

Clause 1	Clause 1	<p>1. DEFINITIONS</p> <p>In this Agreement, the following words have the corresponding meanings:</p> <p>“CCB (Asia)” means China Construction Bank (Asia) Corporation Limited, a licensed bank in Hong Kong.</p> <p>“Card” means any CCB (Asia) Corporate Credit Card and/or, as the case may be, CCB (Asia) Business Credit Card (including any replacement and subsequently renewed credit card) issued by CCB (Asia) (including without limitation, VISA, MasterCard or UnionPay Credit Card, comprising a HKD Card Account and a RMB Card Account).</p> <p>“Cardmember” means a staff member of the Company to whom the Card is issued.</p> <p>“Card Account” means the account with CCB (Asia) in respect of the Card.</p> <p>“Company” means each Company (including its successors) which has executed an agreement in relation to a Corporate Credit Card / Business Card with CCB (Asia).</p> <p>“Web Electronic Service” means the Card related services available from CCB (Asia)’s website, electronic channels, including CCB (Asia)’s website and mobile application software.</p> <p>“Fee Schedule” means the CCB (Asia) Credit Card Fee Schedule for Corporate Card and/or, as the case may be, CCB (Asia) Credit Card Fee Schedule for Business Card (as amended or modified from time to time), a copy of which is available by calling the CCB (Asia) Credit Card 24-Hour Customer Service Hotline at 317 95588 or CCB (Asia) UnionPay Dual Currency Credit Card 24-Hour Customer Service Hotline at 317 95568 or from our website www.asia.ccb.com (if applicable).</p> <p>“Fees and Charges” mean the fees and charges set out in the Fee Schedule and such other fees, charges and monies payable by the Cardmember and/or the Company under this Agreement.</p> <p>“HKD” means Hong Kong Dollar(s) being the lawful currency of Hong Kong.</p> <p>“HKD Card Account” means an account in HKD opened and maintained under the Card by CCB (Asia) for recording debits and credits in respect of the use of the Card.</p> <p>“He/she”, “his/her” and “himself/herself” mean the Cardmember.</p> <p>“Hong Kong” means the Hong Kong Special Administrative Region of the People’s Republic of China.</p> <p>“JETCO” means Joint Electronic Teller Services Limited.</p> <p>“Macau” means the Macau Special Administrative Region of the People’s Republic of China.</p> <p>“Mainland China” means the People’s Republic of China excluding Hong Kong and Macau.</p> <p>“MasterCard” means MasterCard International (and any successor or assign).</p> <p>“System” means the equipment and software contained on it used by the Cardmember to access the Web Service.</p> <p>“Password” means the identification made available to or selected by the Cardmember and/or the Company and used (together with the Username), to access the Web Electronic Service.</p> <p>“Personal Data” means the personal data relating to the Cardmember.</p> <p>“PIN” means all personal identification number(s) assigned selected by CCB (Asia) to, or subsequently selected by, the Cardmember for the purpose of identifying him/her for certain transactions made through the use of the Card.</p> <p>“RMB” means Renminbi, being the lawful currency of the People’s Republic Mainland China.</p> <p>“RMB Card Account” means an account in RMB opened and maintained under the Card by CCB (Asia) for recording debits and credits in respect of the use of the Card.</p> <p>“Statement of Account” means the monthly statement or other statement arising from the Card Account sent by CCB (Asia) to both the Cardmember and the Company setting out, among other things, the charges and other financial liabilities owed as at that date by the Cardmember and/or the Company.</p> <p>“UnionPay” means China UnionPay Company Limited, a joint stock limited liability company incorporated in the People’s Republic of Mainland China.</p> <p>“Username” means the identification made available to or selected by the Cardmember and used (together with the Password) to access the web Electronic Service.</p> <p>“VISA” means Visa International Service Association (and any successor or assign).</p>
Clause 2	Clause 2	<p>2. CCB (ASIA) CORPORATE/BUSINESS CREDIT CARD</p> <p>The Card is issued by CCB (Asia) to the Cardmember at the request of the Company. The approval of any and all Card applications shall be at the sole and absolute discretion of CCB (Asia).</p>

