Renminbi Credit Card

Enjoy spending and travel privileges

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China Construction Bank (Asia) is a financially strong and trustworthy banking institution. The brand new Renminbi Credit Card is specially designed for frequent travelers to the Mainland China. With this card, you can enjoy unparalleled spending privileges for business or pleasure across the country. It's your finest choice for your trips to the Mainland China!

Widely accepted in the Mainland China

- Welcome by all Mainland merchants accepting "China UnionPay" cards.
- Card transactions are calculated in Renminbi allowing you to save currency exchange loss and overseas transaction handling fees.
- Saves the trouble and risk of bringing large sums of cash.
- Choose from the Classic Card or Platinum Card to suit your needs.

Nationwide merchant discounts

- Enjoy privileges and merchant offers on dining, shopping and entertainment throughout the Mainland China.

24-hour financial flexibility

- Renminbi cash advances are available 24 hours a day via "China UnionPay" ATMs in the Mainland China.
- Interest rate on financial charge as low as 19.56% per annum.

Spending bonus point rewards

- For every dollar of Renminbi spending (except cash advance), one bonus point will be rewarded. Accumulated bonus points are entitled to redeem shopping coupons throughout the year.

Spend **RMB 1** = **1 Bonus Point**

- Bonus points rewarded for principal card and supplementary cards spending can be combined for faster coupon redemption.
- Bonus points are for lifetime without expiry.

Personalized password for extra protection

- You can set up a personal password and enter it when you sign for every transaction to enhance security for extra protection.

Comprehensive nationwide retail support

- Enjoy our exclusive "China Concierge Service" at over 10,000 China Construction Bank branches in the Mainland. Simply present your Renminbi Credit Card and you can enjoy nationwide tourist information and emergency support to meet your travel needs.

Apply now to enjoy joyful trips to the Mainland China with the spending privileges!

Credit Card Customer Service Hotline:
(HK) 2903 8303 or (China) 400 820 8855

Website: www.asia.ccb.com

Terms and Conditions:

- Cash advance is limited to a maximum of 30% of your card's credit limit.
- Cash advance is limited to a maximum of RMB 2,000 per day for both classic and platinum cards.
- The CCB(Asia) Renminbi Credit Card can only be used for transactions in the Mainland China (including retail spending and cash advance).
- Annualized Percentage Rate (APR) is calculated according to the Net Present Value (NPV) Method as specified in the Code of Banking Practice and is quoted for reference only. The APR of cash advance is inclusive of the Cash Advance Fee.
- New customers of the CCB(Asia) Renminbi Credit Card are entitled to an annual fee waiver for the first year. For the second and third years, cardholders are required to make at least three transactions at the preceding year to enjoy an annual fee waiver.
- The card services are subject to the CCB(Asia) Renminbi Credit Card Cardholder Agreement.
- CCB(Asia) reserves the right to change the above terms and conditions from time to time. In case of dispute, the decisions of CCB(Asia) shall be final and binding on all parties concerned.

中国建设银行(亚洲)
China Construction Bank (Asia)

中國建設銀行(亞洲)人民幣信用卡申請表 CCB (Asia) Renminbi Credit Card Application Form

請填妥申請表並交回：香港郵政信箱133號或任何一間中國建設銀行(亞洲)分行
Please fill in and return the application form to: China Construction Bank (Asia) Corporation Limited, Consumer Credit Processing Unit, P.O. Box 133, General Post Office, Hong Kong or any of our branches.

請以正楷填寫及於適當位置加上"√"
Please complete in BLOCK letters and "√" where applicable.

申請人須為年滿18歲之香港居民。
Applicant must be a Hong Kong resident aged 18 or above.

信用卡類別選擇 CARD TYPE SELECTION

信用卡類別 Credit Card Type	☐ 普通卡 Classic Card	☐ 白金卡 Platinum Card
年薪要求 Annual Income Required	港幣 HKD50,000	港幣 HKD250,000
主卡年費 Principal Card Annual Fee	人民幣 RMB220	人民幣 RMB550
附屬卡年費 Supplementary Card Annual Fee	人民幣 RMB110	人民幣 RMB275

豁免首年年費 1st Year Annual Fee Waiver

倘若你的白金卡申請未被接納，是否願意接受普通卡？
Please indicate that if you wish to accept a Classic Card if you are not offered a Platinum Card.

