. Please contact your dediatted relationship manager to inquire about the terms and conditions of air ticket redemption and reservation.
- 3. Airline service is subject to the actual availability of the service provider and is provided on a first come, first served basis.
- 4. Due to the severe weather conditions, the service provider has the right to cancel reserved air tickets.
- 5. In case of dispute(s), the decision of the service provider shall be final.

Terms and Conditions of Limousine Service:

- 1. Selected customers can choose to enjoy a free one-way Hong Kong International Airport/ Cruise Terminal pick-up/drop-off service provided by a limousine service provider ("Service Provider") once every year during the following designated promotion period.

Designated Promotion Period	Enjoy the Pick-up/Drop-off Service
December 1, 2023 to November 30, 2024	Once
December 1, 2024 to November 30, 2025	Once

- 2. Reservations must be made at least 3 working days (up to 90 days) before the scheduled pick-up/drop-off date. Please contact your dediatted relationship manager for inquiries and reservations.
- 3. Limousine service is subject to the availability of the service provider and is provided on a first come, first served basis.
- 4. Due to the severe weather conditions, the service provider has the right to stop the reserved limousine pick-up/drop-off service.
- 5. In case of dispute(s), the decision of the service provider shall be final.

Terms and Conditions of Cross-border Car Rental Discounts between Mainland China and Hong Kong:

1. Selected customers can purchase cross-border car rental services between Mainland China and Hong Kong from the selected car rental price list during the promotion period.
2. This offer is only applicable to Dah Chong Hong (Motor Leasing) Limited.
3. This offer cannot be used in conjunction with other promotional activities or discount offers provided by Dah Chong Hong (Motor Leasing) Limited (including any member discount offers).
4. Reservations must be made at least 3 working days (up to 90 days) before the scheduled pick-up/drop-off date. Please contact your dedicated relationship manager for inquiries and reservations.
5. This offer is not refundable for cash or used as cash change.
6. This offer must be arranged through the Bank's dedicated relationship manager.
7. In case of dispute(s), the decision of Dah Chong Hong (Motor Leasing) Limited shall be final.

Terms and Conditions of the Jetour Travel Voucher (HKD1,000):

1. This voucher is valid for redemption until November 30, 2024.
2. This voucher is only applicable to selected customers of Chiyu Bank. Please present your *Wealth Management Select* membership card before using the offer.
3. This voucher is only valid for booking long-haul tours and cruise tickets for Regent Seven Seas Cruises, Oceania Cruises, Ama Waterways or Silversea Cruises.
4. This voucher can only be used once; each guest can only use one voucher each time.
5. This voucher cannot be used in conjunction with other offers.
6. This voucher is not refundable for cash or used as cash change.
7. In case of dispute(s), the decision of Jetour Travel Limited shall be final.
8. If you have any inquiries, please contact Jetour Travel Limited at 3180-9966.

Important Notice

Risk Disclosure

The following risk disclosure statements cannot disclose all the risks involved. You should undertake your own research and study before your trade or invest. You should carefully consider whether trading or investment is suitable in light of your own financial position and investment objective. You are advised to seek independent financial and professional advice before you trade or invest. You should seek independent professional advice if you are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment.

Risk Disclosure of Securities Trading

The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profits made as a result of buying and selling securities.

Risk Disclosure of Securities Margin Service

The risk of loss in financing a transaction by deposit of collateral is significant. Due to the prices of securities fluctuate, sometimes dramatically, you may sustain losses in excess of your cash and any other assets deposited as collateral with us. Market conditions may make it impossible to execute contingent orders, such as "stop-loss" or "stop-limit" orders so as to limit your losses. You may be called upon at short notice to make additional margin or interest payments. If the required margin or interest payments are not made within the prescribed time, your collateral may be liquidated without your consent. Moreover, you will remain liable for any resulting deficit in your account and interest charged on your account. You should therefore carefully consider whether such a financing arrangement is suitable in light of your own financial situation and investment objectives. It is likely that losses will be incurred rather than profits made as a result of buying and selling securities.

