

Notice of Changes in relation to CCB (Asia) Credit Cards ("Cards")

Dear Valued Cardmember,

We would like to inform you that there will be changes made in relation to your Cards. The changes will be effective tentatively in the fourth quarter of 2018, and we will notify you of the effective date ("Effective Date") separately.

I. Amendments to the Documents relating to Cards

A summary of the key changes is set out under Section A, and the full details of changes are set out under Section B.

A. Summary of the Key Changes

1. Fee Schedule

- i. A new service fee will be levied on credit card paper statement.
- ii. The Bank will no longer charge delinquent APR.
- iii. The annual membership fee, and balance refund handling fee will be updated.

2. CCB (Asia) Credit Card Cardmember Agreement

i. PIN

PIN will not be assigned by the Bank but will be selected by Cardmembers.

ii. Combined Credit Limit and Consolidated Credit Card Statement

Cardmembers with more than one Card will be assigned with a combined credit limit¹, which will be shared among all Card (VISA, Mastercard or UnionPay Dual Currency Credit Card) accounts².

Furthermore, the Bank will issue a consolidated monthly statement (covering both principal and supplementary account (if any)) for all Cards² under the same principal Cardmember, such that all Cards will have the same statement date and payment due date.

For Cardmembers with multiple statement dates within a month, the last statement date before 27th (if all statement dates are on or before 26th) or 27th (if any statement date(s) is/are on or after 27th) will become the statement date of the consolidated monthly statement.

Consolidated Statement Date Example #1:

If you currently have multiple statement dates (e.g. 2nd, 12th and 23rd) within a month, 23rd of each month will become the statement date of the consolidated monthly statement.

Consolidated Statement Date Example #2:

If you currently have multiple statement dates (e.g. 15th, 25th and 28th) within a month, 27th of each month will become the statement date of the consolidated monthly statement.

Cardmembers should be aware that the balance of each Card account must still be settled separately.

Remarks:

- 1. The amount of the combined credit limit will be determined subject to the status of each VISA or Mastercard or UnionPay Dual Currency Credit Card account.
- 2. The combined credit limit and consolidated credit card statement will not be applicable to Business Credit Cards.

iii. Credit Card Paper Statement Fee

A new service fee will be levied on credit card paper statement.

iv. Terms and Conditions for use of Octopus Card Function on CCB (Asia) Octopus UnionPay Dual Currency Credit Card

Revisions are made to clarify the handling of any remaining value of the Octopus card function as stored on the CCB (Asia) Octopus UnionPay Dual Currency Credit Card upon termination.

3. Terms and Conditions of CCB (Asia) eye Credit Card Extra Bonus Point Rewards Programme

Electronic wallet top-up or fund transfer will not be eligible for extra 4 times bonus points.

4. CCB (Asia) Hong Kong Airlines Fly Away Credit Card Gift Rewards Programme Terms & Conditions

i. Cap On Designated Transactions To Earn Bonus Points

The cap on the total amount of designated transactions that are eligible for earning Bonus Points will be changed to 12 times of the permanent combined credit limit of the principal Cardmember. The basis of the calculation of such amount will be changed to each calendar year.

ii. Bonus Points Expiry

Bonus points earned are valid for up to 2 years and will be forfeited without notice on the last day of the following calendar year. For example, bonus point earned during 1 January, 2018 to 31 December, 2018 will be expired on 31 December, 2019. Bonus point earned during 1 January, 2019 to 31 December, 2019 will be expired on 31 December, 2020.

5. Terms and Conditions of "Instant Travel Cub"

i. Instant Travel Club membership will also be applicable to Cardmembers who have enrolled for the Premium Free "Annual Insurance Plan".

ii. For Cardmembers with more than one Card eligible for Instant Travel Club, successful registration with one Card will be automatically applied to all other eligible Cards under the same principal Cardmember. Instant Travel Club membership will be effective until a Cardmember cancels the registration or all eligible Cards under the same Cardmember are cancelled or terminated (whichever is earlier).

iii. Each Cardmember can receive a maximum of 150,000 extra bonus points (excluding the basic bonus points) on eligible transactions per eligible Card per calendar year.

iv. Cardmembers can only apply for installment plan for local travel transactions and overseas retail transactions conducted in foreign currencies after the monthly statement is generated for the transactions. There will be no cap on the total amount applicable for installment plan.

v. Any advanced bonus points must be fully repaid on or before 30 April in the next year after redemption or upon cancellation of Bonus Points Reward Account.

6. General Terms and Conditions, Terms & Conditions of "Bonus Points Reward Program", Terms & Conditions for all Vouchers and Terms and Conditions of "Asia Miles Redemption Program"

General Terms and Conditions, Terms & Conditions of "Bonus Points Reward Program", Terms & Conditions for all Vouchers, Terms and Conditions of "Asia Miles Redemption Program" will be consolidated into a new Terms & Conditions of Bonus Points Reward Programme.

i. Cap On Designated Transactions To Earn Bonus Points

The cap on the total amount of designated transactions that are eligible for earning Bonus Points will be changed to 12 times of the permanent combined credit limit of the principal Cardmember. The basis of the calculation of such amount will be changed to each calendar year.

ii. Bonus Points Expiry

Bonus points earned are valid for up to 2 years and will be forfeited without notice on the last day of the following calendar year. For example, bonus point earned during 1 January, 2018 to 31 December, 2018 will be expired on 31 December, 2019. Bonus point earned during 1 January, 2019 to 31 December, 2019 will be expired on 31 December, 2020.

iii. Revisions are made to enhance clarity of the meaning for terms and conditions.

7. Terms and Conditions of Dual Currency Cash Rebate Scheme

Cap On Designated Transactions To Earn Bonus Points

The cap on the total amount of designated transactions that are eligible for earning Bonus Points will be changed to 12 times of the permanent combined credit limit of the principal Cardmember. The basis of the calculation of such amount will be changed to each calendar year.

8. Terms and Conditions of RMB Transaction SMS Alert Service

Cardmembers are no longer required to register for the RMB Transaction SMS Alert Service. A SMS alert will be sent to a Cardmember's registered mobile phone number for any retail transaction or cash advance of designated amount (specified by us from time to time) conducted with the Card.

9. "Terms and Conditions of Asia Miles Redemption Programme" (Applicable to CCB (Asia) UnionPay Dual Currency Platinum Credit Card and Diamond Credit Card)
i. Cap On Designated Transactions To Earn Bonus Points

The cap on the total amount of designated transactions that are eligible for earning Bonus Points will be changed to 12 times of the permanent combined credit limit of the principal Cardmember. The basis of the calculation of such amount will be changed to each calendar year.

ii. Bonus Points Expiry

Bonus points earned are valid for up to 2 years and will be forfeited without notice on the last day of the following calendar year. For example, bonus point earned during 1 January, 2018 to 31 December, 2018 will be expired on 31 December, 2019. Bonus point earned during 1 January, 2019 to 31 December, 2019 will be expired on 31 December, 2020.

10. General Terms & Conditions of CCB (Asia) VISA Infinite Credit Card Bonus Points Reward Scheme

The cap on the total amount of designated transactions that are eligible for earning Bonus Points will be changed to 12 times of the permanent combined credit limit of the principal Cardmember. The basis of the calculation of such amount will be changed to each calendar year.

11. Terms and Conditions of VISA Infinite Gift Redemption Programme

Revisions are made to enhance clarity of the meaning of the terms and conditions.

12. Terms and Conditions of Priority Pass™ Membership

If the Priority Pass™ Membership Card is lost, stolen or damaged, we will charge a HKD100 card replacement fee.

13. Terms and Conditions of "CCB (Asia) UnionPay Diamond Prestige Credit Card Asia Miles Redemption Programme Cap On Designated Transactions To Earn Bonus Points"

The cap on the total amount of designated transactions that are eligible for earning Bonus Points will be changed to 12 times of the permanent combined credit limit of the principal Cardmember. The basis of the calculation of such amount will be changed to each calendar year.

B. Full details of the Changes (additions are underlined and deletions are crossed out):
1. Amendments to "CCB (Asia) Credit Card Fee Schedule" (Applicable to all CCB (Asia) Credit Cards, excluding Business Card)

The Bank's "CCB (Asia) Credit Card Fee Schedule" will be revised as follows:

FINANCE CHARGES	
Delinquent APR For Retail Purchase	38.48%*(monthly rate at 2.75%) and 42.58%*(monthly rate at 3%) it may be applied to your account if you fail to settle the minimum payment by 44 days or 54 days respectively in full from the date of the statement date.
Delinquent APR For Cash Advance	40.49%*(monthly rate at 2.75%) and 44.76%*(monthly rate at 3%) it may be applied to your account if you fail to settle the minimum payment by 44 days or 54 days respectively in full from the date of the statement date.
A notice will be sent to you 30 days in advance if the Delinquent APR is to be in force. (These two items will be deleted in its entirety as the Bank will no longer charge delinquent APR.)	

FEES	
Credit Card Paper Statement Fee	HKD10 per customer per quarter
Annual Membership Fee (per card)	
- Classic/Standard/Gold/Platinum	Principal From HKD240 to HKD1,500 <u>Waived</u>
- World/Diamond	Supplementary From HKD120 to HKD750 <u>Waived</u>
- Infinite/Diamond Prestige	HKD1,500 HKD1,800 HKD3,800
	HKD750 HKD900 HKD1,900
	The Annual Membership Fee waiver to cardmembers and the relevant terms and conditions (if any) continues to apply.
Credit Balance Refund Handling Fee	HKD75 <u>HKD100</u> per withdrawal

For the full version of revised CCB (Asia) Credit Card Fee Schedule, please visit www.asia.ccb.com/noatnc/en

2. Amendments to "CCB (Asia) Credit Card Cardmember Agreement" (Applicable to all CCB (Asia) Credit Cards, excluding Business Card)

Clause No. under the existing Agreement	Clause No. under the revised Agreement	Newly added/amended content
Clause 1	Clause 1	... "PIN" means all personal identification number(s) assigned by CCB (Asia) to, or subsequently selected by me for the purpose of identifying me for certain transactions made through the use of the Card....
Clause 3.5	Clause 3.5	3.5 Credit Limit (i) (Applicable to VISA and MasterCard Credit Card) Combined credit limit for VISA and MasterCard Credit Card <u>Combined credit limit for VISA, Mastercard and UnionPay Dual Currency Credit Card</u> – I will be given a combined credit limit expressed in HKD (inclusive of a cash advance limit) which will be the maximum allowable outstanding balance in respect of all my VISA, and Mastercard and UnionPay Dual Currency Card Account(s) at any time. Within such combined credit limit, CCB (Asia) may further, if applicable, determine a pre-set credit limit in respect of a Card Account. (ii) (Applicable to UnionPay Dual Currency Credit Card) Credit limit for UnionPay Dual Currency Credit Card – I will be given a credit limit expressed in HKD (inclusive of a cash advance limit) which will be my maximum allowable outstanding balance in respect of my UnionPay Dual Currency Credit Card to be shared between the HKD Card Account and RMB Card Account at any time. (iii) ii Right to Vary – CCB (Asia) may vary the combined credit limit, the pre-set credit limit and/or cash advance limit for VISA, and Mastercard and UnionPay Dual Currency Credit Card; credit limit and/or the cash advance limit for UnionPay Dual Currency Credit Card (collectively the "Limits") at its discretion from time to time...

