

Frequently Asked Questions

About CCB (Asia) eye Credit Card Dining, Transport and Overseas Spending up to 11% Cash Rebate Program

A · Eligible Credit Card

1. Which credit card is application to this program?

The Program is applicable to principal cardmembers of CCB (Asia) eye Credit Card issued by China Construction Bank (Asia) Corporation Limited.

B · Promotion Period and Registration

1. When is the promotion period of this program?

The promotion period of the Program is from February 1, 2024 to July 31, 2024 (both dates inclusive). There are 6 phases for Promotion Period as below:

| Phases | Promotion Period |
|---------|---------------------------------------|
| Phase 1 | February 1, 2024 to February 29, 2024 |
| Phase 2 | March 1, 2024 to March 31, 2024 |
| Phase 3 | April 1, 2024 to April 30, 2024 |
| Phase 4 | May 1, 2024 to May 31, 2024 |
| Phase 5 | June 1, 2024 to June 30, 2024 |
| Phase 6 | July 1, 2024 to July 31, 2024 |

2. Is registration required for this program? How do I register?

Registration is required for this program. Registration must be made during the registration period on our website at www.asia.ccb.com/hk/eye/reg/11rebate2024/en or www.asia.ccb.com/hk/eye/reg/11rebate2024b/en.

3. Shall I register once to enjoy this offer of all six phases?

To enjoy the offer of each phase, Cardmember shall register once in each phase. Within the Promotion Period, each Cardmember can participate to the Program six times.

4. Is registration quota apply for this offer?

Registration quota applies for this offer and on a first-come-first-served basis. Each Cardmember can participate to the Program six times. Registration quota for each phase is the first 2,000 Cardmembers who have successfully registered during the registration period.

5. When is the registration period of this offer?

The registration period of this offer is from February 1, 2024 to July 31, 2024. Registration must be made during designated date at 11a.m. on first date to 11:59p.m. on last date of each phase within the promotion period. Registration quota applies and on a first-come-first-served basis.

| Phases | Promotion Period |
|---------|---------------------------------------|
| Phase 1 | February 1, 2024 to February 29, 2024 |
| Phase 2 | March 1, 2024 to March 31, 2024 |
| Phase 3 | April 1, 2024 to April 30, 2024 |
| Phase 4 | May 1, 2024 to May 31, 2024 |
| Phase 5 | June 1, 2024 to June 30, 2024 |
| Phase 6 | July 1, 2024 to July 31, 2024 |

C · Spending requirement and details of cash rebate

1. What is "Up to 11% Cash Rebate" under this offer?

Include:

- a. Up to 9% cash rebate under the Program, please refer to the details as specified in FAQ clause 2 and clause 3 under this section C; and
- b. 2% cash rebate (equivalent to 5X Bonus Points) on online retail transaction and retail transaction made by contactless payment under "CCB (Asia) eye Credit Card Extra Bonus Point Rewards Programme". 5X Bonus Points includes the basic bonus points and an extra 4X bonus points. Terms & Conditions apply. For "Terms and Conditions of CCB (Asia) eye Credit Card Extra Bonus Point Rewards", please visit www.asia.ccb.com/hongkong/personal/credit_cards/tnc_extra_bp_rewards.html. Customers can redeem cash rebates with bonus points, in the conversion rate of every 25,000 points for HKD100 cash rebate. For example, Cardmember will be entitled to 25,000 Bonus Points upon making online/ contactless payment of HKD5,000 with eye Credit Card. Customer can convert such Bonus Point for HKD100 cash rebate, equivalent to 2% cash rebate.

2. What are the Eligible spending categories of this offer?

Transaction made in following designated category during Promotion Period is eligible transaction and entitled to up to 9% cash rebate, include: (i) Dining and (ii) Transport and (iii) Overseas spending.

| Eligible Transaction category | Designated spending requirement | Percentage of cash rebate (%) | Maximum cash rebate of each phase | Total maximum cash rebate of each phase |
|-------------------------------|------------------------------------|-------------------------------|-----------------------------------|---|
| Dining | Retail spend of HKD8,000 and above | 9% | HKD800 | HKD800 |
| | Retail spend below HKD8,000 | 2% | | |
| Overseas spending | Not required | 2% | HKD400 | |

| | | | | |
|-----------------|--------------|----|--|--|
| Local transport | Not required | 2% | | |
|-----------------|--------------|----|--|--|

