

## Frequently Asked Questions

### About eye Credit Card Local Dining, Delivery Platform and Transport 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 Card of 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 runs from April 1 to June 30, 2026 (both dates inclusive) ("Promotion Period") and divided into three phases:

Phases	Promotion Period
Phase 1	April 1 to April 30, 2026
Phase 2	May 1 to May 31, 2026
Phase 3	June 1 to June 30, 2026

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

Registration is required for this program. Registration must be made at CCB (HK&MO) Mobile App: Login CCB (Asia) Mobile Banking > Tap "Credit Card / Loan" in the bottom bar > Scroll down to "Featured Offers" on Credit Card page>Tap "Rewards Registration" banner, and then tap "eye Credit Card up to 11% Rebate" to register) during the Registration Period.

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

No. To enjoy the offer of each phase, Cardmember shall register once in each phase. Within the Promotion Period, each Cardmember can participate in the Program for three 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 in the Program for three times. Registration quota for each phase is the first 2,500 Cardmembers who have successfully registered during the registration period.

##### 5. What is the registration period of this offer?

The registration period of this offer is from April 1 to June 30, 2026. Registration must be made during designated date at 10 a.m. on first date to 11:59 p.m. on last date of each phase within the promotion period. Registration quota applies and on a first-come-first-served basis.

#### 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. Up to 2% cash rebate (equivalent to 5X Bonus Points) on online retail transaction and retail transaction made by contactless payment<sup>^</sup> under "CCB (Asia) eye Credit Card Extra Bonus Point Rewards Programme". 5X Bonus Points includes the basic 1X bonus points and an extra 4X bonus point. 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](http://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 up to HK\$100 cash rebate. For example, Cardmember will be entitled to 25,000 Bonus Points upon making online/ contactless payment of HK\$5,000 with eye Credit Card. Customer can convert such Bonus Point for HK\$100 cash rebate, equivalent to 2% cash rebate.

^Contactless payment (including Visa payWave, Apple Pay and Google Pay. Apple Pay is trademarks of Apple Inc., registered in the U.S. and other countries; Google Pay is trademarks of Google Inc.)

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

Transaction made in following designated category during Promotion Period by the registered Eligible Card is classified as eligible transaction and entitled to up to 9% cash rebate, including Local Dining, Delivery Platform and Transport.

Eligible Transaction category	Retail Spending Amount	Percentage of cash rebate (%)	Maximum cash rebate of each phase	Total maximum cash rebate of each phase
Local dining & delivery platform	(i) Upon HK\$5,000 or above; and  (ii) Upon a single net transaction of HK\$500 or above on this transaction category	9%	HK\$400	HK\$400
	(i) Below HK\$5,000; or  (ii) Below a single net transaction of HK\$500 on this transaction category	2%	HK\$100	
Local transport	Not required	2%	HK\$100	

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

- i) Transaction made in dining in Hong Kong is classified as 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 by taking reference of the merchant codes issued by VISA International.
- ii) Transaction made in designated food delivery platform in Hong Kong is classified as eligible dining transaction (Eligible Dining Transaction(s)"). The Bank identifies designated food delivery platform by taking reference of the merchant codes issued by VISA International.
- iii) Local transport is transaction made in:
  - a. 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
  - b. All routes provided by the franchised buses, include Citybus, Kowloon Motor Bus, Long Win Bus; and
  - c. 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

- d. All routes of electric trams ("**Eligible Transport Transaction(s)**").

Please note that any electronic wallet (AlipayHK, PayMe and WeChat Pay HK) transaction (including Local Dining, Delivery Platform and Transport Transactions) is NOT considered as Eligible Transaction.

**4. Cash rebate examples:**

		<b>Example 1</b>	<b>Example 2</b>
Restaurants (payWave) (single net transactions)		HK\$1,000 + HK\$500 + HK\$500 + HK\$200 + HK\$200	HK\$2,000 + HK\$500 + HK\$100
Delivery Platform (online shopping) (single net transactions)		HK\$500 + HK\$500 + HK\$500 + HK\$500 + HK\$200 + HK\$200 + HK\$200 + HK\$100	HK\$100
Transport (payWave)		HK\$500	HK\$0
Accumulated spending amount		HK\$5,600	HK\$2,700
(A) eye Credit Card basic/ extra cash rebate (required to use together with online/ Contactless payment)		HK\$5,600 x 2% = HK\$112	HK\$2,700 x 2% = HK\$54
(B) Cash rebate of the Program	Dining	(HK\$1,000 + HK\$500 + HK\$500) x 9% = HK\$180 (HK\$200 + HK\$200) x 2% = HK\$8	(HK\$2,000 + HK\$500 + HK\$100) x 2% = HK\$52
	Delivery Platform	(HK\$500 + HK\$500 + HK\$500 + HK\$500) x 9% = HK\$180 (HK\$200 + HK\$200 + HK\$200 + HK\$100) x 2% = HK\$14	HK\$100 x 2% = HK\$2
	Transport	HK\$500 x 2% = HK\$10	HK\$0
	Total cash rebate amount	<b>HK\$392</b> (HK\$180 + HK\$8 + HK\$180 + HK\$14 + HK\$10)	<b>HK\$54</b> (HK\$52 + HK\$2)
Total cash rebate to be entitled by Cardmember (A) + (B)		<b>HK\$504</b> (HK\$112 + HK\$392)	<b>HK\$108</b> (HK\$54 + HK\$54)

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

The maximum cash rebate of each phase is HK\$400 and the maximum cash rebate over the whole Promotion Period is HK\$1,200. The cash rebate amount will be rounded to the nearest integer.

**6. When will the cash rebate be fulfilled?**

Cash rebate will be credited to Cardmember's eligible credit card account recorded by our Bank on or before August 31, 2026.