Clause 3.6 (i)	Clause 3.6 (i)	<p>3.6 Use of Card</p> <p>(i) The Card is issued for my personal use and is not transferable. I shall open and maintain the Card Account to the satisfaction of CCB (Asia). I understand and agree that certain transactions (in particular, when physical presentation of the Card is not necessary) may still be effected and charged to my Card Account(s) even if the Card is not activated. I shall still be liable for all transactions effected by use of the Card, irrespective of whether the Card is activated or not. The use of the Card is subject to: (i) the combined credit limit or the pre-set credit limit for VISA and Mastercard and UnionPay Dual Currency Credit Card ; credit limit for UnionPay Dual Currency Credit Card set by CCB (Asia), in connection with the payment for any purchase of goods and/or services, payment for which may be charged to the Card Accounts; ...</p>
Clause 4.1	Clause 4.1	<p>...</p> <p>Credit Card Paper Statement Fee – A service fee will be charged per quarter if I choose to receive the paper statement.</p> <p>Fee relating to Foreign Currency Transactions (Applicable to VISA and MasterCard Credit Card) - A fee will be charged for every transaction effected in a currency other than HKD.</p> <p>Fee relating to Settling Foreign Currency Transactions in Hong Kong Dollars – A fee will be charged by Visa, MasterCard or UnionPay (if applicable) on a foreign currency transaction which has been simultaneously converted into HKD by an overseas merchant or a merchant registered outside Hong Kong at the point of sale.</p> <p>Finance Charge - In respect of cash advance, the finance charge is calculated from the date of advance until full repayment is received. In respect of a retail purchase, if you pay the outstanding balance in full on or before the payment due date (each as shown in the Statement of Account), no finance charge will be levied. If (for a cash advance or retail purchase) the amount paid is less than the whole outstanding balance, a finance charge will be applied to the retail purchase (at the interest rate shown on the Fee Schedule) based on:</p> <p>(i) the unpaid balance (shown in the previous Statement of Account) from the Statement Date immediately preceding the Payment Due Date (shown in that Statement of Account) until payment in full; and</p> <p>(ii) the amount of each new transaction being posted since the Statement Date, from the transaction date until payment in full.</p> <p>If the required minimum payment is not paid in full (as indicated in the Statement of Account) by 44 or 54 days past the date of such Statement of Account, I will be given not less than thirty (30) days' notice before higher finance charges for all the sum due take effect.</p> <p>The applicable finance charges in respect of cash advances and retail purchases are specified in the Fee Schedule.</p> <p>I agree that once a higher finance charge has become applicable, it will continue to be applicable (regardless of whether or not any subsequent minimum payment has been made in full) until further notice is given to me.</p> <p>Foreign Currency Check Processing Fee - Foreign currency check(s) other than the specified currency of the relevant Card Account(s) (which CCB (Asia) may at its discretion accept) will be processed subject to a handling fee. For the avoidance of doubt, RMB check will not be accepted.</p> <p>Late Payment Fee - If I fail to pay in full the respective "Minimum Payment" on or before the "Payment Due Date", each as set out in the Statement of Account, in respect of any of my Card Account(s), a late charge or late charges will be imposed on each of the relevant overdue Card Account(s).</p> <p>Overlimit Fee - An overlimit fee will be charged once per each Statement of Account if the outstanding balance as at the date of the Statement Date as set out in the Statement of Account exceeds the combined credit limit or the pre-set credit limit for VISA, and Mastercard and Credit Card; the credit limit for UnionPay Dual Currency Credit Card...</p>
Clause 4.2	Clause 4.2	<p>...(iii) Sales Draft Retrieval Fee, Card Replacement Fee, <u>Credit Card Paper Statement Fee</u>, Statement Retrieval Fee, and other Fees and Charges; then ...</p>
Terms and Conditions for use of Octopus Card Function on CCB (Asia) Octopus UnionPay Dual Currency Credit Card Clause 2.3	Terms and Conditions for use of Octopus Card Function on CCB (Asia) Octopus UnionPay Dual Currency Credit Card Clause 2.3	<p>2.3 If the Card is terminated for whatever reason, <u>any positive or negative remaining value of the Octopus card function as stored on my Card will be posted into my Principal Card account. This will be reflected on the monthly statement within two months after the Card is terminated.</u> I irrevocably agree that (i) CCB (Asia) may apply any positive remaining value of the Octopus card function as stored on the Card in or towards satisfaction of any outstanding debts owed by me to CCB (Asia), or (ii) CCB (Asia) shall deduct from the Card Account any negative balance of the Octopus card function on the Card.</p>

For the full version of revised CCB (Asia) Credit Card Cardmember Agreement, please visit www.asia.ccb.com/naotnc/en

3. Amendments to "Terms and Conditions of CCB (Asia) eye Credit Card Extra Bonus Point Rewards Programme" (Applicable to eye Credit Card)

Clause No. under the existing Terms and Conditions	Clause No. under the revised Terms and Conditions	Newly added/amended content
Clause 2	Clause 2	<p>2. THE OFFER – Eligible transactions in (a) to (b) under this clause 2 ("Eligible Transactions") made with Eligible Cards will receive 5 times bonus point rewards (Including the basic bonus points given under the CCB (Asia) Credit Card Bonus Points Programme) during Promotion Period ("Rewards"). Eligible Transactions include:</p> <p>a. Online retail transactions;</p> <p>b. Retail transactions made by Visa payWave function</p> <p>Only Eligible Transactions posted during the Promotion Period will be counted for the Rewards Offer. The following types of payment/transaction shall not be eligible for extra 4 times bonus points: electronic wallet top-up or fund transfer, payment for insurance policies issued by insurance companies, autopay transactions, Octopus reloading, online bill payment, tax payment, fees and charges made or incurred (whether in relation to the Eligible Card account(s) or otherwise) and any transactions that have been cancelled or refunded, such other categories as we may at our sole discretion determine from time to time. Any bonus points that are credited for ineligible transaction may, without prior notice, be reversed. The accumulated maximum extra bonus points for the Rewards per Eligible Card account for each calendar year (From January 1 to December 31) is 300,000 bonus points. All terms and conditions of the CCB (Asia) Credit Card Bonus Point Programme shall apply.</p>

Clause 4	Clause 4	4. SUPPLEMENTARY CARDS — Spending by supplementary cardmember(s) of the Eligible Card(s) during the Promotion Period will be treated as made by principal cardmember(s) of the Eligible Card(s) for the purpose of the Programme.
Clause 7	Clause 7	7. ELIGIBILITY — Your eligibility for the Programme is subject to our checking on your Card account status and to your Card account(s) remaining valid and in good standing (as determined at our discretion) throughout the Promotion Period by the time when the Rewards are credited.

For the full version of revised Terms and Conditions, please visit www.asia.ccb.com/noatnc/en

4. Amendments to “CCB (Asia) Hong Kong Airlines Fly Away Credit Card Gift Rewards Programme Terms & Conditions”
 (Applicable to CCB (Asia) Hong Kong Airlines Fly Away Credit Card)

Clause No. under the existing Terms and Conditions	Clause No. under the revised Terms and Conditions	Newly added/amended content
Clause 7	Clause 7	7. ELIGIBLE TRANSACTIONS Eligible Transactions include spendings on retail purchases (including by-installment arrangements and Octopus Automatic Add-Value Service transactions) and cash advances. Transactions that do not earn Bonus Points are (including but not limited to): "Cash Out" Installment Programme, "FUN Express" Installment Programme, Balance Transfer Interest Free Installment Programme, settlement through Online Personal Banking Service for insurance loan repayment, tax payment, payment for MPF contribution, finance charges, late charges, and other fees and charges imposed by the Bank, or other categories as we may at our sole discretion determine from time to time.
Clause 9	Clause 9	9. CAP ON DESIGNATED TRANSACTIONS TO EARN BONUS POINTS Each Card account will be subject to a cap on the total amount of online bill payment and payment to insurance companies that are eligible for earning Bonus Points in <u>each calendar year (From 1 January to 31 December) ("Calendar Year")</u> a "Cardmembership Year", which is equivalent to the value of 12 times of the prevailing permanent combined credit limit of the Card. The first Cardmembership Year commences on the date we issue a new principal card and ends on the last day of the 12th calendar month following the issuance of the new principal card. The following Cardmembership Years means every 12-calendar month period thereafter. For example, for a Card account opened on 15 April, 2016, the first Cardmembership Year is from 15 April, 2016 to 30 April, 2017, and the 2nd Cardmembership Year is from May 1 to 30 April and so on and so forth.
Clause 12	Clause 12	12. BONUS POINTS EXPIRY Accumulated Bonus Points are valid for a maximum of 2 years and will be forfeited biannually without notice on the last day of every 2nd Cardmembership Year or upon termination or cancellation of the Card account (whichever is earlier). For example, if a Card account was opened on 15 April, 2016, the last day of the 2nd and 4th Cardmembership Year are 30 April, 2018 and 30 April, 2020 and therefore any accumulated Bonus Points will be forfeited on these two dates and so on and so forth. Bonus points earned are valid for up to 2 years and will be forfeited without notice on the last day of the following calendar year. For example, bonus point earned during 1 January, 2018 to 31 December, 2018 will be expired on 31 December, 2019. Bonus point earned during 1 January, 2019 to 31 December, 2019 will be expired on 31 December, 2020.

For the full version of revised Terms and Conditions, please visit www.asia.ccb.com/noatnc/en

5. Amendments to “Terms and Conditions of "Instant Travel Club"” (Applicable to CCB (Asia) Platinum credit cards, excluding CCB (Asia) Hong Kong Airlines Fly Away Credit Card, any UnionPay Dual Currency Credit Card and Business Card)

Clause No. under the existing Terms and Conditions	Clause No. under the revised Terms and Conditions	Newly added/amended content
Clause 1	Clause 1	1. This Programme - This Programme is only applicable to principal cardmembers of Platinum credit cards issued by China Construction Bank (Asia) Corporation Limited (“we”, “us”, “the bank”) (excluding CCB (Asia) Hong Kong Airlines Fly Away Credit Card, any UnionPay Dual Currency Credit Card and Corporate Credit Business Card) (“cardmember(s)”, “you”) and only applicable to credit cards which successfully (“Eligible Credit Cards Card(s)”) registered for the Program. This membership is not applicable to cardmember who successfully enrolled with “Annual Insurance Plan”.
Clause 2	Clause 2	2. Registration – Cardmembers are required to register through the “Instant Travel Club” Registration Hotline at 317 95508, Online Banking or fill in the enrollment form. Upon successful registration, Cardmembers (“Eligible Cardmembers”) will receive a Registration Confirmation Letter sent to your correspondence address within 2 weeks after successful registration. If a Cardmember has more than one Eligible Credit Card, successful registration with one of his/her Eligible Credit Cards will automatically be applied to all other Eligible Credit Cards under his/her name. For cardmembers holding more than one eligible credit cards, registration for each eligible credit card is required. If the remaining cardmembership year period of the registered credit card is less than two months, related registration will be processed and treated as a registration for next cardmembership year.
Clause 3	Clause 3	3. Membership – All privileges under this Programme is <u>will be</u> effective on the second working day after your successful registration until you call or write to us to cancel the registration of this Programme your cardmembership expiry month. For registration of new card cardmembers who submit the registration together with the card application, all privileges under this Programme will be effective on the first day of the following month after your credit card account is opened. The effective date as indicated on the Registration Confirmation Letter (“Instant Travel Club Membership Effective Date”) shall be final. If you apply for another Eligible Credit Card after successful registration of this Programme, the registration will be automatically applied to the new Eligible Credit Card and the privileges will be effective on the card issue date. Please note that this Program’s membership will be renewed automatically each year upon your cardmembership expiry month. If you do not wish to renew, please call or write to us prior to the membership of this Programme expires.
Clause 4(i)	Clause 4(i)	i. <u>Bonus Point Rewards Promotion Period</u> – From your Instant Travel Club Membership Effective Date, eligible transaction will receive 3 times bonus point rewards. (3 times bonus point rewards has included the basic bonus points given under Bonus Point Program) (“Bonus Point Rewards”). Please refer to terms and conditions of Bonus Point Reward Programme for details of Bonus Point Rewards Account (“Bonus Points Rewards Account”).