Clause 3	Clause 3	<p>3.1 The Card - The Card, including any replacement and subsequently renewed Card, remains the property of CCB (Asia) at all times and shall be returned to CCB (Asia) immediately upon request. The Cardmember shall sign and activate the Card immediately upon receipt of the same and keep the Card in a safe place. The Cardmember and/or the Company shall be liable for all losses as a result of any failure or delay in so doing.</p> <p>At the sole and absolute discretion of CCB (Asia), CCB (Asia) may terminate or cancel the Card, or vary any terms and conditions of any Card privilege of the Cardmember, at any time and for any reason (including, without limitation, where CCB (Asia) has received any request from the Company to terminate or cancel the Card), by reasonable notice which shall be given by display, advertisement or other means as CCB (Asia) thinks fit. Any such termination or cancellation or variation of terms and conditions shall take effect on the date indicated in such notice, and any variation of terms and conditions shall be binding on the Cardmember and Company if the Cardmember continues to <u>retain or</u> use the Card after the effective date of such variation.</p> <p>The Cardmember understands that the Card is to be used for the sole purpose of paying for business expenses incurred during the course of his/her employment with the Company. The Company shall in its sole and absolute discretion determine the scope of business expenses which may be settled by the Cardmember with the Card, and the Cardmember shall reimburse the Company for any and all costs and/or expenses falling outside such scope incurred by the Company in relation to the Card. For the avoidance of doubt, any and all disputes between the Cardmember and the Company in relation to the Card or any use thereof (including, without limitation, any dispute on whether a particular amount, charge and/or fee arising out of the use of the Card falls within the scope of business expenses as determined by the Company) shall be resolved solely between the Cardmember and the Company, and shall not in any way affect any payment or other obligation of the Company under this Agreement.</p> <p>3.2 Password - The Cardmember shall handle with due care any Password for use with the Card and keep such Password (if applicable) confidential. In addition, the Cardmember agrees:</p> <ul style="list-style-type: none"> (i) to destroy the original printed copy of any Password; (ii) not to allow anyone else to use the Card or any Password; (iii) not to write down any Password on the Card or on anything usually kept with or near the Card; (iv) not to write down or record any Password without disguising it; (v) that whenever he/she chooses a Password, he/she will not choose a number that is likely to be guessed by a third party (e.g. he/she will not choose his/her birthday or the birthday of a relative or any part of any of his/her telephone numbers) and (vi) not to use the Password for accessing other services (for example, connection to the internet or accessing other websites). <p>The Cardmember and the Company shall be <u>solely</u> liable for all losses resulting from any failure by the Cardmember to choose a Password, or handle the Card or Password, with due care, and agrees to accept full and sole responsibility for all consequences, losses and/or liabilities arising or incurred as a result of the Password being known to another person for whatever reason (other than negligence of CCB (Asia)) and shall indemnify CCB (Asia) for any loss or damage reasonably incurred by reason thereof.</p> <p>3.3 Validity - The Card shall remain valid until the last day of the month indicated thereon (unless terminated earlier).</p> <p>3.4 Expiry And Renewal - The renewal of the Card shall be at CCB (Asia)'s sole and absolute discretion. If the Card is not renewed, the whole outstanding balance under the Card Account becomes due and payable immediately. The Cardmember must return the Card to CCB (Asia) if CCB (Asia) so requests. Any renewal of the Card is subject to the right of the Cardmember and/or the Company to cancel the Card by giving CCB (Asia) written notice within thirty (30) days from the date of renewal, in which event the Company shall not be liable to pay any Annual Fee (as defined in Clause 4 below).</p> <p>3.5 Merchant Affiliates - Neither the Cardmember nor the Company shall hold CCB (Asia) liable or responsible if (i) the Card is not accepted or honored by any merchant affiliate for any reason whatsoever, and/or (ii) CCB (Asia) refuses at its sole and absolute discretion to grant credit authorization for any purchase notwithstanding the availability of credit in favour of the Cardmember under his/her Card Account. Furthermore, neither the Cardmember nor the Company will hold CCB (Asia) liable or responsible in respect of any product or service purchased through the Card or any benefits given to the Cardmember or his/her nominees (if permitted). The existence of any claims or disputes between any merchant affiliate and the Cardmember shall not relieve any obligation on the Company and the Cardmember to settle any sum outstanding with CCB (Asia).</p> <p>3.6 Credit Limit - CCB (Asia) shall have sole and absolute discretion in determining the Cardmember's credit limit to the Card Account. The Cardmember will be given a credit limit expressed in Hong Kong Dollars (if applicable, inclusive of cash advance limit), which will be the maximum allowable outstanding balance given to the Cardmember at any time. For details of the maximum allowable outstanding balance and credit limit, the Cardmember may contact CCB (Asia). The Cardmember shall strictly observe such credit limit. CCB (Asia) reserves the right to decrease the credit limit at any time and from time to time. CCB (Asia) may at its sole discretion permit transaction to be effected in excess of the credit limit and the Cardmember and the Company shall be <u>solely</u> liable for such transaction and the related fees and charges (including the Overlimit Fee) in accordance with the terms of this Agreement. The Cardmember understands that he/she may elect to opt out of the over-the-limit facilities at any time by such means as CCB (Asia) may determine. Notwithstanding the foregoing, the Cardmember and the Company agree that CCB (Asia) still reserves the right to permit transaction to be effected in excess of the credit limit under such circumstances as CCB (Asia) may prescribe.</p> <p>3.7 Use of Card - The Card is issued only for the use of the Cardmember, subject to the credit limit set by CCB (Asia), in connection with business expenses incurred by the Cardmember during the course of his/her employment with the Company including the payment for any purchase of goods and/or services made during the course of his/her employment with the Company, payment for which may <u>will</u> be charged to the Card Account. The Cardmember shall open and maintain the Card Account to the satisfaction of CCB (Asia). In the case where cash advance is available, CCB (Asia) is entitled to determine the channel through which the Cardmember can obtain cash advance by using the Card. The Cardmember understands and acknowledges that prior activation (in the manner as from time to time indicated by CCB (Asia)) shall be made before overseas cash advance and overseas Automatic Teller Machine (ATM) functions are available.</p> <p>The Card is not transferable. No other person is permitted to use the Card for charges, for identification or for any other purpose. If the Cardmember has let someone else use the Card or has voluntarily relinquished physical possession of the Card, this will not affect any liability on the part of the Cardmember or the Company to CCB (Asia) for payment for all charges made with the Card. CCB (Asia) reserves the right to decline processing or paying any transaction which CCB (Asia) suspects to be an unlawful transaction under any applicable law.</p>