☐ 是，請給予我普通卡
Yes, please issue a Classic Card to me

☐ 否，我不接受普通卡
No, I do not accept a Classic Card

是否中國建設銀行(亞洲)之現有客戶
Existing CCB(Asia) Customer: ☐ 是 Yes ☐ 否 No

個人資料 PERSONAL INFORMATION

稱謂 Title ☐ 先生 Mr ☐ 小姐 Miss ☐ 太太 Mrs

英文姓名
English Name _____

中文姓名
Chinese Name _____

婚姻狀況 Marital Status ☐ 未婚 Single ☐ 已婚 Married ☐ 離婚 Divorced

出生日期 Date of Birth
_____日DD _____月MM _____年YY

香港身份證號碼 (請附副本)
HKID Card No. (Please attach copy)
|_|_|_|_|_|_|_|_|_|_|( )

性別 Sex ☐ 男M ☐ 女F

國籍
Nationality _____

受撫養者數目
No. of Dependents _____

出生地點
Place of Birth _____

香港住宅地址 (請以英文正楷填寫，郵政信箱及海外地址恕不接受)
HK Residential Address (Complete in BLOCK letters, P.O. Box and overseas address are not accepted)

室 Room/Flat _____ 樓 Floor _____ 座 Block _____ 大廈名稱 Name of Building _____

街道名稱及號碼
No. and Name of Street _____

地區
District _____ ☐ 香港 HK ☐ 九龍 KLN ☐ 新界 NT

如您的永久地址與上述地址不同，請註明您的永久地址及提供有關證明：
If your permanent address is different from the above, please state and provide proof of your permanent address:

_____

居住年期
Years of Residence _____年YY _____月MM

住宅電話號碼
Residential Tel. No. _____

流動電話/傳呼機號碼
Mobile Phone/Pager No. _____

電郵地址
E-mail Address _____

教育程度 Education Level
- ☐ 大學或以上 University or above
- ☐ 預科 Post Secondary
- ☐ 中學 Secondary
- ☐ 小學 Primary
- ☐ 其他 Others

請註明 Please specify: _____

住宅類別 Residential Type
- ☐ 與父母同住 Living with parents
- ☐ 宿舍 Quarter
- ☐ 自置 Self-owned
- ☐ 租住 Rental – 每月租金 Monthly Repayment 港幣HKD _____
- ☐ 按揭 Mortgaged – 每月供款 Monthly Repayment 港幣HKD _____

09/04-HI

職業 OCCUPATION

☐ 自僱 Self-employed ☐ 受僱 Employed ☐ 家庭主婦 Housewife ☐ 退休 Retired

公司英文名稱
Company Name in English _____

公司中文名稱
Company Name in Chinese _____

業務性質
Nature of Business _____

公司英文地址 (郵政信箱及海外地址恕不接受)
Company Address in English (P.O. Box and overseas address are not accepted)

室 Room/Flat _____ 樓 Floor _____ 座 Block _____ 大廈名稱 Name of Building _____

街道名稱及號碼
No. and Name of Street _____

地區
District _____ ☐ 香港 HK ☐ 九龍 KLN ☐ 新界 NT

辦公室電話號碼
Office Tel No. _____

職位
Position _____

服務年期 Years of Service _____年YY _____月MM

月薪 Monthly Salary
港幣HKD _____ x ____月month(s)

其他收入 Other Income
港幣HKD _____ x ____月month(s)

前僱主英文姓名 Previous Employer's Name in English
_____

服務年期 Years of Service
_____年YY _____月MM

與本行董事/僱員關係 RELATIONSHIP WITH DIRECTOR/ EMPLOYEE OF THE BANK

申請人是否本行董事 / 僱員之親屬？ 或本行任何董事/僱員或董事/僱員之親屬有否作為申請人之擔保人？
Are you a relative of any of the Bank's directors or employees? OR
Are you guaranteed by any of the Bank's directors or employees or any relatives of the Bank's directors or employees?

☐ 是，請填上該人士之中英文姓名
Yes, please state his/her Chinese & English names: _____

與申請人關係Relationship with Applicant: _____

☐ 否。倘日後此等關係被建立，本人/吾等同意儘速以書面通知貴銀行。
No. I/We agree to notify the Bank promptly in writing if I/we become so related subsequently.

附屬卡 SUPPLEMENTARY CARD

附屬卡申請人須為年滿16歲之香港居民。
Supplementary Card applicant must be a Hong Kong resident aged 16 or above.