Clause 4(ii)	Clause 4(ii)	ii. Eligible Transaction – All local travel related transactions (include transactions at travel agencies and airline companies) and overseas retail transactions in non-Hong Kong Currency conducted with Eligible Credit Cards in currency other than Hong Kong Dollar can enjoy Bonus Point Rewards as described under (i) above. The maximum total amount of transactions eligible for this “Extra Bonus Points” is HKD50,000 within each cardmembership year. Only posted transactions will be counted as eligible. Eligible Cardmember can receive a maximum of 150,000 extra bonus points (excluding the basic bonus points) per Eligible Credit Card per calendar year under the Bonus Points Rewards. Un-posted, cancelled or refunded transactions and transactions that are found fraudulent will be counted as ineligible transactions. For any cancelled/refunded transactions, the Bank has the right to and will be entitled to debit or charge back any bonus point so granted to the Eligible Cardmember from the Card Account(s) Bonus Points Rewards Account without prior notice.				
Clause 4(iii)	Clause 4(iii)	iii. Account Status - Bonus Point Rewards (including the basic bonus points given under Bonus Point Program) will be credited to the successfully registered Card Account Bonus Points Rewards Account of Eligible Cardmember who have successfully registered the Programme directly on second working day after the transaction is posted. The Eligible Credit Card account(s) Bonus Points Rewards Account should be valid and in good standing (as determined at the Bank discretion) throughout the Promotion Period and at the time when the bonus point rewards is given.				
Clause 4(iv)	Clause 4(iv)	iv. Eligible Transactions - Cardmember may apply for 6 months installment plans for any local travel related transactions (include transactions at travel agencies and airline companies) and overseas retail transactions in non-Hong Kong currency currency other than Hong Kong Dollar. Installment can only be applied after the monthly statement is generated for the transactions. The total minimum transaction amount applicable for Installment Plan should be HK\$500 or above made using the Eligible Credit Card. The maximum total amount applicable for this Installment Plan within each cardmembership year is HK\$50,000 (the cardmembership year is based on the application date).				
Clause 4(v)	Clause 4(v)	v. Application - Cardmembers must shall call CCB (Asia) Platinum Card 24-hour Customer Service Hotline 317 95588 and apply this Installment Plan according to application dates as follows: <table border="1" style="margin-left: 20px;"> <tr> <td>Earliest date of application</td> <td>1st working day after the relevant eligible retail transaction is posted statement is generated</td> </tr> <tr> <td>Latest date of application</td> <td>4 working days (excluding Saturdays) immediately before the Payment Due Date specified in the Statement of Account where the relevant eligible retail transaction appears</td> </tr> </table>	Earliest date of application	1st working day after the relevant eligible retail transaction is posted statement is generated	Latest date of application	4 working days (excluding Saturdays) immediately before the Payment Due Date specified in the Statement of Account where the relevant eligible retail transaction appears
Earliest date of application	1st working day after the relevant eligible retail transaction is posted statement is generated					
Latest date of application	4 working days (excluding Saturdays) immediately before the Payment Due Date specified in the Statement of Account where the relevant eligible retail transaction appears					
Clause 4(vii)	Clause 4(vii)	vii. Repayment Period - Successful applicants will be notified in writing. Upon application approval, the first monthly installment amount shall first be charged to the posted to the Eligible Credit Card Account on the Account on the issuance date of the notification letter statement date of the next statement after successful application, and the remaining balance will be charged posted to the Eligible Credit Card Account Account by 5 monthly equal installments on the following consecutive months and shown in the monthly statements.				
Clause 4(ix)	Clause 4(ix)	ix. Promotion Redemption Period – Eligible Cardmembers can apply to advance redeem mileage by submitting the “Advance Mileage Redemption” form within May 1 – December 31 each year. No late application will be accepted (our record shall prevail).				
Clause 4(x)	Clause 4(x)	x. Redemption - “Advance Mileage Redemption” is only applicable for Asia Miles redemption and the Terms and Conditions of “Asia Miles Redemption” apply. Any redemption request is irrevocable and may not be changed or withdrawn once submitted to us. Bonus points / advance advanced bonus points from Advance Mileage Redemption (if applicable) required for redemption will be deducted from the Eligible Credit Card Account Bonus Points Rewards Account automatically. Bonus points deducted for redemption will not be returned.				
Clause 4(xi)	Clause 4(xi)	xi. Advance Advanced Bonus Points – Besides bonus points earned under the Eligible Credit Card Account Bonus Points Rewards Account, Cardmembers can redeem Asia Miles with advanced bonus points earned from Advance Mileage Redemption. The maximum bonus points can be advanced during Promotion Period is 150,000 within each calendar year. The advanced bonus points are not transferable.				
Clause 4(xii)	Clause 4(xii)	xii. Bonus Point Consolidation Category – Bonus points earned on multiple cards can not Only bonus point earned from the Bonus Point Reward Programme and advanced bonus points from Advance Mileage Redemption can be used be consolidated for the purpose of Advance Mileage Redemption.				
Clause 4(xiii)	Clause 4(xiii)	xiii. Advanced Bonus Points Repayment Period – Any advanced bonus points must be fully repaid on or before April 30 in the next year after redemption or upon cancellation/termination of Bonus Points Rewards Account card cancellation (disregard of cancellation reason) (“Bonus Point Redemption Repayment Period”), whichever the is earlier. If Cardmembers cannot repay the advanced bonus points within Bonus Points Repayment Period, the outstanding advanced bonus points will be charged within 1 month after the expiry of Bonus Points Repayment Period or upon card cancellation/termination of Bonus Point Reward Account cancellation (whichever the is earlier) from the Eligible Credit Card Account at HKD1.2 per 100 advanced bonus points (outstanding balance less than 100 advanced bonus points will be rounded as 100 advanced bonus points) without prior notice.				
Clause 5	Clause 5	5. Account Status – Cardmember’s eligibility for the Programme is subject to the Bank checking on Card account Eligible Credit Card Account status and the Card account(s) Eligible Credit Card Account(s) should be valid and in good standing (as determined at the Bank discretion) throughout the Promotion Period.				

For the full version of revised Terms and Conditions, please visit www.asia.ccb.com/noatnc/en

6. Consolidation of General Terms and Conditions, Terms & Conditions of “Bonus Points Reward Program”, Terms & Conditions for all Vouchers, Terms and Conditions of “Asia Miles Redemption Program” (Applicable to Visa and Mastercard Credit Card, except CCB (Asia) Hong Kong Airlines Fly Away Credit Card and CCB (Asia) Visa Infinite Credit Cards) (collectively “General Bonus Points T&C”) into a new “Terms & Conditions of Bonus Points Reward Programme” as set out below: (Applicable for CCB (Asia) Visa / Mastercard Credit Cards, excluding CCB (Asia) Hong Kong Airlines Fly Away Credit Card and CCB (Asia) Visa Infinite Credit Cards)

(A) Bonus Point Accumulation:

1. PROGRAMME AVAILABILITY – This Programme is available to :

Customer (“Customer(s)”) who is the principal cardmember of any valid Visa / Mastercard Credit Card (except CCB (Asia) Hong Kong Airlines Fly Away Credit Card and CCB (Asia) Visa Infinite Credit Cards) (“Credit Card(s)”) issued by China Construction Bank (Asia) Corporation Limited (“Bank”, “we”, “us”, or “our”).

2. POINT EARNING - Customer will earn bonus point (“Bonus Point(s)”) by using the following banking services (“Services”):

Products/Services	Earn Rate
Credit Cards	1 Bonus Point for every HKD1 spent on retail purchases and cash advances

3. **ELIGIBLE TRANSACTIONS FOR CREDIT CARD** - Only spending on retail purchases and cash advances (including by installment arrangements) by using the Credit Cards will be eligible for Bonus Points ("**Eligible Transactions**"). There are no Bonus Points for the following payment types by Credit Cards, including but not limited to, "Cash Out" Installment Program, "FUN Express" Installment Program, settlement of finance charges, late charges, all account service charges, settlement through online personal banking service for insurance loan repayment, tax payment, payment for MPF contribution, or other categories as we may at our sole discretion determine from time to time.
4. **BONUS POINT CAP ON DESIGNATED TRANSACTIONS OF CREDIT CARD** - The total Bonus Points earned for each calendar year (from 1 January to 31 December) ("**Calendar Year**") will be capped at 12 times of the permanent combined credit limit (not applicable to temporary increase in credit limit) for transaction(s) of online bill payment(s) and payment(s) to insurance companies which are paid by Credit Card.
5. **POSTING OF BONUS POINTS** - The Bonus Points will be credited to the bonus point rewards account ("**Bonus Points Rewards Account**") when an Eligible Transaction is posted on the Credit Card account. For installment loans or interest-free purchase-by-installment transactions, Bonus Points will be credited when an installment is posted on the Credit Card account. Any Bonus Point that credited for ineligible transaction may, without prior notice, be reversed.
6. **EXPIRY OF BONUS POINTS** - Bonus points earned are valid for up to 2 years and will be forfeited without notice on the last day of the following calendar year. For example, bonus point earned during 1 January, 2018 to 31 December, 2018 will be expired on 31 December, 2019. Bonus point earned during 1 January, 2019 to 31 December, 2019 will be expired on 31 December, 2020. All Bonus Points earned will be forfeited and cancelled without notice upon termination or cancellation of all the products and services with the Bank.
7. **NO CONSOLIDATION OF BONUS POINTS** - Unless otherwise specified, other types of exclusive bonus points earned from other credit cards, including but not limited to, UnionPay Dual Currency Credit Card, CCB (Asia) Visa Infinite Card and CCB (Asia) Hong Kong Airlines Fly Away Credit Card cannot be combined with the Bonus Points earned under this Programme.

(B) Bonus Points Redemption

8. **REDEMPTION** - Applications for gift redemption/cash rebate redemption/voucher redemption/purchase requests ("**Redemption(s)**") may only be made by Customers. Redemptions are only accepted if we consider that the relevant products/services are still available.
9. **USE OF BONUS POINTS** - The Bonus Points required for Redemption will be deducted from the Bonus Points Rewards Account. If cash is required for Redemption, Customer must appoint a Credit Card account which is relevant to the Bonus Points Rewards Account to pay the cash amount. All transaction details will be set out in the subsequent monthly statement of the relevant Credit Card account.
10. **INSUFFICIENT BONUS POINTS** - Any Redemption with insufficient Bonus Points will be automatically rejected. However, for Redemption request of multiple items submitted by the same physical form, if the Bonus Points are not enough to redeem all the items, we will process the Redemption following the listed order.
11. **CASH REBATE REDEMPTION** - Successfully redeemed cash rebate will be credited to the Credit Card account upon deduction of the applicable Bonus Points. The cash rebate details will be shown in the Customer's subsequent monthly statement of the relevant Credit Card account.
12. **FORFEITURE OF BONUS POINTS** - Any fraud or abuse committed in relation to the Programme may result in the forfeiture of any accrued Bonus Points.
13. **NO CHANGE AFTER REDEMPTION SUBMITTED** - Redemption cannot be changed or withdrawn once submitted. In case of unsuccessful Redemption, any deducted Bonus Points, cash amount (if applicable) and redemption fee (if applicable) will be refunded to your credit card account accordingly.
14. **RESTRICTIONS** - All Redemptions are subject to availability of the redeemed item/offer, and will be accepted on a first-come-first-served basis. We may substitute other items/offers of similar value in case of non-availability. We will not provide notice of non-availability or substitution or any change in Redemption and/or Bonus Points requirements. Items/offers and any vouchers being redeemed/ purchased are not exchangeable for cash. No free trial or return service will be offered in relation to any item/offer redeemed under this Programme.
15. **ISSUE OF REDEMPTION LETTER/VOUCHERS ETC** - Unless otherwise specified, redemption letter/voucher/notification will be mailed to the Customer's correspondence address approximately 4 to 6 weeks from our receipt of a successful Redemption. Customer shall contact our Customer Services Hotline at 317 95533 if he/she fails to receive the redemption letters or vouchers within such period.

(C) Terms & Conditions for all Vouchers Redemption ("Voucher Redemption")

16. Vouchers redeemed under this Programme ("**Voucher(s)**") cannot be used in conjunction with any other promotional or VIP offers, unless otherwise specified by the Voucher issuers.
17. Vouchers are not redeemable for cash.
18. Use of the Vouchers will be subject to the terms and conditions imposed by the Voucher issuers.
19. Except for Vouchers with stored-value nature, each Voucher can only be used once.
20. Vouchers will only be valid with the issuers' authorized signature and/or company chop. Photocopies of Vouchers or defaced or mutilated or damaged Vouchers will not be accepted.
21. Vouchers must be presented to the relevant Voucher issuer before placing an order or settling payment.
22. Neither we nor the Voucher issuers will be responsible for any loss or damage of any Voucher.
23. All matters or disputes in relation to the use of the Voucher will be resolved directly with Voucher issuer and subject to Voucher issuer final decision (or, as we determine, the Voucher issuers).

(D) Terms and Conditions of Asia Miles Redemption ("Asia Miles Redemption") :

24. **REDEMPTION** - Asia Mile Redemption is only available to Customer with a Visa or Mastercard Platinum Credit Card (except CCB (Asia) Hong Kong Airlines Fly Away Credit Card) ("**Platinum Card(s)**") issued by the Bank. Customer shall have a valid membership of Asia Miles.
25. **ASIA MILES REDEMPTION** - Customer can redeem 1 Asia Miles™ by 15 bonus points and there is no minimum redeemed Asia Miles. Customer is required to pay redemption fee.
26. **REDEMPTION FEE** - The redemption fee for the first 10,000 miles of each Asia Miles Redemption is HKD100, and HKD50 for every additional 5,000 miles (HKD50 will be charged for less than 5,000 miles) of the same Asia Miles Redemption. The maximum redemption fee for a single redemption is HKD300. Customer must appoint a Platinum Card account which is relevant to the Bonus Points Rewards Account to pay the redemption fee.
27. **MILES CREDITING** - Upon receipt of Asia Miles Redemption request, the Bank will forward the request to Asia Miles Limited for processing. Asia Miles will be credited to your Asia Miles account within 4 to 6 weeks from the day of receiving the Asia Mile Redemption request.
28. **NOTIFICATION OF REDEMPTION RESULT** - Unless otherwise specified, a notification letter for the redemption result will be mailed to the Customer's correspondence address.

