

「積分獎賞計劃」

我們盡心為您增值財富，更致力奉上尊尚禮遇，讓您生活每一刻盡顯不平凡。

透過「積分獎賞計劃」，助您從多元化途徑賺取積分，更快換取心頭好。貴為「貴賓理財」客戶，您的積分將會倍增，更見地位優越。

多元化理財兼享積分獎賞

只需選用下列指定銀行產品或服務，即可賺取積分，憑分換領豐富獎賞：

 定期存款

 投資產品

 活期存款

 人壽保險

 一般銀行服務

 一般保險

您更可於生日月份獲享 **2X 積分獎賞**，盡享雙倍開心。



註：
投資涉及風險。就投資及保險計劃，請參閱本指南內的風險披露 / 重要提示。

銀行積分表¹

交易類別 ²	獎賞要求 ³	可獲取之基本積分
經電匯之匯出匯款	每次交易	360積分
全新資金敍做定期存款 ⁴ (存款期≥一個月)	每200,000港元之交易金額	180積分 (每月最多可獲540積分)
儲蓄/支票戶口存款 (每月平均結存)	每200,000港元之結餘	180積分 (每月最多可獲900積分)
外幣買賣 (適用於賬戶間之外幣轉賬)	每10,000港元之交易金額	180積分
網上繳費	每2次不同商戶的交易	180積分 (每月最多可獲360積分)
認購基金 (認購費≥1.5%)	每2,500港元之交易金額	180積分
股票買賣 (佣金≥0.18%)	每20,000港元之交易金額	180積分
敍做外匯掛鈎存款 (存款期≥14天)		
貨幣轉存		
認購結構性票據		
認購結構性股票掛鈎產品		
二手市場債券 / 存款證買賣		
非槓桿式外匯保證金交易	每200,000港元之交易金額	180積分
外匯期權交易		
外匯孖展交易		
人民幣不交收外匯遠期交易		
人壽保險：年繳保費 (適用於首年保費)	每1,500港元之保費金額	180積分
人壽保險：整付保費 / 額外繳付保費	每150港元之保費金額	180積分
旅遊保險		
家傭保險		
家居保險		

註：
投資涉及風險。就投資及保險計劃，請參閱本指南內的風險披露 / 重要提示。

積分倍增

客戶類別	倍數
成為「貴賓理財」客戶三年或以上*	1.33
成為「貴賓理財」客戶少於三年*	1.13

* 獎賞積分之價值將以客戶於賺取積分當日已成為「貴賓理財」客戶之年期計算。

請聯絡分行職員或於「網上銀行」瀏覽有關積分獎賞及換領要求。

簡易換領方法

- 分行
- 「貴賓理財」專線
- 「網上銀行」



關於「積分獎賞計劃」之條款及細則的詳情，請瀏覽：
<https://www.asia.ccb.com/hk/bonus-point-tnc>

- 1 上述所列的獎賞要求及可獲取之積分由本行不時指定，如有更改恕不另行通知，請瀏覽本行網頁以了解最新的銀行積分表。此計劃受「積分獎賞計劃」條款及細則所約束，並且不可與其他折扣及優惠同時享用。投資涉及風險。
- 2 所賺的積分是根據每個交易記錄去決定的。交易不可累積或合併計算。若透過聯名戶口進行指定銀行服務交易，而所有賬戶持有人均合乎本計劃資格，本行將根據指定條件，由最高客戶類別的賬戶持有人獲取積分或雙倍積分優惠。如多於1位賬戶持有人均為同等客戶類別，只有主要賬戶持有人方可獲取積分或雙倍積分優惠。
- 3 如果交易以外幣進行，所賺的積分將會根據交易金額去決定。而交易金額會轉換成等值的港幣及以交易日期或積分計算當日由本行確定適用的匯率計算（由本行自行決定）。
- 4 積分獎賞只適用以全新資金做定期存款，而不適用於定期存款續期。

Bonus Points Reward Programme

In addition to grow your wealth further, we offer superior rewards to enrich your life to the fullest. With our Bonus Points Reward Programme, you can redeem fabulous rewards more quickly by earning bonus points through diversified channels. As our valued PREMIER BANKING customer, your bonus point will be multiplied.