稱謂 Title ☐ 先生 Mr ☐ 小姐 Miss ☐ 太太 Mrs 性別 Sex ☐ 男 M ☐ 女 F

英文姓名
English Name _____

出生日期 Date of Birth
_____日DD _____月MM _____年YY

中文姓名
Chinese Name _____

聯絡電話
Contact Tel No. _____

香港身份證號碼 (請附副本)
HKID Card No. (Please enclose a copy)
|_|_|_|_|_|_|_|_|_|_|( )

與申請人關係
Relationship with Applicant _____

國籍
Nationality _____

住宅地址 (請以英文正楷填寫，郵政信箱及海外地址恕不接受)
Residential Address (Complete in BLOCK letters, P.O. Box and overseas address are not accepted)

_____

☐ 如附屬卡申請人之住址與主卡申請人之住址不同，請附有關證明。
If Supplementary Card applicant's residential address is different from that of Principal Card applicant, please provide the relevant address proof.

公司英文名稱
Company Name in English _____

公司中文名稱
Company Name in Chinese _____

業務性質
Nature of Business _____

職位
Position _____

如您是家庭主婦/退休人士/學生/非受僱人士，請註明：
Please specify if you are a housewife / retiree / student / unemployed: _____

如須遞交更多申請，請影印此申請表，填妥後一併交予本行。
If additional application is needed, please photocopy this application form and submit it together to the Bank.

推薦人資料 REFEREE INFORMATION (如適用 if applicable)

推薦人英文姓名
Referee English Name _____

推薦人中文姓名
Referee Chinese Name _____

公司英文名稱
Company Name in English _____

公司中文名稱
Company Name in Chinese _____

部門
Department _____

選擇服務 CHOICE OF SERVICES

零售簽賬密碼 (如未註明選擇，零售簽賬密碼將不會被設定)
Password for Retail Purchase Services (Password for purchase will not be set up if no instruction is given)

☐ 是，請設定密碼 Yes, please set up a PIN

☐ 否，請勿設定密碼 No, please do not set up a PIN

請郵寄月結單至 Please send statement to:

☐ 住宅地址 Residential Address ☐ 公司地址 Company Address

所選擇之地址將被用作所有信用卡戶口之指定郵寄地址。
The address selected above will be used as the designated mailing address for all your credit card accounts.

領取新卡指示 CARD COLLECTION INSTRUCTION

請親臨中國建設銀行（亞洲）任何一間分行領取您的新卡。
Please collect your new card(s) in person at any of CCB(Asia) branches.

領取新卡分行 Card collection branch (請註明 Please specify):

_____ 分行 branch.

如欲查詢分行地址詳情，請瀏覽www.asia.ccb.com 或致電信用卡客戶服務熱線。
For details of our Branch address, please refer to our website: www.asia.ccb.com or call our Credit Card Customer Service Hotline.

所需文件 DOCUMENTS REQUIRED

為免延誤申請，請附下列文件之副本及於適當位置加"√"。所有提供之文件(包括此申請表)將不獲退還。
To ensure your application is processed promptly, please enclose copies of the following documents and "√" the appropriate box(es). Documents supplied including this application form will not be returned.

☐ 您的及附屬卡申請人的香港身份證(如適用)
Your HKID Card and that of any Supplementary Card applicants (if applicable)

☐ 您最近的薪俸稅稅單*及以下任何一項收入證明 (如您是受僱人士)：
Your latest salary tax demand note* AND ANY ONE of the following income proofs if you are a salary earner:
- ● 最近一個月由電腦列印之薪金收據 / 發薪通知書
  The latest month's computer-printed payroll slip / salary advice
- ● 最近三個月附有您的姓名、賬戶號碼及薪金金額之銀行月結單/存摺簿
  Bank statement/passbook records showing your name, account number and salary entries for the past 3 months

* 如您並非納稅人士，請附入職證明及最近三個月附有您的薪金金額之銀行月結單/存摺簿
Please enclose your employment letter and salary bank account for the past 3 months if you are a non taxpayer

☐ 您公司的商業登記證明及以下文件 (如您是自僱人士)：
Your company's business registration certificate AND the following documents if you are self-employed:
- ● 最近之利得稅或個人入息稅稅單
  The latest profit tax demand note or personal assessment
- ● 最近三個月之個人或公司戶口月結單
  The latest 3 months' personal / company account statements

☐ 定期儲蓄之淨值證明或物業資產證明(如您是家庭主婦或退休人士)
Net worth proof either time deposit or property proof if you are a housewife or retiree

☐ 您的及附屬卡申請人(如適用)的最近3個月內之英文住址證明，如電費單或銀行/信用卡月結單
Proof of residential address in English within the past 3 months and that of any Supplementary Card applicants (if applicable), e.g. electricity bill or bank / credit card statement

本行保留權利隨時要求申請人提供額外文件。
The Bank reserves the right to request additional documents from the applicant at any time.