(E) General Terms & Conditions

29. **DISCLAIMERS** - We will not replace, and have no liability, if any redemption letter or voucher is lost or damaged for any reason. The validity and use of any redeemed item/gift/prize under this Programme is subject to the relevant usage instructions and terms and conditions imposed by the relevant suppliers. We shall not act as, or assume any liability of, a product/service supplier or agent of any such suppliers. Any claim, complaint, or dispute in connection with any redeemed item/gift/prize shall be addressed to and resolved directly with the relevant suppliers, which shall in no way relieve such Customer from his/her payment and other obligations to us. We provide no warranty for any redeemed item/gift/prize. Any available warranty shall be subject to the terms and conditions set by the relevant suppliers.
30. **FINAL DECISION** - We may modify, terminate or withdraw this Programme at any time and have the final decision at our discretion in all matters and disputes in relation to the Programme. We may vary these terms and conditions without prior notice. We shall not be responsible or liable for any claims or liability in relation to use of this Programme by any Customer or other person.
31. **CARDMEMBER AGREEMENT APPLIES** - All terms and conditions of the CCB (Asia) Credit Card Cardmember Agreement and the CCB (Asia) Credit Card Fee Schedule apply to this Programme and shall prevail in case of any conflict or inconsistency with these terms and conditions.
32. **ENGLISH VERSION PREVAILS** - In case of any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

7. Amendments to “Terms and Conditions of Dual Currency Cash Rebate Scheme” (Applicable to CCB (Asia) UnionPay Dual Currency Credit Card)

Clause No. under the existing Terms and Conditions	Clause No. under the revised Terms and Conditions	Newly added/amended content
Clause 2	Clause 2	2. ELIGIBLE TRANSACTIONS - Only spending on retail purchase and cash advances will be eligible for Points. There are no Points for any other payment types such as, including but not limited to, "Cash Out" Installment Programme, "FUN Express" Installment Programme, Balance Transfer Interest Free Installment Programme, settlement of insurance loan repayment, finance charges, late charges, all account service charges, tax payment, real estate sales and automobile sales, wholesales transaction, donations to charitable and social service organization, donations to political organizations, court costs, bail, fine, government services and embassy and consulate fees and such other categories as we may at our sole discretion determine from time to time.
Clause 3	Clause 3	3. BONUS POINT CAP ON DESIGNATED TRANSACTIONS - The total Bonus Points earned per Cardmembership Year for each calendar year (From 1 January to 31 December) ("Calendar Year") will be capped at 12 times of the latest approved combined credit limit (not applicable to temporary increase in credit limit) for transaction(s) of online bill payment(s) and payment(s) to insurance companies. "Cardmembership Year" refers to the 12-month period from the date a Card account is opened to the end of the corresponding calendar month of the following year, and thereafter, each calendar year.

For the full version of revised Terms and Conditions, please visit www.asia.ccb.com/uoatnc/en

8. Amendments to “Terms and Conditions of RMB Transaction SMS Alert Service” (Applicable to CCB (Asia) UnionPay Dual Currency Credit Card)

Clause No. under the existing Terms and Conditions	Clause No. under the revised Terms and Conditions	Newly added/amended content
Clause 2	Not Applicable	2. REGISTRATION - Principal Cardmember must opt-in the service and register with the mobile phone number on Credit Card Application Form to enjoy the Service.
Clause 3	Clause 2	3. SMS ALERT - For every retail transaction or cash advance of designated amount CNY500 or above (or amount specified by us from time to time) made by you or supplementary card(s), a SMS alert will be sent to the registered mobile phone number in our Credit Card system of the respective Credit Card account used for the retail transaction or cash advance for your reference. If supplementary cardmember has not registered a mobile number yet, the SMS alert will be sent to the registered mobile number of principal cardmember.
Clause 4	Clause 3	4. (The original Clause 4 will be changed to Clause 3.)

For the full version of revised Terms and Conditions, please visit www.asia.ccb.com/uoatnc/en

9. Amendments to “Terms and Conditions of Asia Miles Redemption Programme” (Applicable to CCB (Asia) UnionPay Dual Currency Platinum Credit Card and Diamond Credit Card)

Clause No. under the existing Terms and Conditions	Clause No. under the revised Terms and Conditions	Newly added/amended content
Clause 1	Clause 1	1. PROGRAMME AVAILABILITY - This Programme is only available for CCB (Asia) UnionPay Dual Currency Platinum Credit Card and Diamond Credit Card ("Cards") issued by China Construction Bank (Asia) Corporation Limited ("Bank", "we", "us", or "our") and is available only to the principal cardmember of the Cards ("Cardmember(s)") who have chosen Asia Miles™ as reward scheme. For these Programmes, a "Cardmembership Year" means the 12-month period from the date a Card account ("Account") is opened to the end of the corresponding calendar month of the following year, and thereafter, each calendar year. For example, for an Account opened on April 15, 2015, the first Cardmembership Year is from April 15, 2015 to April 30, 2016, and then is from May 1 to April 30 thereafter. Cardmembers will earn one bonus point ("Bonus Point(s)") for every HK\$1 or CNY1 spent on retail purchases and cash advances, unless otherwise specified by us from time to time. Cardmembers shall have a valid membership of Asia Miles ("Eligible Cardmember(s)" or "you").
Clause 3	Clause 3	3. ELIGIBLE TRANSACTIONS - Only spending on retail purchase and cash advances will be eligible for Points. There are no Points for any other payment types such as, including but not limited to, "Cash Out" Installment Programme, "FUN Express" Installment Programme, Balance Transfer Interest Free Installment Programme, settlement of insurance loan repayment, finance charges, late charges, all account service charges, tax payment, real estate sales and automobile sales, wholesales transaction, donations to charitable and social service organization, donations to political organizations, court costs, bail, fine, government services and embassy and consulate fees and such other categories as we may at our sole discretion determine from time to time.
Clause 4	Clause 4	4. BONUS POINT CAP ON DESIGNATED TRANSACTIONS - The total Bonus Points earned per Cardmembership Year for each calendar year (From 1 January to 31 December) ("Calendar Year") will be capped at 12 times of the latest approved combined credit limit (not applicable to temporary increase in credit limit) for transaction(s) of online bill payment(s) and payment(s) to insurance companies. "Cardmembership Year" refers to the 12-month period from the date a Card account is opened to the end of the corresponding calendar month of the following year, and thereafter, each calendar year.
Clause 6	Clause 6	6. BONUS POINTS EXPIRY - Bonus points earned are valid for up to 2 years and will be forfeited without notice on the last day of the following calendar year. For example, bonus point earned during 1 January, 2018 to 31 December, 2018 will be expired on 31 December, 2019. Bonus point earned during 1 January, 2019 to 31 December, 2019 will be expired on 31 December, 2020. Accumulated Bonus Points are valid for maximum 2 years and the Bonus Points expiry date will be displayed on your monthly statement. Any unused balance will expire and be cancelled automatically without notice at the end of such validity period. All Bonus Points earned will be forfeited and cancelled without notice upon termination or cancellation of the Card.

For the full version of revised Terms and Conditions, please visit www.asia.ccb.com/uoatnc/en

10. Amendments to “General Terms & Conditions of CCB (Asia) VISA Infinite Credit Card Bonus Points Reward Scheme”
 (Applicable to CCB (Asia) Visa Infinite Credit Card)

Clause No. under the existing Terms and Conditions	Clause No. under the revised Terms and Conditions	Newly added/amended content
Clause 2	Clause 2	2. ELIGIBLE TRANSACTIONS - Only spending on retail purchases and cash advances (including by installment arrangements) will be eligible for Bonus Points. There are no Bonus Points for the following payment types, including but not limited to, "Cash Out" Installment Programme, "FUN Express" Installment Programme, Balance Transfer-Interest-Free-Installment-Programme, settlement of finance charges, late charges, all account service charges, settlement through online personal banking service for insurance loan repayment, tax payment, payment for MPF contribution, or other categories as we may at our sole discretion determine from time to time.
Clause 3	Clause 3	3. BONUS POINT CAP ON DESIGNATED TRANSACTIONS - The total Bonus Points earned per-Cardmembership-Year for each calendar year (From 1 January to 31 December) (“Calendar Year”) will be capped at 12 times of the latest approved combined credit limit (not applicable to temporary increase in credit limit) for transaction(s) of online bill payment(s) and payment(s) to insurance companies. “Cardmembership-Year” refers to the 12-month period from the date a Card account is opened to the end of the corresponding calendar month of the following year, and thereafter, each year.

For the full version of revised Terms and Conditions, please visit www.asia.ccb.com/noatnc/en

11. Amendments to “Terms and Conditions of VISA Infinite Gifts Redemption Programme” (Applicable to CCB (Asia) Visa Infinite Credit Card)

Clause No. under the existing Terms and Conditions	Clause No. under the revised Terms and Conditions	Newly added/amended content
Clause 1	Clause 1	1. THE PROGRAMME - This Programme is only available for Cardmembers who have chosen Premier VISA Infinite Gifts Redemption Programme as reward scheme (“Eligible Cardmember(s)” or “you”). Once chosen, the reward scheme cannot be changed.

For the full version of revised Terms and Conditions, please visit www.asia.ccb.com/noatnc/en

12. Amendments to “Terms and Conditions of Priority Pass™ Membership” (Applicable to CCB (Asia) Visa Infinite Credit Card)

Clause No. under the existing Terms and Conditions	Clause No. under the revised Terms and Conditions	Newly added/amended content
Clause 4	Clause 4	4. USE OF PRIORITY PASS™ Membership — Priority Pass™ Membership Card (“Membership Card”) will be mailed to your credit card correspondence address within 4-6 weeks after your Enrolment has been confirmed by us. Cardmember must present the valid Priority Pass™ Membership Card in order to use the airport lounges. If your Priority Pass™ Membership Card is lost, stolen or damaged, please notify the Bank immediately for a replacement card issuance which is charged at HKD100 by the Bank.
Clause 6	Clause 6	6. USE OF AIRPORT LOUNGES / USE BY ACCOMPANYING GUESTS — The list of participating airport lounges is subject to change without prior notice, please visit www.prioritypass.com for the latest list and usage fee. “Non-free” facilities (where available) vary from lounge to lounge and are provided at the lounge operator’s discretion. Charges (where applicable) are at the discretion of each lounge operator and the Cardmember is responsible for paying the charges direct to the lounge staff. Lounge usage fees will be charged for accompanying guests (including but not limited to Supplementary Cardmember) at the prevailing rate as determined by Priority Pass™ at the time of usage to your Card.

For the full version of revised Terms and Conditions, please visit www.asia.ccb.com/noatnc/en

13. Amendments to “Terms and Conditions of “CCB (Asia) UnionPay Diamond Prestige Credit Card Asia Miles Redemption Program”
 (Applicable to CCB (Asia) UnionPay Diamond Prestige Credit Card)

Clause No. under the existing Terms and Conditions	Clause No. under the revised Terms and Conditions	Newly added/amended content
Clause 1	Clause 1	1. THE PROGRAMME – This Programme is only available for CCB (Asia) UnionPay Diamond Prestige Credit Card (“Cards”) issued by China Construction Bank (Asia) Corporation Limited (“Bank”, “we”, “us”, or “our”) and is available only to the principal cardmember of the Cards (“Cardmember(s)”) who have chosen Asia Miles™ as reward scheme. For these Programs, a “Cardmembership-Year” means the 12-month period from the date a Card account (“Account”) is opened to the end of the corresponding calendar month of the following year, and thereafter, each calendar year. For example, for an Account opened on July 24, 2017, the first Cardmembership-Year is from July 24, 2017 to July 31, 2018, and then is from August 1 to July 31 thereafter. Cardmembers will earn one bonus point (“Bonus Point(s)”) for every HKD1 or RMB1 spent on retail purchases and cash advances, unless otherwise specified by us from time to time. Cardmembers shall have a valid membership of Asia Miles (“Eligible Cardmember(s)” or “you”).
Clause 3	Clause 3	3. ELIGIBLE TRANSACTIONS – Only spending on retail purchases and cash advances (including by installment arrangements) will be eligible for Bonus Points. There are no Bonus Points for the following payment types, including but not limited to, “Cash Out” Installment Programme, “FUN Express” Installment Programme, Balance Transfer-Interest-Free-Installment-Program, settlement of finance charges...
Clause 4	Clause 4	4. BONUS POINT CAP ON DESIGNATED TRANSACTIONS – The total Bonus Points earned for each calendar year (From 1 January to 31 December) (“Calendar Year”) per-Cardmembership-Year will be capped at 12 times of the latest approved combined credit limit (not applicable to temporary increase in credit limit) for transaction(s) of online bill payment(s) and payment(s) to insurance companies. “Cardmembership-Year” refers to the 12-month period from the date a Card account is opened to the end of the corresponding calendar month of the following year, and thereafter, each calendar year.

For the full version of revised Terms and Conditions, please visit www.asia.ccb.com/noatnc/en

II. New Contactless Payment Feature for CCB (Asia) Mastercard Credit Card
(excluding CCB (Asia) Hong Kong Airlines Fly Away Credit Card and CCB (Asia) Tastie Pass Credit Card)

Mastercard Contactless payment feature will be embedded in all new / renewal / replacement Mastercard Credit Card issued on or after 12 April, 2019. With this feature, Cardmembers can simply tap the Card at any merchant installed with a MasterCard Contactless reader to make a transaction with no signature. The spending limit on each purchase is set at HK\$500 or HK\$1,000 at the discretion of individual merchants. Transaction over such limit will have to go through the normal procedures and Cardmembers' signature on the sales slip will be required.