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Clause 4	Clause 4	<p>4. FEES AND CHARGES</p> <p>4.1 Fees And Charges - The Cardmember and the Company agree that the following Fees and Charges, shall be levied on the Card Accounts. FULLER DETAILS ARE SHOWN IN THE FEE SCHEDULE. THE CARDMEMBER AND THE COMPANY CONFIRM THAT THE CARDMEMBER AND THE COMPANY UNDERSTAND THESE FEES AND CHARGES.</p> <p>Annual Membership Fee - Unless informed otherwise, an annual fee will be chargeable.</p> <p>Benefits Fees - The Cardmember and the Company agree that the Cardmember and the Company will be subject to the applicable terms and conditions for the enjoyment of certain Card benefits; failing which agreement, the Cardmember and the Company will not be eligible to enjoy such benefits or the Company will be charged the relevant fees (as determined by CCB (Asia) at its discretion).</p> <p>Card Replacement Fee - A card replacement fee will be charged per replacement Card.</p> <p>Cash Advance Fee (if applicable) - A handling fee will be charged for every cash advance transaction made.</p> <p>Credit Balance Refund Handling Fee - Withdrawal of any credit balance of the Card Account will be subject to a handling fee.</p> <p>Credit Card Repayment Service Fee at Designated Payment Affiliates - A handling fee will be charged for every payment transaction made through any payment affiliate of CCB (Asia).</p> <p>Cross-border Transactions in Hong Kong Currency Handling Fee (Applicable to VISA and MasterCard) - A fee will be charged for every transaction if (i) such transaction is made outside of Hong Kong or with any merchant not registered in Hong Kong; and (ii) the transaction amount of which has been simultaneously converted into Hong Kong currency by the merchant.</p> <p>Finance Charge - In respect of cash advance (if available), the finance charge is calculated from the date of advance until full repayment is received. In respect of a retail purchase, if the Cardmember and the Company pays 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 (at the interest rate shown on the Fee Schedule) based on:</p> <ol style="list-style-type: none"> (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 (ii) the amount of each new transaction being posted since the Statement Date, from the transaction date until payment in full. <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, the Cardmember and/or the Company will be given not less than thirty (30) days' notice before higher finance charges for the sum due take effect. The applicable finance charges in respect of retail purchases are specified in the Fee Schedule. The Cardmember and the Company 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 the Cardmember and/or the Company.</p> <p>Foreign Currency Conversion Fee (Applicable to VISA and MasterCard) - A fee will be charged for every transaction effected in a currency other than Hong Kong Dollars.</p> <p>Foreign Currency Check Processing Fee - Foreign currency checks (which we may at our discretion accept) will be processed subject to a handling fee.</p> <p>Late Payment Fee Charge - If the Cardmember and the Company fails 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 HKD Card Account and/or RMB Card Account, a late charges will be imposed.</p> <p>Overlimit Fee - An overlimit fee will be charged once per each Statement of Account if the outstanding balance exceeds the prescribed credit limit for the Card Account.</p> <p>Overseas Transactions Fee (Applicable to VISA and MasterCard) - A handling fee will be charged for every transaction not in Hong Kong Dollars.</p> <p>Sales Draft Retrieval Fee - Retrieval of a sales draft copy will be subject to a handling fee.</p> <p>Statement Retrieval Fee - Retrieval of a copy of a Statement of Account will be subject to a handling fee.</p> <p>The Cardmember and the Company agrees to pay such other reasonable fees and charges as notified by CCB (Asia) from time to time (including, without limitation, (i) fees and charges relating to the processing of cash payments; and (ii) fees and charges specified in any application form, product feature leaflet or other relevant marketing or promotional materials in relation to the Card).</p> <p>4.2 Payment Order - Payment of the Fees and Charges shall be made by such means and in such manner as CCB (Asia) may from time to time specify and will be accepted subject to CCB (Asia)'s regular business practices and procedures. Any payment made shall be applied in settling Cardmembers' Card Accounts in the following sequence:</p> <ol style="list-style-type: none"> (i) late payment fee charge and overlimit fees; then (ii) cash advance fee; then (iii) sales draft retrieval fee, card replacement card fee, statement retrieval fee and other fees and charges; then (iv) annual membership fee; then (v) finance charge for cash advance interest; then (vi) finance charge for interest on purchases; then (vii) monthly installments balance; then (viii) outstanding balance with the highest Annualized Percentage Rate (APR); then (ix) any remaining portion to the other outstanding balances in descending order based on the applicable APR(s); then (x) any other amount payable under this Agreement. <p>For the avoidance of doubt, the balances under clauses (vi) (viii) and (ix) include the amount(s) payable under promotion program(s), if any, that may be implemented from time to time, outstanding balance in respect of purchases.</p>