重要提示 IMPORTANT NOTES

1. 普通卡主卡年費為人民幣220元，各普通卡附屬卡年費為人民幣110元。白金卡主卡年費為人民幣550元，各白金卡附屬卡年費為人民幣275元。根據《銀行營運守則》指引，實際年利率按現值淨額(NPV)法計算；消費簽賬及現金透支的實際年利率分別為19.56%及21.61%。
2. 主卡或附屬卡持卡人均可要求終止及暫停附屬卡。提出該要求後，須盡快將附屬卡交還本行。主卡持卡人仍須負責償付於附屬卡交還本行前使用該卡產生的任何款項及任何相關收費。
3. 遞交的文件(包括本申請表格)將不予退還。本行保留要求客戶提供其他證明文件的權利。

1. Annual fee for Principal Classic Card is RMB220 and for each Supplementary Classic Card is RMB110. Annual fee for Principal Platinum Card is RMB550 and for each Supplementary Platinum Card is RMB275. According to the guideline of the Code of Banking Practice, the Annualized Percentage Rate is calculated based on the Net Present Value (NPV) method; the Annualized Percentage Rate for retail purchase and cash advance are 19.56% and 21.61% respectively.
2. Either the Principal or the Supplementary Cardholder can request the termination and suspension of the Supplementary Card. Upon such request, the Card must be returned to the Bank as soon as possible. Principal Cardholder shall remain liable for any payments arising from the use of the Card and any related charges until the Card is returned to the Bank.
3. Documents submitted (including this application form) will not be returned. The Bank reserves the right to request other supporting documents from the customer.

聲明及簽署 DECLARATION AND SIGNATURE

1. 本人/吾等聲明，上述資料均屬真實及完整，並特此授權中國建設銀行(亞洲)股份有限公司(「貴行」)聯絡本人/吾等僱主、財務及信貸機構(包括但不限於對本人/吾等於任何信貸資料服務機構存放的信貸資料進行信用審查)或借助任何其他信貸情況或資料來源以核證上述資料，及收集相關資料用以處理及評估本申請，及待本人/吾等申請獲批後，用以操作本人/吾等賬戶。
2. 本人/吾等確認，本人/吾等已細閱及明白中國建設銀行(亞洲)人民幣信用卡重要條款及條件及貴行的《個人資料(私隱)條例》。
3. 本人明白，如發生拖欠付款情況(惟於拖欠事件發生之日起計滿60天前悉數償還拖欠金額除外)，在悉數償還後，本人賬戶資料須由相關信貸資料服務機構保留，時間最長可達五年。
4. 本人亦明白，如本申請獲批，本人有權指示　貴行要求相關信貸資料服務機構刪除本人透過悉數償付而終止之有關賬戶的所有資料，惟於有關賬戶終止前五年內並無拖欠支付任何款項超過60天的紀錄。
5. 本人/吾等明白及同意，信用卡的相關製卡及打卡工序將由　貴行於中國內地之服務供應商負責，並在嚴格的保安措施及操作監控下進行，以確保嚴格保密任何信用卡持卡人資料，除非法律要求或經本人/吾等同意，否則概不向任何於香港或其他地方的第三方披露。本人/吾等亦特此同意就　貴行服務供應商向貴行提供製卡及打卡工序服務而向有關服務供應商披露本人/吾等相關資料。
6. 本人/吾等進一步授權　貴行在保密情況下，將本人/吾等及/或本申請及/或本人/吾等於貴行開設之賬戶的任何相關資料披露予(i)　貴行僱員、代理人及承包商，以處理及核證本申請；(ii)　貴行聘用的第三方，以就操作客戶賬戶(包括信用審查及收數服務)及賬戶服務的市場推廣提供服務；(iii)　貴行及其附屬公司；及(iv) 其名稱或標誌顯示於卡面的任何第三方。本人/吾等亦明白及同意，在　貴行認為必要時，可隨時及不時將本人/吾等資料轉移至其他地方(包括香港境外地區)。本人/吾等亦明白及同意，　貴行可就市場推廣目的使用本人/吾等及/或本人/吾等於　貴行開設之賬戶的資料，及可就市場推廣目的與經挑選的業務合作夥伴交換資料。本人/吾等明白，本人/吾等有權選擇不參與該等市場推廣計劃。
7. 本人/吾等同意受　貴行的人民幣信用卡持卡人協議條款及條件約束，協議副本可應要求提供，且本人/吾等明白，待本申請獲批後，該協議將會與信用卡一同發予本人/吾等。
8. 本人/吾等聲明，本人/吾等並無擁有其他金融機構發出，但因拖欠付款而被註銷的任何信用卡及/或私人貸款，並聲明本人/吾等現時並無拖欠支付其他金融機構之任何款項(包括信用卡及其他貸款)超過30天。
9. 本人/ 吾等進一步確認，並無針對本人/ 吾等作出的任何破產令，且本人/ 吾等概無呈請破產，亦無意申請破產。
10. 本人/吾等明白，如本人/吾等有欺詐意圖而故意於申請時作出任何虛假陳述，本人/吾等可面臨刑事檢控。
11. 貴行可全權酌情決定批准/拒絕申請、指定信用限額及相應利率，而無須申述任何理由。
12. 如本人/吾等與　貴行任何董事或僱員存在任何關係，本人/吾等同意書面通知貴行。
13. 此等條款及條件之中文版本僅供參考。如此等條款及條件之英文版本與中文本版存在任何差異，概以英文版本為準。