III. Single account number for CCB (Asia) UnionPay Dual Currency Credit Card

Commencing from the Effective Date, the Bank will only use one account number for both HKD card account and RMB card account of CCB (Asia) UnionPay Dual Currency Credit Card*. The existing HKD card account number (first digit "6") will become the single account number while the existing RMB card account number (first digit "8") will be no longer valid. Thereafter, Cardmembers should use the single account number to access both RMB and HKD card accounts. A new Card with the single account number embossed on the card face will be issued upon the expiry of your existing Card.

Remark *:

Include but not limited to CCB (Asia) UnionPay Dual Currency Credit Card, CCB (Asia) Octopus UnionPay Dual Currency Credit Card, CCB (Asia) AIA UnionPay Diamond Credit Card, CCB (Asia) Pui Ching UnionPay Dual Currency Credit Card and CCB (Asia) UnionPay Diamond Prestige Credit Card.

Please note that the above-mentioned amendments shall be binding on you if you continue to use or retain your credit card(s) on or after the Effective Date. If you decline to accept the amendments, you have the right to terminate your credit card(s) by written notice in accordance to the relevant provisions under the existing CCB (Asia) Credit Card Cardmember Agreement or terminate to join the relative programmes in accordance with the relevant terms and conditions before the Effective Date.

If you have any enquiries, please contact CCB (Asia) Credit Card 24-Hour Customer Service Hotline at 317 95533 for VISA and Mastercard Credit Card/ CCB (Asia) UnionPay Dual Currency Credit Card 24-Hour Customer Service Hotline at 317 95568 for UnionPay Dual Currency Credit Card.

Yours faithfully,
China Construction Bank (Asia) Corporation Limited
August 2018

The English version of this notice shall prevail whenever there is a discrepancy between the English version and the Chinese version.

有關建行(亞洲)信用卡(「信用卡」)的修訂通告

尊貴的會員：

我們特此通知閣下有關閣下持有的信用卡之修訂。有關修訂暫定於2018年第四季度生效，我們將會另外通知閣下確實之生效日(「生效日」)。

I. 有關信用卡的文件修訂

有關主要修訂之內容撮要列於甲部，修訂詳細內容則列於乙部。

甲. 主要修訂之內容撮要

1. 服務收費

- 接收郵寄紙張信用卡月結單將須繳付服務費。
- 本行將不再徵收拖欠年利率。
- 會員年費及退回賬戶結餘手續費將會更新。

2. 建行(亞洲)信用卡會員合約

i. PIN

本行不會再編配PIN，信用卡會員將自訂PIN。

ii. 綜合信用限額及整合信用卡月結單

若信用卡會員持有超過一張信用卡，將會獲發一個綜合信用限額¹，並為所有信用卡(VISA、Mastercard或銀聯雙幣信用卡)賬戶共用²。此外，本行將會就同一信用卡主卡會員名下所有信用卡²(涵蓋主卡及附屬卡戶口(如有))發出整合月結單，即會統一所有信用卡的月結單截數日及付款到期日。

信用卡會員於同一個月內有多個月結單截數日，則以27號之前的最後一個月結單截數日(若所有月結單截數日為26號或之前)或27號(若任何月結單截數日為27號或之後將成為整合月結單的截數日)。

整合月結單截數日例子一：

若閣下現時每月的月結單截數日超過一個(例如2號、12號及23號)，則每月的23號將成為整合月結單的截數日。

整合月結單截數日例子二：

若閣下現時每月的月結單截數日超過一個(例如15號、25號及28號)，則每月的27號將成為整合月結單的截數日。

信用卡會員應注意仍須分別繳付每個信用卡賬戶的結欠。

註：

1. 綜合信用限額乃根據每個VISA或Mastercard或銀聯雙幣信用卡賬戶的狀況而定。

2. 綜合信用限額及整合信用卡月結單並不適用於商務卡。

iii. 郵寄紙張信用卡月結單

接收郵寄紙張信用卡月結單將須繳付服務費。

iv. 使用建行(亞洲)八達通銀聯雙幣信用卡的八達通功能之條款及細則

為更清楚釐清本行於建行(亞洲)八達通銀聯雙幣信用卡被終止時如何處理任何儲存於卡內八達通功能之餘額，條款及細則作出了修訂。

3. 建行(亞洲)eye信用卡額外積分獎賞計劃條款及細則

電子錢包增值或轉賬將不合資格獲得額外4倍積分。

4. 建行(亞洲)香港航空Fly Away信用卡獎賞計劃之條款及細則

i. 指定簽賬賺取積分之上限

合資格賺取積分的指定簽賬可累積的積分上限，將更改為信用卡主卡會員之永久綜合信用額之12倍。該金額上限將更改為按每曆年度計算。

ii. 積分之屆滿

所賺取的積分有效期長達2年及將於隨後曆年的最後一天在沒有通知的情況下被自動取消。例子：於2018年1月1日至2018年12月31日期間賺取的積分將於2019年12月31日失效。於2019年1月1日至2019年12月31日期間賺取的積分將於2020年12月31日失效。

5. 「賞即飛天地」之條款及細則

i. 「賞即飛天地」會籍同時適用於已登記免保費「全年保險計劃」的信用卡會員。

ii. 如信用卡會員持有或多於一張合資格登記「賞即飛天地」的信用卡，只要以其中一張成功登記，則會籍自動適用於同一信用卡主卡會員的所有其他合資格信用卡。「賞即飛天地」會籍將會持續生效，直至信用卡會員取消登記或同一信用卡會員的所有合資格信用卡均被終止服務(以較早者為準)。

iii. 每位信用卡會員每曆年憑合資格信用卡透過合資格交易可獲取最多150,000額外積分獎賞(不包括基本積分)。

iv. 會員只可就本地旅遊之簽賬及非港幣之海外零售簽賬申請分期付款，分期付款只適用於已誌賬於月結單之交易。可申請分期付款的總額不設上限。

v. 預支的積分須於換領後下一年度之4月30日或以前，或於積分獎賞賬戶被取消時完全清還。

6. 一般條款及細則、「積分建獎賞」換領計劃之條款及細則、適用於所有現金券之條款及細則及「亞洲萬里通」里數換領計劃之條款及細則

一般條款及細則、「積分建獎賞」換領計劃之條款及細則、適用於所有現金券之條款及細則及「亞洲萬里通」里數換領計劃之條款及細則將會整合為一份新的積分獎賞計劃條款及細則。

i. 指定簽賬賺取積分之上限

合資格賺取積分的指定簽賬可累積的積分上限，將更改為信用卡主卡會員之永久綜合信用額之12倍。該金額上限將更改為按每曆年度計算。

ii. 積分之屆滿

所賺取的積分有效期長達2年及將於隨後曆年的最後一天在沒有通知的情況下被自動取消。例子：於2018年1月1日至2018年12月31日期間賺取的積分將於2019年12月31日失效。於2019年1月1日至2019年12月31日期間賺取的積分將於2020年12月31日失效。

iii. 為加強條款及細則的釋義清晰度作出了修訂。

7. 雙幣現金回贈計劃之條款及細則

指定簽賬賺取積分之上限

合資格賺取積分的指定簽賬可累積的積分上限，將更改為信用卡主卡會員之永久綜合信用額之12倍。該金額上限將更改為按每曆年度計算。

8. 人民幣交易短訊提示服務之條款及細則

信用卡會員毋須登記人民幣交易短訊提示服務。任何憑信用卡進行的零售簽賬或現金透支達指定金額(本行不時訂明)，即會有短訊提示發送至信用卡會員登記的流動電話號碼。

9. 「亞洲萬里通」里數換領計劃之條款及細則(適用於建行(亞洲)銀聯雙幣白金信用卡及鑽石卡)
i. 指定簽賬賺取積分之上限

合資格賺取積分的指定簽賬可累積的積分上限，將更改為信用卡主卡會員之永久綜合信用額之12倍。該金額上限將更改為按每曆年度計算。

ii. 積分之屆滿

所賺取的積分有效期長達2年及將於隨後曆年的最後一天在沒有通知的情況下被自動取消。例子：於2018年1月1日至2018年12月31日期間賺取之積分將於2019年12月31日失效。於2019年1月1日至2019年12月31日期間賺取之積分將於2020年12月31日失效。

10. 建行(亞洲) VISA Infinite 信用卡積分獎賞計劃之一般條款及細則

合資格賺取積分的指定簽賬可累積的積分上限，將更改為信用卡主卡會員之永久綜合信用額之12倍。該金額上限將更改為按每曆年度計算。

11. VISA Infinite 獎賞換領計劃之條款及細則

對條款及細則作出更清晰的修訂。

12. Priority Pass™ 會籍之條款及細則

Priority Pass™ 會員卡如有遺失、被竊或損毀的情況出現，我們將收取HKD100作為補發新卡費用。

13. 建行(亞洲)銀聯鑽石Prestige信用卡「亞洲萬里通」換領計劃之條款及細則
指定簽賬賺取積分之上限

合資格賺取積分的指定簽賬可累積的積分上限，將更改為信用卡主卡會員之永久綜合信用額之12倍。該金額上限將更改為按每曆年度計算。

乙. 詳細修訂內容(下面劃線顯示新增內容，中間劃掉顯示刪除內容)：
1. 建行(亞洲)信用卡服務收費一覽表之修訂(適用於所有建行(亞洲)信用卡，不包括商務卡)

本行之「建行(亞洲)信用卡服務收費」將會作出以下修訂：

財務費用	
拖欠下的購物簽賬實際年利率	若您未能於月結單截數日44天及54天內全數繳付月結單上之最低付款額，38.48%(* 月息2.75%)及42.58%(* 月息3%)的實際年利率將分別適用於您的賬戶。
拖欠下的現金透支實際年利率	若您未能於月結單截數日44天及54天內全數繳付月結單上之最低付款額，40.49%(* 月息2.75%)及44.76%(* 月息3%)的實際年利率將分別適用於您的賬戶。 拖欠下的實際年利率生效前30天，您將會收到有關通知。 (本行將不再徵收拖欠年利率，因此完全刪除上述兩點。)

收費																	
郵寄紙張信用卡月結單費用	HKD10(每位客戶每一季度)																
會員年費(以每張卡計)	<table border="0"> <tr> <td>主卡</td> <td>附屬卡</td> </tr> <tr> <td>- 基本卡/普通卡/金卡/白金卡</td> <td>由HKD240至HKD1,500</td> </tr> <tr> <td>- World/鑽石卡</td> <td>由HKD120至HKD750</td> </tr> <tr> <td>- Infinite卡/鑽石Prestige卡</td> <td>由HKD1,500至HKD3,800</td> </tr> <tr> <td></td> <td>由HKD120至HKD750</td> </tr> <tr> <td></td> <td>由HKD1,500至HKD3,800</td> </tr> <tr> <td></td> <td>由HKD1,800至HKD900</td> </tr> <tr> <td></td> <td>由HKD3,800至HKD1,900</td> </tr> </table> <p>信用卡會員所享之會員年費豁免優惠及有關之條款及細則(如適用)仍然有效。</p>	主卡	附屬卡	- 基本卡/普通卡/金卡/白金卡	由HKD240至HKD1,500	- World/鑽石卡	由HKD120至HKD750	- Infinite卡/鑽石Prestige卡	由HKD1,500至HKD3,800		由HKD120至HKD750		由HKD1,500至HKD3,800		由HKD1,800至HKD900		由HKD3,800至HKD1,900
主卡	附屬卡																
- 基本卡/普通卡/金卡/白金卡	由HKD240至HKD1,500																
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	由HKD120至HKD750																
	由HKD1,500至HKD3,800																
	由HKD1,800至HKD900																
	由HKD3,800至HKD1,900																
退回賬戶結餘手續費	HKD75 HKD100 (每次退回賬戶結餘)																

查閱修訂後的建行(亞洲)信用卡服務收費一覽表完整版，請瀏覽www.asia.ccb.com/noatnc

2. 建行(亞洲)信用卡會員合約之修訂(適用於所有建行(亞洲)信用卡，不包括商務卡)