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Clause 5	Clause 5	<p>5. DEFAULT AND INDEMNITY</p> <p>Default - In case of any default of the payment obligation under this Agreement or any other provision hereof by the Cardmember and/or the Company, the right of the Cardmember to use the Card may be revoked or suspended. The Cardmember and the Company shall also immediately be jointly and severally liable to pay the total amount charged to the Card (whether or not the purchase transactions made have been posted to the Card Account), including the interest, all fees and the full annual fee, late charges and other charges whether made in Hong Kong or abroad.</p> <p>Collection Costs - If CCB (Asia) refers the collection of Cardmember's Card Account to a collection agency and/or through a lawyer, the Cardmember and the Company shall be solely jointly and severally liable to pay the reasonable costs and expenses of engaging such collection agent and/or lawyer and such other reasonable costs and expenses reasonably incurred by CCB (Asia) in recovering such payment and enforcing CCB (Asia)'s rights under this Agreement.</p> <p>Indemnity - The Cardmember and the Company shall jointly and severally solely hold CCB (Asia) harmless and indemnify CCB (Asia) on a full indemnity basis, on demand, for such reasonable amount of loss, damage, costs and expenses, legal or otherwise (including all reasonable legal costs and expenses on a solicitor and own client basis, and debt collection agent's reasonable costs and expenses) which CCB (Asia) may reasonably incur by reason of any default by the Cardmember and/or the Company of any provision of this Agreement.</p>
Clause 7	Clause 7	<p>7. LOST CARD LIABILITY</p> <p>7.1 Report of Lost or Stolen Card - If the Card is lost or stolen or the Password is known (or suspected to be known), or if there is suspicion by the Cardmember and/or the Company of any counterfeit card bearing the same account number as the Card, the Cardmember and/or the Company will immediately report it to CCB (Asia) by calling the 24-Hour Lost Card Hotline at (852) 317 95505, or such other telephone number CCB (Asia) may specify from time to time. Any such event should also be promptly reported to the police and the police report must be produced to CCB (Asia) if requested. If such loss or theft occurs overseas, the report should still be made to the said Hotline, otherwise to any member of VISA or MasterCard UnionPay and reported to the local police.</p> <p>7.2 Liability - The Cardmember and the Company shall be jointly and severally solely liable for all transactions effected through a lost or stolen Card or through unauthorized use of Password or counterfeit card occurring prior to the time the loss or theft was reported to CCB (Asia) in the manner prescribed above, provided that if CCB (Asia) considers (in its sole opinion) the Cardmember and the Company have acted in good faith and with due care and diligence and have reported the loss or theft to CCB (Asia) and to the police in the manner described above, the maximum liability of the Cardmember and the Company for unauthorized transactions made through the Card (not including cash transactions) before the loss or theft is reported to CCB (Asia) shall not exceed HK\$500 on each occasion.</p> <p>7.3 Card Replacement Card Fee - Issue of any replacement Card shall be at CCB (Asia)'s sole and absolute discretion. CCB (Asia) may charge the Cardmember and the Company a fee as specified in the Fee Schedule for the replacement of the lost or stolen Card and debit the same to the Card Account.</p>
Clause 8.1	Not Applicable	<p>8.1 Liability of the Cardmember and the Company (Applicable to VISA or MasterCard) - The Cardmember and the Company shall be liable to CCB (Asia) jointly and severally for all amounts charged to the Card (whether or not the purchase transactions made have been posted to the Card Account), including cash advance (if applicable), all interest, all fee and other charges, whether made in Hong Kong or abroad. Without prejudice to the applicable Fees and Charges, all charges on the Card Account made in currencies other than Hong Kong Dollars shall automatically be converted to Hong Kong Dollars using the then applicable exchange. The Statement of Account shall be in Hong Kong Dollars. The Cardmember and the Company agree and authorize CCB (Asia) to debit the Card Account for all monies payable by the Cardmember and/or the Company to CCB (Asia) under this Agreement (including, without limitation, the Fees and Charges) on the relevant due dates without notice to the Cardmember or the Company. Each of the Cardmember and the Company understands and acknowledges that it shall be liable for all losses suffered by CCB (Asia) if either the Cardmember or the Company has acted fraudulently or with gross negligence. Without prejudice to the right of CCB (Asia) to demand immediate payment of the full amount outstanding at any time, the Company shall pay to CCB (Asia) at least the required minimum payment indicated in each Statement of Account on or before the "Payment Due Date" specified therein.</p>
Clause 8.2	Clause 8.1	<p>8.2.1 Liability of the Cardmember and the Company (Applicable to UnionPay Dual Currency Credit Card) - The Cardmember and the Company shall be solely liable to CCB (Asia) jointly and severally for all amounts charged to the Card (whether or not the purchase transactions made have been posted to the Card Account), including cash advance (if applicable), all interest, all fee and other charges, whether made in Hong Kong, Mainland China or elsewhere. The Cardmember and the Company agree that:</p> <ol style="list-style-type: none"> i. all transactions (including cash advances, if available) which are effected by the use of the Card in Hong Kong or overseas, excluding Mainland China (irrespective of the currency of such transactions) shall be posted to the Cardmember's HKD RMB Card Account. ii. subject to sub-clause (iii) below all transactions (including cash advances, if available) which are effected by the use of the Card in Mainland China shall be posted to the Cardmember's RMB Card Account. iii. certain transactions effected by the use of the Card in RMB may be posted to the Cardmember's HKD Card Account due to the settlement arrangement. iv. all transactions which are effected by the use of the Card in currency other than HKD and RMB made outside Mainland China shall be converted to HKD using the applicable UnionPay CCB (Asia)'s prevailing exchange rate on the date of conversion and posted to his/her HKD Card Account. The Cardmember and the Company agree to accept CCB (Asia)'s the exchange rates as quoted from time to time without dispute. v. all Fees and Charges in respect of the Cardmember's HKD Card Account shall be posted to his/her HKD Card Account. vi. all Fees and Charges in respect of the Cardmember's RMB Card Account shall be posted to his/her HKD or RMB Card Account as set out in the Fee Schedule. <p>The Cardmember and the Company agree and authorize CCB (Asia) to debit the Card Account for all monies payable by the Cardmember and/or the Company to CCB (Asia) under this Agreement (including, without limitation, the Fees and Charges) on the relevant due dates without notice to the Cardmember and/or the Company. Each of the Cardmember and the Company understands and acknowledges that it shall be solely liable for all losses suffered by CCB (Asia) if either the Cardmember or the Company has acted fraudulently or with gross negligence. Without prejudice to the right of CCB (Asia) to demand immediate payment of the full amount outstanding at any time, the Cardmember and/or the Company shall pay to CCB (Asia) at least the respective required minimum payments of the Cardmember's HKD Card Account and RMB Card Account indicated in each Statement of Account on or before the "Payment Due Date" specified therein.</p>