1. I/We declare that the above information is true and complete and hereby authorize China Construction Bank (Asia) Corporation Limited ("the Bank") to contact my/our employers, financial and credit institutions (including but without limitation to conduct credit checks on my/our credit information with any credit reference agency) or any other credit or information sources for the verification thereof and for the collection of such information as required for the processing and evaluation of this application and, if my/our application is approved, for the operation of my/our account(s).
2. I/We confirm that I/we have read and understood the Important Terms and Conditions of CCB (Asia) Renminbi Credit Card and the Bank's Personal Data (Privacy) Ordinance.
3. I understand that in the event of any default in payment, unless the amount in default is fully repaid before the expiry of 60 days from the date such default occurred, I shall be liable to have my account data retained by the credit reference agency for a period of up to 5 years after repayment in full.
4. I further understand that in the event this application is approved, I shall have the right to instruct the Bank to request the relevant credit reference agency to delete all my account data in relation to the account upon termination thereof by full repayment provided that there is no default in payment for a period in excess of 60 days on the account within 5 years immediately before account termination.
5. I/We understand and agree that the card processing and the card embossing activities in relation to the Card will be conducted by service provider(s) of the Bank in Mainland China under strict security measures and operational controls to ensure that any information of the cardholders be kept strictly confidential and will not be disclosed to any third party (whether in Hong Kong or elsewhere), except as required by law, or with my/our consent. I/We hereby also consent to the disclosure of my/our information to the service provider(s) of the Bank for the purpose of providing the card processing and the card embossing services to the Bank by such service provider(s).
6. I/We further authorize the Bank to disclose any information regarding me/us and/or this application and/or my/our account(s) with the Bank confidentially to (i) the Bank's employees, agents and contractors for the purpose of processing and verifying this application; (ii) third parties retained by the Bank to provide services in connection with the operation of customer accounts (including credit check and debt collection service) and marketing of account services; (iii) The Bank and its subsidiaries; and (iv) any third party whose name or logo appears on the Card. I/We also understand and agree that the Bank may transfer to and use my/our data in other places (including places outside Hong Kong) at any time and from time to time where the Bank deems necessary. I/We also understand and agree that the Bank may use the information regarding me/us and/or my/our account with the Bank for marketing purposes and may exchange information with selected business partners for marketing purposes. I/We understand that I/we have the right to opt out of such marketing programs.
7. I/We agree to be bound by the terms and conditions of the Bank's Renminbi Credit Card Cardholder Agreement, a copy of which is available upon request and which I/we understand will be given to me/us with my/our credit card(s) on approval of this application.
8. I/We declare that I/we did not own any credit card and/or personal loan issued by other financial institutions that were cancelled due to default payment and also declare that I/we currently do not have any overdue payment (including credit card and other loans) on other financial institutions exceeding 30 days.
9. I/We further confirm that no bankruptcy order has ever been made against me/us and I am/we are neither in the process of petitioning for bankruptcy nor have any intention to do so.
10. I/We understand that if I/we knowingly make any false statement in my/our application with an intention to deceit, I/we may be liable for criminal prosecution.
11. Approval/Rejection of the application, assignment of credit limit(s) and corresponding interest rate(s) shall be at the sole discretion of the Bank without giving any reason.
12. I/We agree to inform the Bank in writing if I/we have any relationship with any of the Bank's directors or employees.
13. The Chinese version of these Terms and Conditions is provided for reference only. In the event of any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