Risk Disclosure of Fund

Investment in Investment Funds involves significant risks. It is impossible to describe every risk associated with such an investment that is relevant to you. Before making your investment decision, you should carefully read the offering documents of the relevant Investment Fund including, in particular, the sections about risks and ensure you fully understand the nature and all the risks associated with an investment in the relevant Investment Fund and are willing to assume such risks.

Before making any investment decision, customers should assess their own financial position, investment objectives and experience, willingness and ability to bear risks and understand the nature and risk of the relevant product. Customers should seek advice from an independent financial adviser. Although investment may bring about profit opportunities, each type of investment product or service comes with its own risks. Due to the fluctuating nature of the markets, the prices of products may rise or fall beyond customers' expectations and customers' investment funds may increase or decrease in value as a result of selling or purchasing investment products. Loss may equal or exceed the amount of the initial investment. Income yields may also fluctuate. Due to market conditions, some investments may not be readily realizable. Investment in Investment Funds is different to placing moneys on deposit with us or anywhere else. The Investment Funds are not our or any of our affiliates' deposit or other obligations, nor are they guaranteed by us or any of our affiliates. Certain Investment Funds may invest in higher yielding securities rated lower than investment grade (i.e. debt securities rated below BBB- by Standard & Poor's or below Baa3 by Moody's). Below investment grade securities may be considered speculative and can include securities that are unrated or in default. As a result, investment in those Investment Funds is subject to a higher degree of credit risk than investment in higher rated, lower yielding securities.

Prior to investing in any Investment Fund, you should carefully consider (a) the possible tax consequences, (b) the legal requirements and (c) any foreign exchange control requirements which you might encounter under the laws of the countries of your incorporation, citizenship, residence or domicile which might be relevant to the purchase, sale, subscription, holding, switching or disposal of the shares or units in Investment Funds. The returns of the investment fund are calculated in its base currency. If your home currency is different from the Investment Fund currency or the Investment Fund's reference currency, changes in currency exchange rates may erode your investment gains or widen your investment losses. Investors should note the risks of concentration of investment in a single country/ region or market.

Risk Disclosure of Debt Securities Trading

The prices of debt securities fluctuate, sometimes dramatically. The price of a debt security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling debt securities.

Risk Disclosure of Foreign Currency Trading

RMB/foreign currencies products are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of RMB / foreign currencies may result in losses in the event that the customer converts the RMB / foreign currencies fund into Hong Kong dollar or other foreign currencies. RMB is currently not fully freely convertible. Individual customers can be offered CNH rate to conduct conversion of RMB through bank accounts and may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance

Risk Disclosure of Equity Linked Investments

Our ELIs are complex products. You should exercise caution in relation to our ELIs. Before you decide whether to invest in our ELIs, you should read this information memorandum, the financial disclosure document, the relevant product booklet and the relevant indicative term sheet (including any addendum to this information memorandum, the financial disclosure document and/or the relevant product booklet as set out in the relevant indicative term sheet) (together "Offer Documents"), be willing to assume the risks associated with such an investment, and seek independent professional advice when needed.

Risk Disclosure of Currency Linked Investments

Currency Linked Investments of the Bank is a structured product involving derivatives. Do not invest in it unless you fully understand and are willing to assume the risks associated with it. If you are in any doubt about the risks involved in the product, you may enquiry with the intermediary or seek independent professional advice. The investment decision is yours but you should not invest in this product unless the intermediary who sells it to you has explained to you that this product is suitable for you having regard to your financial situation, investment experience and investment objectives.

This promotion material does not constitute any offer, solicitation, advice or promise to any person to buy/sell, subscribe or enter into any transaction for any investment products or services contain.

You should not invest in any product based on this document alone. Before making any investment decision, you should read the offering documents (including the "Important Facts Statement") to understand the nature and risks of the product.

Any person considering an investment should seek independent advice on the suitability or otherwise of the particular investment.

This promotion material is issued by Chiyu Banking Corporation Ltd. and the contents have not been reviewed by the Securities and Futures Commission of Hong Kong.

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