Clause 8.3	Not Applicable	<p>8.3 Currency (Applicable to VISA or MasterCard) – The Cardmember and the Company understand and acknowledge that any and all payments made in relation to the Card Account should be settled in Hong Kong Dollars, and that acceptance of such payments by CCB (Asia) shall be subject to CCB (Asia)'s terms and conditions for the time being in force. Payment is only treated as effective once the relevant funds have been received for value by CCB (Asia). Without prejudice to the foregoing, the Cardmember and the Company acknowledge that payments made in relation to the Card Account by way of foreign currency checks will be subject to the applicable Fees and Charges, and shall be deemed to have been received by CCB (Asia) only to the extent of the actual amount remitted from the bank issuing such cheque. CCB (Asia) may, in its sole and absolute discretion, return to the Company, by such means as CCB (Asia) may in its sole and absolute discretion determine, any and all sums deposited in excess of such sum required to settle the outstanding balance of the Card Account.</p>
Clause 8.4	Clause 8.2	<p>8.4 8.2 Currency (Applicable to UnionPay Dual Currency Credit Card) - The Cardmember and the Company understands and acknowledges that any and all payments made in relation to the HKD Card Account payments must be settled in HKD and RMB Card Account payments must be settled in RMB. If payment made in HKD is for settlement of RMB Card Account. The Cardmember and the Company shall specify the payment as such in the manner as CCB (Asia) may determine from time to time and the payment shall be converted to RMB at the prevailing exchange rate adopted by CCB (Asia) credit card on the date of conversion. The Cardmember and the Company agrees to accept the exchange rates as quoted by CCB (Asia) credit card from time to time without dispute. Payment is only treated as effective once the relevant funds have been received for value by CCB (Asia). Card Account payment made by check(s) in currency other than HKD or RMB is accepted at the discretion of CCB (Asia). If CCB (Asia) agrees to accept such payment method, only the net amount actually received (less all applicable Fees and Charges) will be credited to the relevant Card Account(s).</p>
Clause 8.5	Clause 8.3	<p>8.5 8.3 Excess Credit - CCB (Asia) may retain in the Card Account or return to the Cardmember or the Company, by such means as CCB (Asia) may determine, any excess sum deposited in settlement of the outstanding balance of the Card Account. Subject to CCB (Asia)'s rights under Clause 16 below, any excess payment in HKD Card Account shall not be used to settle any outstanding balance of RMB Card Account, and vice versa, unless the Cardmember and the Company request otherwise and as approved by CCB (Asia).</p>
Clause 10	Clause 10	<p>10. OVERSEAS TRANSACTIONS</p> <p>10.1 APPLICABLE TO VISA AND MASTERCARD – 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 by CCB (Asia) or CCB (Asia)'s agents or by third parties based on the exchange rate adopted by VISA or MasterCard, 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 or MasterCard on the issuer of the Card) and an overseas transaction fee, in such amounts as set forth in the Fee Schedule.</p> <p>10.2 APPLICABLE TO UNIONPAY DUAL CURRENCY CREDIT CARD – Save and except for transactions effected in RMB and transacted in Mainland China, all transactions effected in a currency other than HKD including transactions effected in RMB transacted in territories outside Mainland China, including without limitation, Hong Kong or Macau, are converted from the transaction currency into HKD and charged to HKD Card Account based on the exchange rate adopted by UnionPay's prevailing exchange rate on the date of conversion. The Cardmember or the Company agrees to accept UnionPay's exchange rates as quoted from time to time without dispute.</p>
Clause 12	Clause 12	<p>12. WEB ELECTRONIC SERVICE</p> <p>12.1 Username and Password – In connection with the use of the Web Service by the Cardmember, the Cardmember shall safeguard the Username and Password as follows:</p> <ul style="list-style-type: none"> (a) The Cardmember shall change the Password regularly and shall do so if the Web Service requires the Cardmember to do so. (b) Whenever the Cardmember chooses a Username and Password, the Cardmember shall take care not to choose a number or name that is likely to be guessed by anyone trying to access the Web Service pretending to be the Cardmember. For example, the Cardmember shall avoid using his/her birthday or the birthday of a relative or any part of any of his/her telephone numbers. (c) The Cardmember shall take all reasonable steps to ensure that he/ she safeguards the Username and Password at all times, whenever possible. The Cardmember shall not disclose any details of the Username and Password to anyone else, including to a member of CCB (Asia)'s staff, or to someone giving assistance on a technical helpdesk in connection with the Web Service. (d) The Cardmember shall not record the Username and Password in a way that could make them recognisable by someone else as the Username and Password. (e) If the Cardmember discovers or suspects that the Username and Password or any part of them are known to someone else, the Cardmember shall immediately change the Username and/or Password through the Web Service. <p>12.2 Security Measures – The Cardmember shall abide by the following security measure:-</p> <ul style="list-style-type: none"> (a) The Cardmember shall not allow anyone else to operate the Web Service on his/her behalf. (b) The Cardmember shall not leave the System unattended while the Web Service is on-line. (c) The Cardmember shall not access the Web Service from any device connected to a local area network (or LAN), such as an office environment, without first making sure that no one else is able to observe or copy his/her access or obtain access to the Web Service pretending to be the Cardmember. <p>The Cardmember agrees that the use of the Username and Password for the Web Service is adequate identification of him/her. CCB (Asia), acting in good faith, is entitled to rely and act on instructions (given using the correct Username and Password via the Web Service) without obtaining any further written or other confirmation from the Cardmember, even if those instructions are not actually given or authorized by the Cardmember.</p>