X _____ _____

主卡申請人簽署 / Signature of Principal Card Applicant　　日期 / Date

X _____ _____

附屬卡申請人簽署 / Signature of Supplementary Card Applicant　　日期 / Date

本行專用 FOR BANK USE ONLY

For CCPU/CCD

CIF No. _____　　Date Open _____

Credit Coll. Instruction _____

Card No. _____

中國建設銀行(亞洲)人民幣信用卡重要條款及條件

中國建設銀行(亞洲)人民幣信用卡持卡人協議(「持卡人協議」)的重要條款及條件簡述如下，以供參閱。煩請閱讀對　閣下具約束力的持卡人協議。本文沒有界定涵義的詞彙，其涵義與持卡人協議下所界定的相同。

1. 信用卡申請之批准：

本信用卡申請之批准及向　閣下發出任何信用卡(「信用卡」)，將視乎本行能否完滿核實　閣下的申請表格及　閣下所提供文件所載的資料及本行不時執行的信貸政策而定。本行保留權利拒絕閣下的申請，而無須申述任何理由。

2. 接收信用卡：

2.1　於收到信用卡後，　閣下應立即於信用卡上預留的空白處簽署，且(如本行有所要求)藉確認收妥或按照本行指示以其他方式使信用卡生效。

2.2　閣下使用或使信用卡生效，將視為　閣下同意接受持卡人協議條款及條件之約束。

2.3　閣下不得將信用卡轉讓予任何人士，亦不得容許任何人士使用信用卡或以抵押方式典押信用卡作任何用途。

3. 信用卡之使用：

信用卡以人民幣(「人民幣」)為貨幣單位，並僅供　閣下在中國內地向與中國銀聯股份有限公司(「中國銀聯」)銷售點系統連接的商戶真誠購買貨物及/或服務及/或於本行不時指定中國內地的自動櫃員機作現金透支之用。

4. 貨幣：

藉信用卡完成的所有交易均以人民幣為貨幣單位。倘以人民幣以外的其他貨幣進行交易，則該筆金額將按照本行所釐定的匯率折算為人民幣後記入賬戶。

5. 信用限額/現金透支限額/每日現金透支限額：

閣下須嚴格遵守本行不時釐定的信用限額、現金透支限額及每日現金透支限額，並在使用信用卡時不得超出有關限額。

6. 結單：

閣下將每月收到本行發出的結單。　閣下同意核實結單的交易詳情，如有任何錯誤或未經授權的交易，閣下須於結單日期起計60天內書面通知本行，否則，本行有權將結單所示全部交易視為正確無誤及不可推翻。

7. 逾期收費及手續費：

閣下確認及同意，如於到期日或之前仍未清還最低還款額，本行有權就該未償還欠款按收費表收取手續費、逾期收費、利息及/或其他費用。

8. 收費表：

就發出及使用信用卡而應支付之一切相關費用、收費及利息載於本行收費表內。收費表可於本行主要營業地點索取及在本行網站(www.asia.ccb.com)下載。

9. 附屬卡：

9.1　如獲發任何附屬卡，主卡持卡人須(與附屬卡持卡人共同及各別地)就附屬卡持卡人及/或透過使用附屬卡而招致的任何及所有費用、收費、利息及所有交易及/或責任而向本行負責。

9.2　附屬卡持卡人僅須就其使用附屬卡進行的交易及引致的責任負責。

10. 信用卡的安全：

閣下確認信用卡屬本行所有。　閣下同意採取一切必要措施，確保信用卡在　閣下的控制下保管安全及將個人識別密碼(「私人密碼」)保密，並按照本行不時發出的程序、指示及/或安全指引使用信用卡，以防發生欺詐事件。

11. 報失及責任：

11.1　如發生信用卡及/或私人密碼遺失、被竊及/或未經授權使用的情況，　閣下應在合理及切實可行的情況下盡快撥打本行信用卡客戶服務熱線：(香港)2903 8855或(中國)400 820 8855，向本行報告及向警方報案，並立即中止未經授權使用信用卡。

11.2　就信用卡處理而言，如　閣下以真誠態度及應有謹慎行事(包括採取一切必要防範措施確保信用卡安全及在切實可行的情況下盡快報失、報告被竊及/或未經授權使用信用卡)，則　閣下就信用卡遺失、被竊及/或未經授權使用所須承擔的責任將不會超出適用法例或監管指引不時訂明之最高限額。