現有合約的相應條款	修訂後的合約相應條款	新增/修訂內容
條款1	條款1	…「PIN」指由建行(亞洲)編配予本人(或本人其後選用)用作在信用卡進行交易時可供確認本人之身份的所有個人身份證明密碼…
條款3.5	條款3.5	<p>3.5 信用限額</p> <p>(i) (只適用於VISA及Mastercard信用卡)VISA及Mastercard信用卡之綜合信用限額 VISA、Mastercard及銀聯雙幣信用卡之綜合信用限額 - 本人將獲以港幣為貨幣單位之綜合信用限額(包括現金透支限額)，該綜合信用限額即為本人所有VISA、及Mastercard及銀聯雙幣之信用卡賬戶於任何時候最高可結欠之總金額。就此綜合信用限額，建行(亞洲)亦可為信用卡賬戶設立預定信用限額(如適用)。</p> <p>(ii) (只適用於銀聯雙幣信用卡)銀聯雙幣信用卡之信用限額 - 本人將獲以港幣為貨幣單位之信用限額(包括現金透支限額)，該信用限額為本人於任何時候港幣卡賬戶及人民幣卡賬戶共用的最高可結欠之總金額。</p> <p>(iii ii) 保留調整權利 - 建行(亞洲)可隨時調整本人：VISA、及Mastercard及銀聯雙幣之綜合信用限額、預定信用限額及/或現金透支限額；銀聯雙幣信用卡之信用限額及/或現金透支限額(統稱為「限額」)…</p>
條款3.6 (i)	條款3.6 (i)	<p>3.6信用卡之使用</p> <p>(i) 所獲發的信用卡只供本人使用及不得轉讓。本人須以建行(亞洲)滿意之方式開立及維持信用卡賬戶。本人明白及同意即使信用卡未被確認啟動，某些交易(尤其在毋須提交信用卡情況下進行的交易)仍可有效及誌賬於本人信用卡賬戶。無論信用卡賬戶被確認啟動與否，本人仍須負責以信用卡進行的所有交易。信用卡的使用須(i)受建行(亞洲)所定之信用限額所限制(VISA、及Mastercard及銀聯雙幣信用卡為綜合信用限額或預定信用限額；銀聯雙幣信用卡為信用限額)，方可享用以下之服務，此包括支付任何購買貨物及/或服務之價款，所付款額當誌賬於信用卡賬戶內…</p>

條款 4.1	條款 4.1	<p>... 郵寄紙張信用卡月結單費用 – 若本人選擇收取郵寄紙張月結單，須於每季繳付服務費。 外幣交易收費(只適用於VISA及Mastercard信用卡) – 每項以非港幣所進行之交易將收取費用。 以港幣支付外幣簽賬的有關費用 – 客戶在海外商戶或在香港以外地方註冊的商戶消費時，海外商戶可直接安排以港幣支付外幣簽賬，VISA、Mastercard或銀聯(如適用)將會收取費用。 財務費用 – 就現金透支交易而言，財務費用會由透支日期起計算，直至全數清還為止。就購物簽賬而言，若本人在月結單列明之到期繳款日或之前全數付清月結單所載之欠款，則無須就月結單上之欠款繳付財務費用。若繳付之款項低於月結單上之全數欠款(不論是現金透支或購物簽賬)，其購物簽賬則須根據以下條款繳付財務費用(利率載於服務收費一覽表)： (i) 所有未清付的結欠(顯示於上一期月結單內)須從到期日前一個月結單日起計息直至所有款項清繳為止；及 (ii) 所有前一個月結單日後記誌的新交易款項須根據交易日期起計息，直至所有款項清繳為止。 如本人未能於月結單(未繳付最低付款額之月結單)日期44或54天內全數繳付月結單上之最低付款額，本人在建行(亞洲)發出三十(30)日通知後就總欠款之全數須支付之財務費用將被調高。 有關現金透支及購物簽賬所適用之財務費用列明於服務收費一覽表中。 即使本人已全數繳付隨後之月結單上之最低付款額，本人同意已生效之較高財務費用將維持有效，直至建行(亞洲)另行通知。 兌現外幣支票手續費 – 對於兌現外幣支票(有關信用卡賬戶所指定的貨幣除外)(建行(亞洲)可在其酌情權下決定是否接受兌現)，建行(亞洲)將會收取手續費；本行恕不接受人民幣支票。 逾期費用 – 如本人未能於月結單所示之「到期繳款日」或之前全數繳付月結單列明之任何信用卡賬戶之各「最低付款額」，建行(亞洲)將會就逾期欠款的各有關信用卡賬戶收取逾期費用。 過額費用 – 如賬戶總結欠於月結單之月結單截數日超出該VISA、Mastercard及銀聯雙幣信用卡賬戶之綜合信用限額或預定信用限額，銀聯雙幣信用卡之信用限額，建行(亞洲)將會就每個月結單收取過額費用...</p>
條款 4.2	條款 4.2	... (iii) 購物單據檢索費，補發新卡費用，郵寄紙張信用卡月結單費用，月結單檢索費，及其他費用及收費；之後...
建行(亞洲)八達通銀聯雙幣信用卡之八達通卡功能使用條款及細則 2.3	建行(亞洲)八達通銀聯雙幣信用卡之八達通卡功能使用條款及細則 2.3	2.3 如信用卡於任何情況下被終止，任何儲存於信用卡內用作八達通功能的正數或負數剩餘金額將被註於本人的信用卡主卡賬戶，並於信用卡終止後兩個月內顯示在月結單上。本人同意(i)建行(亞洲)有權以信用卡內之八達通卡功能所儲存的剩餘金額抵償信用卡會員欠下建行(亞洲)的債務；或(ii)建行(亞洲)有權從信用卡賬戶中扣除信用卡內之八達通卡功能所記錄之欠款。

查閱修訂後的建行(亞洲)信用卡會員合約完整版，請瀏覽www.asia.ccb.com/noatnc

3. 建行(亞洲)eye信用卡額外積分獎賞計劃條款及細則之修訂 (適用於eye信用卡)

現有條款及細則的相應條款	修訂後的條款及細則之相應條款	新增/修訂內容
條款 2	條款 2	2. 獎賞 – 以合資格信用卡於推廣期內作條款a至b所列的合資格交易可獲5倍積分獎賞(已包括建行(亞洲)信用卡《積分優惠獎賞計劃》下之基本積分)(「獎賞」)。合資格交易包括： a. 網上零售交易， b. 以Visa payWave功能所作之零售交易 只有於推廣期內註冊的合資格交易會計算於獎賞內。以下付款類別/交易不會獲取額外4倍積分：電子錢包增值或轉賬、保險公司之保險計劃的保費、自動轉賬簽賬、八達通自動增值、網上繳費、繳交稅務款項及費用及收費(不論與信用卡賬戶有關與否)及任何被取消或被退款之交易，以及本行不時決定的交易類別。任何透過不合資格交易所賺取之積分將在沒有事先通知的情況下被沖銷記賬。每個合資格信用卡戶口於每曆年度(即每年由1月1日至12月31日)可獲之額外積分獎賞上限為300,000積分。所有建行(亞洲)信用卡《積分優惠獎賞計劃》之條款及細則將同樣適用。
條款 4	條款 4	4. 附屬卡 – 就本計劃而言，附屬卡會員在推廣期間內以合資格信用卡簽賬的消費將視作合資格信用卡主卡會員的消費。
條款 7	條款 7	7. 參與資格 – 閣下參與本計劃之資格將受制於我們審查閣下信用卡賬戶的狀況，及在推廣期間內及獎賞當被存入閣下之信用卡賬戶時須維持生效及狀況良好(根據我們的酌情權決定)。

查閱修訂後的條款及細則完整版，請瀏覽www.asia.ccb.com/noatnc

4. 「建行(亞洲)香港航空Fly Away信用卡獎賞計劃之條款及細則」之修訂 (適用於建行(亞洲)香港航空Fly Away信用卡)

現有條款及細則的相應條款	修訂後的條款及細則之相應條款	新增/修訂內容
條款 7	條款 7	7. 合資格交易 積分只適用於購物簽賬(包括分期及八達通自動增值之交易)及現金透支。其他付款類別將不會因而獲取積分，包括但不限於信用額套現分期計劃、「越簽越Fun」分期計劃、結餘轉戶免息分期計劃、以個人網上銀行償還保險計劃貸款、繳交稅項、強積金供款；繳交財務費用、逾期手續費、所有由本行收取之費用、稅項付款及本行不時決定的交易類別。
條款 9	條款 9	9. 指定簽賬賺取積分之上限 每一個信用卡會籍年度每曆年度(由1月1日至12月31日)(「曆年度」)網上繳費交易及繳交保險公司之費用所累積的積分上限合共為信用卡賬戶獲批核之最新永久綜合信用額之12倍。「信用卡會籍年度」指信用卡賬戶開戶日起計的12個月期間直至隨後一年相應月份之最後一日，及隨後的每一年，如此類推。例如賬戶於2016年4月15日開立，首個信用卡會籍年度即是指2016年4月15日至2017年4月30日，之後的年度則由5月1日始至4月30日止。
條款 12	條款 12	12. 積分之屆滿 所累積的積分有效期長達2年及於每第2年信用卡會籍年度的最後一天或信用卡賬戶終止/取消時(以較早者為準)在沒有通知情況下被自動取消。例子：如信用卡開立日期為2016年4月15日，第2及第4年的信用卡會籍年度最後一天將會是2018年4月30日及2020年4月30日，所有累積的積分將於上述日子被自動取消，如此類推。所賺取的積分有效期長達2年及將於隨後曆年的最後一天在沒有通知情況下被自動取消。例子：於2018年1月1日至2018年12月31日期間賺取之積分將於2019年12月31日失效。於2019年1月1日至2019年12月31日期間賺取之積分將於2020年12月31日失效。

查閱修訂後的條款及細則完整版，請瀏覽www.asia.ccb.com/noatnc

5.「賞即飛天地」之條款及細則之修訂 (適用於建行(亞洲)白金信用卡, 不包括建行(亞洲)香港航空 Fly Away 信用卡、任何銀聯雙幣信用卡及商務卡)