		<p>12.1 Username and Password - In connection with the use of the Electronic Service, the Cardmember and the Company shall take all reasonable steps to safeguard and ensure the confidentiality of the Username and Password at all times. In particular, the Cardmember and the Company shall not disclose any details of the Username and Password to anyone else, or to a member of CCB (Asia)'s staff, or to anyone giving helpdesk or other assistance in connection with the Card or the Electronic Service.</p> <p>12.2 Security Measures - The Cardmember and the Company shall not allow anyone else to operate the Electronic Service on their behalf. The Cardmember and the Company agree that they will be bound by the terms and conditions in respect of their use of the Electronic Services provided by CCB (Asia) as set out in the relevant electronic channels of CCB (Asia) from time to time. The Cardmember and the Company agree that the use of the Username and Password for the Electronic Service is adequate identification of themselves. CCB (Asia), acting in good faith, is entitled to rely and act on instructions (given using the correct Username and Password via the Electronic Service) without obtaining any further written or other confirmation from the Cardmember and/or the Company, and the Cardmember and the Company shall nonetheless be responsible for all such instructions given through and the use of the Electronic Service even if those instructions are not actually given or authorized by the Cardmember and/or the Company.</p>
Clause 13.2	Clause 13.2	<p>13.2 Assignment and Waiver - The Cardmember and the Company hereby agree that CCB (Asia) may assign, discount or otherwise transfer part or all of its rights and/or obligations under the Card Account or this Agreement without notice to the Cardmember and/or the Company.</p>
Clause 14.1	Clause 14.1	<p>14.1 Termination - The Cardmember and the Company understand that either of them may at any time terminate the Card by giving CCB (Asia) not less than thirty (30) days' written notice of termination. CCB (Asia) may, at its sole and absolute discretion, suspend or terminate, at any time and without notice, the Cardmember's right to use the Card in Hong Kong and abroad and, by any reason of the suspension or termination. CCB (Asia) reserves the right at any time to terminate Cardmember's Card by giving notice to Cardmember's and/or Company's last known address. Upon request by CCB (Asia), the Card (which should be cut into halves) must be returned to CCB (Asia) after termination.</p>
Clause 14.2	Clause 14.2	<p>14.2 Effect of Termination - If for any reason the Card is terminated by CCB (Asia) or the Cardmember's right to use the Card is revoked or on the bankruptcy or death of the Cardmember or on the termination of the employment of the Cardmember with the Company (for whatever reason) or upon any act of fraud committed by the Cardmember or the Company or upon any winding-up of the Company or upon any termination or suspension of the Company's business or appointment of a receiver over all or a substantial part of the Company's business or assets or upon termination of this Agreement by the Cardmember or the Company or otherwise, then:</p> <p>(i) all rights and privileges of the Cardmember and the Company shall be terminated automatically (including, without limitation, the closing of the Card Account); and</p> <p>(ii) the entire obligation of the Cardmember and the Company to pay to CCB (Asia) the total amount charged to the Card (regardless of whether or not the purchase transactions made have been posted to the Card Account), including the interest, all fees and the annual fee, and other charges whether made in Hong Kong or abroad, shall become immediately due and payable without demand or notice.</p>
Clause 16.1	Clause 16.1	<p>16.1 Set Off - CCB (Asia) may, at any time without prior notice, combine or consolidate any accounts (of whatever nature, wherever situate, whether in the sole name of the Cardmember and/or the Company solely or jointly with other(s) and whether subject to notice or not), and set-off, debit, withhold, apply and/or transfer any sum standing to the credit of one or more of the accounts in or towards satisfaction of obligations and/or liabilities of the Cardmember and/or the Company to CCB (Asia) on any other account or in any other respect whatsoever, whether such obligations and/or liabilities be present or future, actual or contingent, primary or collateral, several or joint, secured or unsecured and whether they are owed by the Cardmember and/or the Company to CCB (Asia) in whatever capacity, and where such combination, consolidation, set-off, debit, withholding, application or transfer requires the conversion of one currency into another, such conversion shall be calculated at the spot rate of exchange (as conclusively determined by CCB (Asia)) prevailing in the relevant foreign exchange market at the relevant time. In the case of a joint account, the Cardmember and/or the Company agrees that CCB (Asia) may exercise its rights herein and apply any credit balance in such joint account in or towards satisfaction of any obligations and/or liabilities owed to CCB (Asia) by the Cardmember and/or Company or by the other joint account holder(s). The Cardmember and/or Company understands that CCB (Asia) shall, as soon as practicable, give notice to the Company of any exercise of its right under this clause.</p>
Clause 16.2	Clause 16.2	<p>16.2 Lien - The Cardmember and/or Company hereby authorizes CCB (Asia) to exercise a lien over all of property of the Cardmember and/or the Company coming into the possession or control of CCB (Asia) for any reason whatsoever, whether or not in the ordinary course of banking or credit card business, with power for CCB (Asia) to sell or otherwise realize such property, if necessary, and apply the net proceeds to satisfy any of the obligations and/or liabilities of the Cardmember and/or the Company to CCB (Asia).</p>
Clause 16.3	Clause 16.3	<p>16.3 Other Rights - The rights of CCB (Asia) under this Clause 16 shall be in addition and without prejudice to any lien or other right whatsoever to which CCB (Asia) may be entitled by law and shall apply to all the liabilities of the Cardmember and/or the Company to CCB (Asia), whether such liabilities or any of them arise on any account or in any other respect or manner whatsoever.</p>