11.3　如　閣下信用卡之遺失、被竊及/或未經授權使用乃由於　閣下的欺詐行為或嚴重疏忽，或未能採取一切必要防範措施防止信用卡遺失、被竊及/或未經授權使用，或有關未經授權使用信用卡涉及在　閣下知情或不知情的情況下使用　閣下的私人密碼，則　閣下須就因此產生或與此有關的一切損失及損害負全責，並就因此引致的一切損失、損害、責任及一切合理費用及開支向本行作出彌償。

12. 催收款項開支：

本行可酌情決定，隨時委任催收代理及/或展開法律程序，追討　閣下不時欠付本行的款項，而無須事先通知　閣下。　閣下同意就一切合理招致之費用及開支向本行作出彌償。

13. 修訂：

本行可不時全權酌情決定(i)修改持卡人協議的任何條款及條件及/或收費表；(ii)修改收費表所載任何金額、百分比、違約利率或其他費用及收費；及(iii)就任何現有或新增服務徵收任何新增費用及收費。如　閣下於有關修訂之生效日期後繼續使用信用卡，則須受上述更改所約束，惟上述任何更改將影響任何費用及收費或　閣下的責任或義務，本行將至少提前30天向　閣下發出通知，除非上述更改是由任何本行控制範圍以外的情況而引起。如　閣下不接受本行的更改建議，閣下可按照持卡人協議終止信用卡。

14. 取消服務：

本行可隨時暫停信用卡、暫停或取消透過信用卡提供的任何服務，及/或不批准使用信用卡進行的任何交易，而毋須通知及申述理由。

15. 終止：

15.1　閣下可藉至少提前14天向本行發出書面通知，隨時終止信用卡。

15.2　儘管信用卡已被終止，　閣下仍須對賬戶內的結欠金額及透過信用卡進行的所有交易及未記入賬戶內的任何費用及收費負責，直至該賬戶(不論是否記入賬內)下的所有金額已悉數繳清。

16. 自動櫃員機服務：

如信用卡包含自動櫃員機服務，信用卡的使用須受限於有關自動櫃員機服務供應商指定之使用條款及條件。

17. 抵銷權利：

本行有權隨時及無須事先通知　閣下的情況下合併或綜合　閣下於本行維持之任何賬戶(不論是否到期或所屬之分行)內的任何款項，以償付閣下賬戶內之欠付金額(不考慮　閣下其他賬戶之所屬分行)。

18. 準據版本：

如中、英文版本所載條款及條件有任何不相符之處或有所抵觸，概以英文版本為準。如本文所載條款及條件與持卡人協議有任何不相符之處，概以持卡人協議為準。

Important Terms and Conditions of CCB (Asia) Renminbi Credit Card

The important terms and conditions of the CCB (Asia) Renminbi Credit Card Cardholder Agreement ("Cardholder Agreement") are summarized below for your reference and you should read the Cardholder Agreement which shall be binding on you. Terms not defined herein shall have the same meanings as defined under the Cardholder Agreement.

1. Card Approval:

Approval of this credit card application and issue of any credit card ("Card") to you is subject to the Bank satisfactory verification of the data stated in this application form and the documents supplied by you and to our credit policy from time to time in force. We reserve the right to refuse your application without assigning any reason.

2. Receipt of the Card:

2.1 Immediately upon receipt of the Card, you should sign the Card on the space provided, and if so required by us, activate the Card by acknowledging receipt of it or by other means according to our instructions.

2.2 Your use or activation of the Card shall constitute conclusive evidence of your agreement to be bound by the terms and conditions of the Cardholder Agreement.

2.3 You shall not transfer the Card to any person or allow any person to use the Card or pledge the Card as security for whatever purpose.

3. Use of the Card:

The Card is denominated in Renminbi ("RMB") and is only valid for use within Mainland China for bona fide purchase of goods and/or services from merchant establishments which are connected to the POS system of China UnionPay Company Limited ("CUP") and/or cash advances effected at ATM in Mainland China from time to time designed by us.

4. Currency:

All transactions effected by the use of the Card must be in RMB. If any payment is made in currencies other than RMB, such payment shall be credited into the Account after conversion into RMB at a rate of exchange determined by us.

5. Credit Limit /Cash Advance Limit/Daily Cash Advance Limit:

You shall strictly observe the credit limit, the cash advance limit and the daily cash advance limit imposed by us from time to time determined by us and shall not use the Card in excess of such limits.