Earn Bonus Points via Diversified Banking Services

Simply use the below designated banking products or services to earn bonus points and redeem fabulous rewards :

- | | |
|--|---|
|  Time Deposit |  Investment Products |
|  Deposit in Savings/Checking Accounts |  Life Insurance |
|  General Banking Services |  General Insurance |

You can also enjoy **2X Bonus Points** during your birthday month to get double happiness.

Notes:
Investments involve risks. For investments and insurance plans, please read the Risk Disclosure / Important Notes of this Customer Guide.



Banking Bonus Points Table¹

Transaction Type ²	Rewards Requirement ³	Basic Bonus Points Rewards
Outward Remittance through Telegraphic Transfer	Every transaction	360 Points
Time Deposit Placement with new funds ⁴ (tenor ≥ 1 month)	Every HKD200,000 of transaction amount	180 Points (maximum 540 Points per month)
Deposit in Savings/Checking Accounts (Monthly Average Balance)	Every HK\$200,000 of balance	180 Points (maximum 900 Points per month)
Foreign Currency Trading (foreign exchange via account transfer)	Every HKD10,000 of transaction amount	180 Points
Online Bill Payment	Every 2 transactions of different merchants	180 Points (maximum 360 Points per month)
Mutual Fund Subscription (subscription fee ≥ 1.5%)	Every HKD2,500 of transaction amount	180 Points
Securities Trading (commission rate ≥ 0.18%)	Every HKD20,000 of transaction amount	180 Points
FX Linked Deposit Placement (tenor ≥ 14 days)		
Currency Switching		
Structured Notes Subscription		
Structured Equity-Linked Product Subscription		
Bond / Certificate of Deposit Secondary Market Trading		
Non-leveraged Collateralized Foreign Exchange Trading	Every HKD200,000 of transaction amount	180 Points
FX Option Trading		
FX Margin Trading		
CNY Non Deliverable Forward Trading		
Life Insurance with Annual Premium (applicable for first year of the policy)	Every HKD1,500 of premium amount	180 Points
Life Insurance with Single Premium / Dump in		
Travel Insurance	Every HKD150 of premium amount	180 Points
Domestic Helper Insurance		
Home Insurance		

Notes:
Investments involve risks. For investments and insurance plans, please read the Risk Disclosure / Important Notes of this Customer Guide.

Bounus Point Multiplier

Customer Type	Multiplier
PREMIER BANKING customer who maintained the relationship for 3 years or more*	1.33
PREMIER BANKING customer who maintained the relationship for less than 3 years*	1.13

*The value of Bonus Point would be based on the number of years the customer has joined PREMIER BANKING as at the bonus point earned date.

Please contact our branch staff or visit Online Banking for the available redemption rewards and the redemption requirement.

Easy Redemption

- At branches
- PREMIER BANKING hotlines
- Online Banking



For details regarding the Terms & Conditions of the “Bonus Points Reward Programme”, please visit: <https://www.asia.ccb.com/hk/bonus-point-tnc/en>

¹ The above reward requirement and bonus points rewards are designated by the Bank from time to time and are subject to change without prior notice. Please visit our Bank's website for the latest Banking Bonus Points Table. The programme is bounded by the "Terms and Conditions for Bonus Points Rewards Programme" and cannot be enjoyed in conjunction with exceptional pricing discounts or other promotional offers. Investment involves risks.

² The amount of Bonus Points earned is determined on the basis of each transaction. Transactions cannot be accumulated or combined for calculating Bonus Points rewards. In case the Designated Banking Services are conducted through a joint account of which all the account holders are eligible for this Programme, only the account holder with the highest priority based on the designated criteria will be entitled to earn the Bonus Points or Double Bonus Points. If there is more than one account holder with the highest priority, only the primary account holder will be entitled to earn the Bonus Points or Double Bonus Points.

³ If a transaction is conducted in foreign currency and the amount of Bonus Points earned is based on the transaction amount, the transaction amount will be converted to Hong Kong dollar equivalent using an exchange rate set by the Bank on the transaction date or on the date the amount of Bonus Points earned is calculated (determined by the Bank at its sole discretion).

⁴ Only applicable to New Time Deposit placement with new fund and not applicable to time deposit renewals.