3. The transaction will be qualified as Eligible Transaction Category:

- i) Transaction made in dining outlets or designated food delivery platform in Hong Kong is eligible dining transaction ("**Eligible Dining Transaction(s)**"). Transactions made in respect of banquet services, private functions, private room events, dining outlets in hotels, department stores, associations and clubhouses, and the food and beverage services provided by the designated merchants of other spending categories are excluded. The Bank identifies dining outlets and designated food delivery platform by taking reference of the merchant codes issued by VISA International.
- ii) Local transport is transaction made in:
- MTR Lines and services, include Kwun Tong Line, Tsuen Wan Line, Island Line, South Island Line, Tung Chung Line, Tseung Kwan O Line, East Rail Line, Tuen Ma Line, Disneyland Resort Line, Airport Express and Light Rails and Bus Services; and
 - All routes provided by the franchised buses, include Citybus, Kowloon Motor Bus, Long Win Bus; and
 - All routes provided by the franchised and licensed ferry services, include Sun Ferry, The Star Ferry, Hong Kong & Kowloon Ferry (include Island Ferry and Winnertex); and
 - All routes of electric trams ("**Eligible Transport Transaction(s)**").
- iii) Transaction with original sales slip or official payment record conducted outside Hong Kong (Online transactions conducted in foreign currencies are not valid) ("**Eligible Overseas Transaction(s)**"). Overseas Purchases for Visa, all transactions effected in a currency other than Hong Kong Dollars are converted from the transaction currency into Hong Kong Dollars and charged to the Card account based on the exchange rate adopted by Visa, as applicable, on the date of conversion. In addition, all transactions effected in a currency other than Hong Kong Dollars are subject to a foreign currency conversion fee (representing the charge imposed by Visa on the issuer of the Card) and an overseas transaction fee, in such amounts as set forth in the Fee Schedule.

4. Please provide examples for the calculation of the cash rebate.

| | Example 1 | Example 2 | Example 3 | Example 4 | Example 5 |
|--|-----------------------------------|-----------------------------------|-----------------------------------|--|--|
| Dining | HKD2,000 (Online shopping) | HKD5,000 (Contactless payment) | HKD8,000 (Contactless payment) | HKD5,000 (swipe card) | HKD20,000 (Online shopping) |
| Overseas spending | HKD3,000 (Contactless payment) | HKD6,000 (Online shopping) | HKD0 | HKD20,000 (Contactless payment) | HKD30,000 (swipe card) |
| Cumulative spending amount | HKD5,000 | HKD11,000 | HKD8,000 | HKD25,000 | HKD50,000 |
| (A) eye Credit Card basic/extra cash rebate (required to use together with online/Contactless payment) | HKD5,000 x 2%=HKD100 | HKD11,000 x 2%=HKD220 | HKD8,000 x 2%=HKD160 | HKD420: HKD5,000 x 0.4%=HKD20 + HKD20,000 x 2%=HKD400 | HKD520: HKD20,000 x 2%=HKD400 + HKD30,000 x 0.4%=HKD120 |
| | Dining HKD2,000 x 2%=HKD40 | HKD5,000 x 9%=HKD450 | HKD8,000 x 9%=HKD720 | HKD5,000 x 9%=HKD450 | HKD20,000 x 9%=HKD1,800 |

| | | | | | | |
|--|--------------------------|---------------------|-------------------------|-------------------------|--|--|
| (B) Cash rebate of the Program | Overseas spending | HKD3,000 x 2%=HKD60 | HKD0 | HKD0 | HKD20,000 x 2%= HKD400 | HKD30,000 x 2%=HKD600 |
| | Total cash rebate amount | HKD100 | HKD450 | HKD720 | HKD850 HKD800 – Maximum cash rebate of each phase under the Program is HKD800 | HKD2,400 HKD800 – Maximum cash rebate of each phase under the Program is HKD800 |
| (C) Total cash rebate to be entitled by Cardmember (A) + (B) | HKD200 (HKD100+HKD100) | | HKD670 (HKD220+ HKD450) | HKD880 (HKD720+ HKD160) | HKD1,220 (HKD420+HKD800) | HKD1,320 (HKD520+ HKD800) |

5. What is the maximum cash rebate amount of this offer?

Maximum cash rebate of this offer is HKD800 in each phase and a maximum of HKD4,800 cash rebate over the whole Promotion Period for each Cardmember. The cash rebate amount will be rounded to the nearest integer.

6. When will the cash rebate be fulfilled?

Rebate will be credited to Cardmember's eligible card account recorded by our Bank on or before 31 October, 2024.