Clause 18	Clause 18	<p>18. NOTICES</p> <p>CGB (Asia) shall be entitled to send any notice to the Cardmember or the Company by prepaid post to their respective addresses last known to CCB (Asia). Any notice so sent by CCB (Asia) shall be deemed to have been received by the Cardmember and the Company five (5) days from the date of posting. The Cardmember and the Company must send or confirm any notice to CCB (Asia) by prepaid post to CCB (Asia)'s place of business. All notices or other communications sent by the Cardmember or the Company to CCB (Asia) shall be deemed to have been delivered to CCB (Asia) on the day of actual receipt.</p> <p>18.1 Any notice, demand or other communication may be sent to the Cardmember and the Company in writing to their last known address, by e-mail to their last known email address, by short message service to their last known mobile number or by facsimile to their last known facsimile number. Written notice, demand or other communication shall be deemed to have been duly sent to and received by them.</p> <p>(i) if delivered personally, at the time of delivery; (ii) if sent by letter postage prepaid, on the third business day after posting; and (iii) if sent by email, short message service or facsimile transmission, at the time of dispatch.</p> <p>The Cardmember and the Company acknowledge that CCB (Asia) may communicate with them electronically in connection with the Card services. They agree to accept the risks of unauthorized interference or interception, corruption or loss of data or information in transmission, delay or non-delivery of any file, attachment or communication, transmission of virus, corruption of file or data and failure of system. The Cardmember and the Company agree that CCB (Asia) shall not be liable for any loss or damage arising thereon.</p> <p>18.2 Without prejudice to Clause 18.1, all notices or announcements by CCB (Asia) in connection with any of the accounts, services or fees and charges governed by this Agreement shall also be deemed duly given or made and effective and binding on the Cardmember and the Company if CCB (Asia) has:</p> <p>(i) displayed the notice or announcement at CCB (Asia)'s branches; or (ii) advertised the notice or announcement in a daily newspaper circulating in Hong Kong; or (iii) sent the notice or announcement by ordinary mail to their last known address; or (iv) sent the notice or announcement by e-mail to their last known e-mail address; or (v) sent the notice or announcement by short message service to their last known mobile number; or (vi) in relation to transaction operated through Electronic Service offered by CCB (Asia), put the notice or announcement on CCB (Asia)'s electronic channels whether or not the Cardmember and the Company have retrieved or read the notice.</p>
Clause 24	Clause 24	<p>24. VISA PLATINUM/INFINITE SERVICES BONUS POINTS, BENEFIT SCHEMES AND/OR ASSOCIATION SERVICES</p> <p>24.1 Bonus Points and/or Benefit Schemes – The Cardmember and the Company understand that CCB (Asia) may from time to time introduce bonus points and/or benefit schemes that apply when they use their Cards. These may entitle the Cardmember to benefits, services or gifts. In each case, these bonus points and/or benefit schemes operate in accordance with the terms and conditions of the relevant bonus points and/or benefits scheme.</p> <p>24.2 Association Services – UnionPay may arrange for a package of services and privileges to be supplied to the Cardmember and the Company by service providers. These services may be subject to changes from time to time with or without prior notice. CCB (Asia) is not responsible for the provision or supply of such services and does not act as service provider or as agent, representative or broker of any such service providers. Such services are provided to them without involvement, responsibility or written agreement with CCB (Asia). CCB (Asia) does not accept responsibility for or represent or warrant the scope, quality or any other aspect of such services or service providers and shall not assume any liability resulting from or in connection with (whether directly or indirectly) such services.</p> <p>Where the Cardmember holds a Card categorized Platinum/Infinite by VISA, VISA may arrange for a package of services and privileges to be ultimately supplied by VISA's appointed service providers to the Cardmember. The services so provided by VISA are subject to changes from time to time with or without prior notice. CCB (Asia) is not responsible for the provision or supply of such services or otherwise act as such service providers or as agents, representatives or brokers of any service providers. Such services are provided to the Cardmember without any involvement, interference, knowledge or written agreement by CCB (Asia). CCB (Asia) does not represent or warrant the scope, quality or any aspect of such services or service providers and shall not assume any liability whatsoever resulting from or in connection with, whether directly or indirectly, such services. For any willful acts, omissions, or breaches by the Cardmember in connection with the use or misuse of such services, the Cardmember and the Company agree to indemnify and keep indemnified CCB (Asia) for all such reasonable losses, costs and expenses reasonably incurred as a result thereof.</p>
Clause 25	N/A	<p>25. BONUS POINTS/BENEFITS</p> <p>The Cardmember and the Company understand that CCB (Asia) may from time to time introduce bonus points and/or benefits schemes in respect of the use of the Card entitling the Cardmember and/or the Company to benefits, services or gifts in accordance with the terms and conditions of the relevant bonus point and/or benefits scheme. The introduction, terms and conditions, duration and/or change of such schemes shall be at CCB (Asia)'s sole and absolute discretion. The Cardmember and the Company understand and acknowledge, in particular, that: (1) the Company shall, if applicable, own any and all bonus points derived from any use of the Card and accumulated in the Card Account; and (2) unless otherwise determined by CCB (Asia) at its sole and absolute discretion, the CCB (Asia) Annual Medical Check-up / Annual General Practice Outpatient / Annual Dental Insurance Plan, the Octopus Automatic Add Value Service and the Personalised Octopus Service and Instant Travel Club, shall not be applicable to the Card or the Cardmember.</p>
N/A	Clause 25	<p>25. RIGHTS OF THIRD PARTIES</p> <p>No person other than the Company and CCB (Asia) will have any right under the Contracts (Rights of Third Parties) Ordinance (Chapter 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of this Agreement.</p>