6. Statement:

You will receive from us a statement on a monthly basis. You agree to verify the transaction details of the Statement and notify us in writing of any error or unauthorized transactions within 60 days from the date of the statement. Otherwise, we shall be entitled to treat all transactions shown on the statement as correct and conclusive.

7. Late Charge and Handling Fee:

You acknowledge and agree that if the minimum payment is not settled on or before the due date, we are entitled to charge on the unpaid balance such handling fee, late charge, interest and/or other fees as set out in our Fees Schedule.

8. Fee Schedule:

All applicable fees, charges and interest payable in respect of the issue and use of the Card are set out in our Fees Schedule. A copy of the Fees Schedule is available at our principal place of business or on our web site at www.asia.ccb.com.

9. Supplementary Card:

9.1 Where any supplementary card is issued, a principal cardholder shall (jointly and severally with the supplementary cardholders) be liable to us for any and all fees, charges, interest and all transactions effected and/or liabilities incurred by the supplementary cardholders and/or through the use of the supplementary cards.

9.2 A supplementary cardholder shall be liable only for the transactions effected and the liabilities incurred by him through the use of his supplementary card.

10. Safety of the Card:

You acknowledge that the Card is our property. You agree to take all necessary measures to keep the Card safely under your personal control and the personal identification number ("PIN") secret and use the Card in accordance with the procedures, instructions and/or security guidelines from time to time issued by us to prevent fraud.

11. Report Loss and Liability:

11.1 You should report as soon as reasonably practicable to us by calling our Credit Card Customer Service Hotline at (Hong Kong) 2903 8855 or (China) 400 820 8855 and to the police of any loss, theft and/or unauthorized use of the Card and/or PIN and immediately suspend unauthorized use of the Card.

11.2 Provided that you have acted in good faith and with due care (including taking all necessary precautions to safeguard the Card and to report loss, theft and/or unauthorized use of the Card as soon as practicable) in handling the Card, your liability for loss, theft and/or unauthorized use of the Card shall not exceed the maximum amount from time to time prescribed by applicable laws or regulatory directives.

11.3 You shall be fully liable for all loss and damage arising out of or in connection with the loss, theft and/or unauthorized use of the Card if you have acted fraudulently or with gross negligence, or have failed to take all necessary precautions to prevent such loss, theft and/or unauthorized use of the Card, or if the unauthorized use of the Card involves the use of your PIN with or without your knowledge and shall indemnify us against all losses, damages, liabilities and all reasonable costs and expenses incurred as a result thereof.

12. Enforcement Expenses:

We may, at our discretion, appoint debt collection agents and/or institute legal proceedings at any time without prior notice to you to recover any amount from time to time due to us. You agree to indemnify us against all costs and expenses reasonably incurred.

13. Amendments:

We may in our sole discretion from time to time (i) change any of the terms and conditions of the Cardholder Agreement and/or the Fee Schedule; (ii) change any amounts, percentages, penalty rates or other fees and charges contained in the Fee Schedule; and (iii) impose any new fees and charges in respect of any current or new services, and you shall be bound by the above if you continue to use the Card after the relevant effective date provided that if any of the above will affect fees and charges or otherwise your liability or obligation and is not necessitated by any circumstances beyond our control, we shall give you not less than 30 days' notice. You may terminate the Card in accordance with the Cardholder Agreement if you do not accept our proposed change.

14. Cancellation of the Services:

We may at any time without notice and without giving any reason suspend the Card, suspend or otherwise cancel any services offered through the Card, and/or disapprove any transaction to be effected by the Card.

15. Termination:

15.1 You may at any time terminate the Card by giving not less than 14 days' prior written notice to us.

15.2 You shall remain liable for the outstanding balance of the Account together with all transactions effected through the use of the Card and any fees and charges which have not yet been posted to the Account notwithstanding such termination until all sums due under the Account (whether or not posted to the Account) are paid in full.

16. ATM Services:

Where the Card is incorporated with ATM facility, the use of the Card shall be subject to the terms and conditions of use as stipulated by the relevant ATM facility provider(s).

17. Right to Set-off:

We shall be entitled at any time and without notice to you, to combine or consolidate the moneys in any of your accounts maintained with us (whether matured or not) towards the repayment of sums owed by you in your Account(s) regardless of where your other accounts are located.

18. Governing Version:

If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail. In the event of any inconsistency between the terms and conditions stated herein and the Cardholder Agreement, the Cardholder Agreement shall prevail.