現有條款及細則的相應條款	修訂後的條款及細則之相應條款	新增/修訂內容				
條款1	條款1	1. 本計劃 — 本計劃只適用於由中國建設銀行(亞洲)股份有限公司(「本行」,「我們」)所發行的白金信用卡(「信用卡」)的主卡會員(「會員」,「閣下」)(但不包括建行(亞洲)香港航空 Fly Away 信用卡、任何銀聯雙幣信用卡及公司卡商務卡),並只適用於已登記本計劃之信用卡(「合資格信用卡」)。如有關信用卡已成功登記「全年保險計劃」,則不能同時享用本計劃。				
條款2	條款2	2. 登記 — 閣下必須致電我們的「賞即飛天地」登記熱線3179 5508、登入本行網上銀行或填寫申請表格進行登記。登記確認信將於2星期內郵寄予成功登記之會員(「合資格會員」)之通訊地址。如信用卡會員持有多於一張合資格信用卡,只要以其中一張成功登記,則會籍自動適用於其名下所有其他合資格的信用卡。如閣下持有多於一張合資格信用卡,閣下需為每張欲參與此計劃之信用卡進行登記。若閣下所登記信用卡的餘下信用卡會籍期限少於兩個月,該申請會自動被視為申請下一年度有關信用卡會籍計算。				
條款3	條款3	3. 會籍 — 本計劃所有禮遇將由成功登記後之第二個工作天起生效並有效至閣下信用卡會籍年度之到期月份閣下致電或書面通知我們取消本計劃之登記。若閣下於成功登記本計劃後申請另一張合資格信用卡,則有關登記自動適用於該新發的合資格信用卡,而所有優惠將於該信用卡之發卡日生效。新卡會員於申請信用卡時同時遞交登記申請,登記本計劃後的所有優惠之生效期為信用卡(「卡賬戶」)開戶日期之下一個月份首天。本計劃之生效期(「賞即飛天地會籍生效期」)以詳列於登記確認信上之日期為準。請注意,本計劃將於信用卡每年會籍年度完結後自動續期。如閣下不欲續期,敬請於會籍完結前致電或致函通知本行。				
條款4(i)	條款4(i)	i. 優惠期積分獎賞 — 由閣下的賞即飛天地會籍生效期起,合資格的簽賬可享3倍積分獎賞(3倍積分獎賞已包括積分優惠獎賞計劃下之基本積分)(「積分獎賞」)。有關積分獎賞賬戶(「積分獎賞賬戶」)之詳情,請參閱「積分建獎賞」換領計劃之條款及細則。				
條款4(ii)	條款4(ii)	ii. 合資格的簽賬 — 所有本地旅遊(包括於旅行社及航空公司)之簽賬及以合資格信用卡作出的非港幣之海外零售簽賬可獲(i)所列之積分獎賞。每年信用卡會籍年度最高可獲「額外積分獎賞」之簽賬總額為港幣50,000元。合資格的簽賬須為已誌賬之交易。合資格信用卡會員每曆年度可於此計劃中獲取最多150,000額外積分獎賞(不包括基本積分)。所有未誌賬、取消或退款的交易及任何被發現為欺詐交易,均被視為不合資格簽賬。任何被取消或被退款之交易,本行有權於信用卡積分獎賞賬戶直接扣除合資格信用卡會員所獲享之積分獎賞而不事先通知。				
條款4(iii)	條款4(iii)	iii. 賬戶狀況 — 積分獎賞(包括積分優惠獎賞計劃下之基本積分)將於交易誌賬後之第二個工作天直接存入成功登記之信用卡賬戶內成功登記此計劃之合資格信用卡會員的積分獎賞賬戶內。合資格信用卡賬戶積分獎賞賬戶的狀況須在推廣期間內及獲享積分獎賞時維持生效及狀況良好(根據本行酌情權而定)。				
條款4(iv)	條款4(iv)	iv. 合資格的簽賬 — 會員可就本地旅遊(包括於旅行社及航空公司)之簽賬及非港幣之海外零售簽賬申請6個月分期付款,分期付款只適用於已誌賬月結單之交易。所申請之最低交易總額須為港幣500元或以上及須憑合資格信用卡簽賬。而於每信用卡會籍年度最高可申請分期付款的總額為港幣50,000元(所屬的會籍年度是以申請日期為準)。				
條款4(v)	條款4(v)	v. 申請辦法 — 會員須按下列指定之申請期內致電建行(亞洲)白金卡24小時客戶服務熱線3179 5588進行分期付款申請: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">最早申請日期</td> <td>於有關零售交易誌賬後月結單發出後之第一個工作天</td> </tr> <tr> <td>最遲申請日期</td> <td>在顯示有關零售交易之月結單上,所指明到期繳款日前四個工作天(星期六除外)</td> </tr> </table>	最早申請日期	於有關零售交易誌賬後月結單發出後之第一個工作天	最遲申請日期	在顯示有關零售交易之月結單上,所指明到期繳款日前四個工作天(星期六除外)
最早申請日期	於有關零售交易誌賬後月結單發出後之第一個工作天					
最遲申請日期	在顯示有關零售交易之月結單上,所指明到期繳款日前四個工作天(星期六除外)					
條款4(vii)	條款4(vii)	vii. 還款期 — 成功申請的會員將會收到通知信而第一期之每月分期還款會於通知信發出之日成功申請後下一月結單之截數日由合資格信用卡賬戶內扣除,餘額將平均於往後之連續5個月內由合資格信用卡賬戶內扣除並顯示於月結單上。				
條款4(ix)	條款4(ix)	ix. 優惠換領期 — 合資格會員可於每年5月1日至12月31日內遞交「里數預支」換領表格申請預支飛行里數,逾期恕不接納(以本行收到申請紀錄為準)。				
條款4(x)	條款4(x)	x. 換領 — 只適用於換領「亞洲萬里通」里數並須受「亞洲萬里通」里數換領計劃之條款及細則約束。換領申請一經接納,恕不能更改或取消。換領里數預支所需之積分及/或預支積分(如適用)將自動於合資格信用卡賬戶積分獎賞賬戶中扣除。因換領而扣除的積分恕不退還。				
條款4(xi)	條款4(xi)	xi. 積分預支 — 除已以積分獎賞賬戶所賺取之積分外,會員可透過里數預支以預支積分以換領「亞洲萬里通」里數。每張合資格信用卡於優惠期內於每曆年度之預支積分上限為150,000積分。會員所預支的積分不可轉讓。				
條款4(xii)	條款4(xii)	xii. 積分合併類別 — 「里數預支」恕不接受與其他合資格信用卡之積分合併換領只接受由積分建獎賞所賺取及里數預支所預支的積分。				
條款4(xiii)	條款4(xiii)	xiii. 預支積分清還期 — 預支的積分須於換領後下一年度之4月30日或以前或積分獎賞賬戶取消/終止時合資格信用卡賬戶終止時(不論任何原因)(「積分清還期」),以較早者為準,完全清還。若信用卡未能於積分清還期前完全清還所預支的積分,所有未清還之積分將按每100預支積分為港幣1.2元(不足100分之預支積分,將視為100預支積分),於積分清還期或合資格信用卡賬戶積分獎賞賬戶取消/終止後之一個月內(以較早者為準)從該信用卡賬戶中收取而不需事前通知。				
條款5	條款5	5. 賬戶狀況 — 會員參與本計劃之資格將受制於本行審查其合資格信用卡賬戶的狀況,其合資格信用卡賬戶的狀況須在本計劃會籍期間內維持生效及狀況良好(根據本行酌情權而定)。				

 查閱修訂後的條款及細則完整版,請瀏覽www.asia.ccb.com/noatnc

6. 一般條款及細則、「積分建獎賞」換領計劃之條款及細則、適用於所有現金券之條款及細則、「亞洲萬里通」里數換領計劃之條款及細則(適用於 Visa 及 Mastercard 信用卡, 不包括建行(亞洲)香港航空 Fly Away 信用卡及建行(亞洲)Visa Infinite 信用卡(統稱「積分建獎賞一般條款及細則」)將整合為下列全新「積分建獎賞計劃條款及細則」: (適用於建行(亞洲)Visa/ Mastercard 信用卡, 不包括建行(亞洲)Visa Infinite 信用卡及建行(亞洲)香港航空 Fly Away 信用卡)

(A) 積分累積

- 計劃適用性** — 此計劃適用於:
任何由中國建設銀行(亞洲)股份有限公司(「本行」或「我們」)所發行而有效的 Visa/ Mastercard 信用卡(建行(亞洲)香港航空 Fly Away 信用卡及建行(亞洲)Visa Infinite 信用卡除外)(「信用卡」)及只適用於信用卡的主卡會員(「客戶」)。
- 賺取積分** — 客戶使用以下銀行服務(「服務」)可賺取積分(「積分」):

產品/服務	賺取積分率
信用卡	購物簽賬及現金透支每港幣1元, 可獲取1積分

- 信用卡的合資格交易** — 積分只適用於以信用卡作出的購物簽賬及現金透支(包括分期付款安排之交易)(「合資格交易」)。以下以信用卡作出的付款類別(包括但不限於)將不會獲取積分: 信用額套現分期計劃、「越簽越Fun」分期計劃、繳交財務費用、逾期手續費、所有賬戶服務費用、以個人網上銀行償還保險計劃貸款、繳交稅項、強積金供款; 或本行不時決定的交易類別。
- 信用卡指定簽賬之積分上限** — 每曆年度(由1月1日至12月31日)(「曆年」)繳交保險公司之任何費用及網上繳費交易所累積的積分上限合共為獲批准之最新永久綜合信用額(並不適用於臨時加額之信用額)之12倍。
- 積分入賬** — 合資格交易所賺取之積分將會在信用卡賬戶入賬時存入積分獎賞賬戶(「積分獎賞賬戶」)內。透過分期付款或免息分期付款購物之交易所賺取之積分將會於分期付款金額在信用卡賬戶註賬時存入。任何透過不合資格交易所賺取之積分將在沒有事先通知的情況下被沖銷記賬。
- 積分之屆滿** — 所賺取的積分有效期長達2年及於隨後曆年的最後一天在沒有通知的情況下被自動取消。例子: 於2018年1月1日至2018年12月31日期間賺取之積分將於2019年12月31日失效。於2019年1月1日至2019年12月31日期間賺取之積分將於2020年12月31日失效。所有已賺取的積分將於終止或取消本行產品及服務時在沒有通知情況下被沒收及自動取消。
- 不可合併積分** — 除非另有訂明, 透過其他信用卡(包括但不限於銀聯雙幣信用卡、建行(亞洲)Visa Infinite 信用卡及建行(亞洲)香港航空 Fly Away 信用卡)所賺取的特選積分並不能與本計劃所賺取的積分合併。

(B) 積分換領

- 換領** — 只有客戶方可作出禮品換領/現金回贈換領/現金券換領/訂購申請(「換領」)。當我們認為有關貨品/服務的供應量充足時, 方會接受換領申請。
- 積分之使用** — 換領所需積分將從積分獎賞賬戶內扣除。若換領需支付現金, 客戶須指定一個隸屬於積分獎賞賬戶的信用卡賬戶以支付現金金額。所有交易詳情將顯示於相應信用卡之下一期月結單上。
- 積分不足** — 任何積分不足之換領均會被自動取消。但以同一份實體表格提出換領多件禮品的申請, 如積分不足夠換領所有禮品, 我們將根據所列明之次序處理有關換領申請。
- 現金回贈的換領** — 成功換領之現金回贈將於扣除適用的積分後, 存入信用卡賬戶內, 而有關現金回贈詳情將顯示於客戶的相應信用卡賬戶之下一期月結單上。
- 積分沒收** — 任何就本計劃所作出欺詐或濫用行為可能導致已累積的任何積分將被沒收。
- 換領遞交後不得更改** — 換領一經遞交不可更改或撤回。若換領不成功, 任何已扣除之有關積分及現金金額(如適用)及換領費用(如適用)將一併退回閣下之信用卡賬戶。
- 限制** — 所有換領須視乎有關換領的禮品/優惠的供應量而定, 並將以先到先得方式處理。如禮品/優惠換罄, 我們可以其他相近價值之禮品/優惠代替。我們將不會就換領禮品的供應量短缺或被取代之禮品/優惠或換領優惠積分要求之更改而作出通知。被換領/訂購之禮品/優惠及任何現金券均不得兌換作現金。所有在本計劃下被換領之禮品/優惠均沒有免費試用或退貨服務。
- 禮品換領信/現金券及其他** — 除非另有訂明, 禮品換領信/現金券/通知書將會於成功換領後約4至6個星期內寄至客戶的通訊地址。客戶若未能於上述時段收到禮品換領信或現金券便須致電我們的客戶服務熱線317 95533。

(C) 適用於所有現金券換領之條款及細則(「現金券換領」)

- 除非現金券發行公司另有訂明, 在本計劃下所換領的現金券(「現金券」)將不可與任何其他推廣優惠或VIP會員優惠一併使用。
- 現金券不能兌換為現金。
- 現金券之使用將受有關的現金券發行公司所定之條款及細則所規限。
- 除儲值現金券外, 每一張現金券只可使用一次。
- 現金券須印有現金券發行公司認可之簽署及/或公司蓋章方為生效。任何現金券之影印本或經塗污或殘缺不全或損毀之現金券均不會被接受。
- 客戶必須於任何交易或付款前向現金券發行公司出示有關的現金券。
- 我們及現金券發行公司均不會就任何因現金券之遺失或損毀負上責任。
- 現金券發行公司(或, 就我們決定, 參與之現金券發行公司)可就所有現金券之使用有關的事宜或糾紛作出最終決定。

(D) 「亞洲萬里通」里數換領之條款及細則(「亞洲萬里通里數換領」)

- 換領** — 亞洲萬里通里數換領只適用於持有由本行發出的 Visa 或 Mastercard 白金信用卡(建行(亞洲)香港航空 Fly Away 信用卡除外)(「白金卡」)的客戶。客戶須持有有效的「亞洲萬里通」會籍。
- 里數換領** — 客戶可以15積分換取1「亞洲萬里通」里數, 而換領的里數不設最低要求。須繳付換領費用。
- 換領費用** — 每次換領「亞洲萬里通」的首1萬里數費用為HKD100, 然後每5,000里數為HKD50(若換領不足5,000里數, 亦會收取HKD50); 每次換領費用的上限為HKD300。客戶必須指定一個與積分獎賞賬戶相應的白金卡賬戶以繳付換領費用。
- 里數之存入** — 當本行收到閣下有關於里數換領申請後, 本行會將有關申請轉交「亞洲萬里通」安排里數轉換。而有關之里數將於收到「亞洲萬里通」里數換領申請當日起計4至6星期內存入閣下有關之「亞洲萬里通」賬戶內。
- 換領結果通知** — 除非另有訂明, 有關換領結果的通知書會寄至客戶的通訊地址。

(E) 一般條款及細則

- 免責條款** — 我們將不會補發或就任何遺失或損毀的禮品換領信件或現金券負上責任。本計劃內任何換領之貨品/禮品/獎品之有效性及使用均受供應商的相關使用指示及條款及細則所規限。我們不會充當作為產品/服務供應商的代理人或其代表或負上任何責任。任何有關換領之貨品/禮品/獎品的申索、投訴或糾紛應聯絡有關的產品/服務供應商及與供應商直接解決, 而不會解除該客戶對我們所承擔的付款及其他責任。我們就任何被換領之貨品/禮品/獎品不會作出保養保證。任何可提供的保養將受有關供應商所定之條款及細則所規限。
- 最終決定** — 我們可於任何時間更改、終止或撤回本計劃及就所有因計劃引發的事宜及紛爭作出最終決定(在我們的酌情權下)。我們可不在作出事先通知的情況下更改任何有關細節及此條款及細則。我們將不會負責或承擔任何客戶或任何人因參與本計劃的任何申索或責任。
- 信用卡會員合約適用** — 所有建行(亞洲)信用卡會員合約內的條款及細則以及建行(亞洲)信用卡服務收費一覽表將會適用於本計劃。如它們與本條款及細則有任何衝突或差異, 則以前者為準。
- 英文版本為準** — 本條款及細則中英文版本之間如有任何歧異, 即以英文版本為準。

7. 雙幣現金回贈計劃之條款及細則之修訂 (適用於建行(亞洲)銀聯雙幣信用卡)

現有條款及細則的相應條款	修訂後的條款及細則之相應條款	新增/修訂內容
條款2	條款2	2. 合資格的交易 — 積分只適用於購物簽賬及現金透支(包括分期付款安排之交易)。以下付款類別(包括但不限於)將不會獲取積分: 信用額套現分期計劃、「越簽越Fun」分期計劃、結餘轉戶免息分期計劃、繳交財務費用、逾期手續費、所有賬戶服務費用、購買房地產或汽車、批發交易、慈善或社會服務捐款、政治團體捐款、法庭費用、保釋金、罰款、政府服務、大使館或領使費用; 以個人網上銀行償還保險計劃貸款、繳交稅項、強積金供款; 或本行不時決定的交易類別。
條款3	條款3	3. 指定簽賬之積分獎賞上限 — 每一個信用卡會籍年度每曆年度(由1月1日至12月31日)(「曆年」)繳交保險公司之任何費用及網上繳費交易所累積的積分上限合共為信用卡賬戶獲批核之最新綜合信用額(並不適用於臨時加額之信用額)之12倍。「信用卡會籍年度」指信用卡賬戶開戶日起計的12個月期間直至隨後一年相應月份之最後一日, 及隨後的每一年, 如此類推。

 查閱修訂後的條款及細則完整版, 請瀏覽www.asia.ccb.com/noatnc
8. 「人民幣交易短訊提示服務之條款及細則」之修訂 (適用於建行(亞洲)銀聯雙幣信用卡)

現有條款及細則的相應條款	修訂後的條款及細則之相應條款	新增/修訂內容
條款2	不適用	2. 登記 — 主卡信用卡會員需於信用卡申請表上選擇此服務並登記流動電話號碼, 方可享用此服務。
條款3	條款2	32. 短訊提示 — 閣下及閣下名下之所有附屬卡會員以信用卡簽賬或現金透支達指定金額人民幣500元或以上(或本行不時所訂明的金額), 本行將傳送短訊提示至用作簽賬或現金透支之信用卡賬戶於本行信用卡系統上登記的流動電話號碼以供參考。如附屬卡會員未有於本行登記有效的流動電話號碼, 其短訊提示將傳送至主卡會員登記之流動電話號碼。
條款4	條款3	43. (原有的條款4變為條款3。)

 查閱修訂後的條款及細則完整版, 請瀏覽www.asia.ccb.com/noatnc
9. 「亞洲萬里通」里數換領計劃之條款及細則之修訂 (適用於建行(亞洲)銀聯雙幣白金信用卡及鑽石卡)

現有條款及細則的相應條款	修訂後的條款及細則之相應條款	新增/修訂內容
條款1	條款1	1. 本計劃 — 本計劃只適用於任何由中國建設銀行(亞洲)股份有限公司(「本行」或「我們」)所發的建行(亞洲)銀聯雙幣白金信用卡及鑽石信用卡(「信用卡」)之主卡會員(「信用卡會員」或「閣下」)並選擇「亞洲萬里通」為獎賞計劃。就計劃而言, 「信用卡會籍年度」指信用卡賬戶(「賬戶」)開立日起計的十二個月期間直至隨後一年相應月份之最後一日, 及隨後的每一年, 如此類推。例如賬戶於2015年4月15日開立, 首個信用卡會籍年度即是指2015年4月15日至2016年4月30日, 之後的年度則由5月1日始至4月30日為止。除我們不時所訂明外, 信用卡會員可憑信用卡購物簽賬及作現金透支, 每港幣1元或人民幣1元, 即可獲取1積分(「積分」)。信用卡會員須持有有效的「亞洲萬里通」會籍(「合資格會員」或「閣下」)。
條款3	條款3	3. 合資格的交易 — 積分只適用於購物簽賬及現金透支。其他付款類別, 例如, 包括但不限於信用額套現分期計劃、「越簽越Fun」分期計劃、結餘轉戶免息分期計劃、償還保險計劃貸款、繳交財務費用、逾期手續費、所有賬戶服務費用、稅項付款、購買房地產或汽車、批發交易、慈善或社會服務捐款、政治團體捐款、法庭費用、保釋金、罰款、政府服務及大使館或領使費用以及本行不時決定的交易類別將不會因而獲取積分。
條款4	條款4	4. 指定簽賬之積分獎賞上限 — 每一個信用卡會籍年度每曆年度(由1月1日至12月31日)(「曆年」)繳交保險公司之任何費用及網上繳費交易所累積的積分上限合共為信用卡賬戶獲批核之最新綜合信用額(並不適用於臨時加額之信用額)之12倍。「信用卡會籍年度」指信用卡賬戶開戶日起計的12個月期間直至隨後一年相應月份之最後一日, 及隨後的每一年, 如此類推。
條款6	條款6	6. 分期的屆滿 — 所賺取的積分有效期長達2年及於隨後曆年的最後一天在沒有通知的情況下被自動取消。例子: 於2018年1月1日至2018年12月31日期間賺取之積分將於2019年12月31日失效。於2019年1月1日至2019年12月31日期間賺取之積分將於2020年12月31日失效。所累積的積分有效期長達2年而有效日期將詳列於閣下的月結單上。而未使用之積分於有效期屆滿時將在沒有通知情況下屆滿及被自動取消。所有已賺取的積分將於信用卡終止或取消時在沒有通知的情況下被沒收及自動取消。

 查閱修訂後的條款及細則完整版, 請瀏覽www.asia.ccb.com/noatnc
10. 建行(亞洲) VISA Infinite 信用卡積分獎賞計劃之一般條款及細則之修訂 (適用於建行(亞洲)VISA Infinite信用卡)

現有條款及細則的相應條款	修訂後的條款及細則之相應條款	新增/修訂內容
條款2	條款2	2. 合資格的交易 — 積分只適用於購物簽賬及現金透支(包括分期付款安排之交易)。以下付款類別(包括但不限於)將不會獲取積分: 信用額套現分期計劃、「越簽越Fun」分期計劃、結餘轉戶免息分期計劃、繳交財務費用、逾期手續費、所有賬戶服務費用; 以個人網上銀行償還保險計劃貸款、繳交稅項、強積金供款; 或本行不時決定的交易類別。
條款3	條款3	3. 指定簽賬之積分獎賞上限 — 每一個信用卡會籍年度每曆年度(由1月1日至12月31日)(「曆年」)繳交保險公司之任何費用及網上繳費交易所累積的積分上限合共為信用卡賬戶獲批核之最新綜合信用額(並不適用於臨時加額之信用額)之12倍。「信用卡會籍年度」指信用卡賬戶開戶日起計的12個月期間直至隨後一年相應月份之最後一日, 及隨後的每一年, 如此類推。

 查閱修訂後的條款及細則完整版, 請瀏覽www.asia.ccb.com/noatnc

11. Visa Infinite 獎賞換領計劃之條款及細則之修訂 (適用於建行(亞洲)VISA Infinite信用卡)

現有條款及細則的相應條款	修訂後的條款及細則之相應條款	新增/修訂內容
條款1	條款1	1. 本計劃 — 本計劃只適用於選擇貴賓VISA Infinite獎賞換領計劃的信用卡會員(「合資格會員」或「閣下」)。獎賞計劃一經選擇則不可更改。

查閱修訂後的條款及細則完整版，請瀏覽www.asia.ccb.com/noatnc

12. 「Priority Pass™會籍之條款及細則」之修訂 (適用於建行(亞洲)VISA Infinite信用卡)

現有條款及細則的相應條款	修訂後的條款及細則之相應條款	新增/修訂內容
條款4	條款4	4. Priority Pass™會籍之使用 — Priority Pass™會員卡(「會員卡」)將於本行確認閣下之登記成功後4-6星期內郵寄至閣下的信用卡聯絡地址。信用卡會員必須出示有效的Priority Pass™會員卡方可享用貴賓候機室。若閣下的Priority Pass™會員卡遺失、被竊或損毀，請立即通知本行補發新卡，本行將收取HKD100作為補發新卡費用。
條款6	條款6	6. 貴賓候機室之使用/同行賓客收費 — 參與之貴賓候機室名單可於任何時候更改，而毋須作任何事先通知。查詢最新資料及使用收費，請瀏覽服務供應商網站 www.prioritypass.com 。「需收費」設備(如適用)因每個機場貴賓室而異，並由各機場貴賓室自行決定。費用(如適用)依各機場貴賓室之收費標準，由信用卡會員直接付費給貴賓室服務人員。如信用卡會員之同行賓客(包括但不限於附屬卡會員)享用貴賓候機室，本行將按當時使用的有關服務費用計算入信用卡會員之信用卡賬戶內。

查閱修訂後的條款及細則完整版，請瀏覽www.asia.ccb.com/noatnc

13. 建行(亞洲)銀聯鑽石Prestige信用卡「亞洲萬里通」換領計劃之條款及細則之修訂 (適用於建行(亞洲)銀聯鑽石Prestige信用卡)

現有條款及細則的相應條款	修訂後的條款及細則之相應條款	新增/修訂內容
條款1	條款1	1. 本計劃 — 計劃只適用於由中國建設銀行(亞洲)股份有限公司(「本行」或「我們」)所發的建行(亞洲)銀聯鑽石Prestige信用卡(「信用卡」)之主卡會員(「信用卡會員」或「閣下」)並已選擇「亞洲萬里通」為獎賞計劃。就計劃而言，「信用卡會籍年度」指信用卡賬戶(「賬戶」)開立日起計的十二個月期間直至隨後一年相應月份之最後一日，及隨後的每一年，如此類推。例如賬戶於2017年7月24日開立，首個信用卡會籍年度即是指2017年7月24日至2018年7月31日，之後的年度則由8月1日始至7月31日為止。除我們不時所訂明外，信用卡會員可憑信用卡購物簽賬及作現金透支，每港幣1元或人民幣1元，即可獲取1積分(「積分」)。信用卡會員須持有有效的「亞洲萬里通」會籍(「合資格會員」或「閣下」)。
條款3	條款3	3. 合資格的交易 — 積分只適用於購物簽賬及現金透支(包括分期付款安排之交易)。以下付款類別(包括但不限於)將不會獲取積分：信用額套現分期計劃、「越簽越Fun」分期計劃、結餘轉戶免息分期計劃、繳交財務費用...
條款4	條款4	4. 指定簽賬之積分獎賞上限 — 每一個信用卡會籍年度每曆年度(由1月1日至12月31日)(「曆年」)繳交保險公司之任何費用及網上繳費交易所累積的積分上限合共為信用卡賬戶獲批核之最新綜合信用額(並不適用於臨時加額之信用額)之12倍。「信用卡會籍年度」指信用卡賬戶開戶日起計的12個月期間直至隨後一年相應月份之最後一日，及隨後的每一年，如此類推。

查閱修訂後的條款及細則完整版，請瀏覽www.asia.ccb.com/noatnc

II. 建行(亞洲)Mastercard信用卡將具有感應式付款功能

(建行(亞洲)香港航空Fly Away信用卡及建行(亞洲)食通街信用卡除外)

所有於2019年4月12日或之後申請/續領/補發之Mastercard信用卡將具有Mastercard感應式付款功能。透過有關功能，信用卡會員毋須簽名即可於設有Mastercard感應式讀卡器的商戶進行拍卡交易。每次交易金額上限設定為HKD500或HKD1,000，視乎個別商戶而定。超過此上限之交易與一般信用卡無異，信用卡會員必須在信用卡賬單上簽署作實。

III. 建行(亞洲)銀聯雙幣信用卡單一賬戶號碼

由生效日開始，建行(亞洲)銀聯雙幣信用卡*的港幣及人民幣賬戶僅會採用單一賬戶號碼。現有的港幣卡賬戶號碼(字頭「6」)將成為單一賬戶號碼，而現有的人民幣卡賬戶號碼(字頭「8」)將不再生效。此後，信用卡會員應使用單一賬戶號碼存取人民幣及港幣卡賬戶。卡面壓印有單一賬戶號碼的新卡將於閣下的現有信用卡有效期屆滿時發出。

註*：
 包括但不限於建行(亞洲)銀聯雙幣信用卡、建行(亞洲)八達通銀聯雙幣信用卡、建行(亞洲)AIA銀聯鑽石信用卡、建行(亞洲)培正銀聯雙幣信用卡及建行(亞洲)銀聯鑽石Prestige信用卡。

請注意，如閣下在生效日或之後繼續使用或持有信用卡，上述修訂即對閣下具約束力。如閣下拒絕接受上述之修訂，閣下有權於生效日前援引在現時《建行(亞洲)信用卡會員合約》之條款以書面通知終止信用卡，或終止參與有關計劃。本通知之中英文版本如有歧異，概以英文版本為準。

如閣下有任何查詢，VISA及Mastercard信用卡請致電建行(亞洲)信用卡24小時客戶服務熱線317 95533 / 銀聯雙幣信用卡請致電建行(亞洲)銀聯雙幣信用卡24小時客戶服務熱線317 95568。

中國建設銀行(亞洲)股份有限公司 謹啟
 2018年8月

本通知之中英文版本如有歧異，概以英文版本為準。