For the full version of revised CCB (Asia) Business Card Agreement, please visit ww.asia.ccb.com/noatncb/en

3. Amendments to “Terms and Conditions of RMB Transaction SMS Alert Service” (Applicable to CCB (Asia) Business 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	32. SMS ALERT - For every retail transaction or cash advance of <u>designated amount</u> 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	43. (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/noatnbc/en

II. Terms and Conditions of Dual Currency Cash Rebate Scheme

Starting from the Effective Date, spending by CCB (Asia) Business Card will no longer receive bonus point. Terms and Conditions of Dual Currency Cash Rebate Scheme shall no longer be applicable to CCB (Asia) Business Card.

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

Starting 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.

IV. Statement Date

Starting from the Effective Date, 20th of each month will become the statement date of CCB (Asia) Business 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) Corporate Credit Card / CCB (Asia) Business Card Cardmember Agreement before the Effective Date.

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

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.

		<p>「互聯網電子服務」指由建行(亞洲)網站所提供與信用卡有關的服務。電子渠道，包括建行(亞洲)網站及銀行流動應用程式軟件所提供與信用卡有關的服務。</p> <p>「服務收費一覽表」指不時更改或修訂之建行(亞洲)信用卡服務收費一覽表及/或根據具體情況一指建行(亞洲)商務卡服務收費一覽表，其副本可致電建行(亞洲)信用卡 24 小時客戶服務熱線 317 95588 或建行(亞洲)銀聯雙幣信用卡 24 小時客戶服務熱線 317 95568 或上網 www.asia.ccb.com (如適用)索取。</p> <p>「收費及費用」指載於服務收費一覽表之收費及費用，及其他信用卡會員/公司根據此合約應繳付之其他費用。</p> <p>「港幣」指港元，香港的法定貨幣。</p> <p>「港幣卡賬戶」指就信用卡在建行(亞洲)以港幣開立及存置的賬戶，並就使用信用卡而記錄支賬及進賬。</p> <p>「他/她」、「他的/她的」指信用卡會員。</p> <p>「香港」指中華人民共和國香港特別行政區。</p> <p>「銀通」指銀聯通寶有限公司。</p> <p>「澳門」指中華人民共和國澳門特別行政區。</p> <p>「中國內地」指中華人民共和國，但不包括香港及澳門。</p> <p>「MasterCard」指 MasterCard International (及任何其承繼人或受讓人)。</p> <p>「系統」指系統所載並由信用卡會員使用以接達互聯網服務的設備及軟件。</p> <p>「私人密碼」指在信用卡會員及/或公司使用以接達互聯網電子服務，連同用戶姓名，提供予信用卡會員或信用卡會員所選擇的電子鑑定號碼/字母。</p> <p>「個人資料」指與信用卡會員有關之個人資料。</p> <p>「PIN」指由建行(亞洲)編配予信用卡會員自訂(或他/她其後選用)用作在信用卡進行交易時可供確認他/她之身份的所有個人身份證明密碼。</p> <p>「人民幣」指人民幣，中華人民共和國中國內地的法定貨幣。</p> <p>「人民幣卡賬戶」指就信用卡在建行(亞洲)以人民幣開立及存置的賬戶，並就使用信用卡而記錄支賬及進賬。</p> <p>「月結單」指就信用卡賬戶而發給信用卡會員及公司的月結單或其他賬單，月結單上載有(其中包括)信用卡會員公司於該日所結欠之費用及其他財務責任。</p> <p>「銀聯」指中國銀聯股份有限公司，於中華人民共和國中國內地成立之股份有限責任公司。</p> <p>「用戶姓名」指在信用卡會員使用以接達互聯網電子服務，其連同信用卡會員的「私人密碼」，提供予信用卡會員或信用卡會員所選擇的電子鑑定號碼/字母。</p> <p>「VISA」指 Visa International Service Association (及任何其承繼人或受讓人)。</p>
條款 2	條款 2	<p>2. 建行(亞洲)公司信用卡/建行(亞洲)商務卡</p> <p>信用卡是建行(亞洲)應公司之要求簽發予信用卡會員。建行(亞洲)可在其獨有及絕對酌情權下批核任何及所有信用卡申請。</p>
條款 3	條款 3	<p>3.1 信用卡 — 信用卡(包括任何補發及其後續發之信用卡)於任何時候均屬建行(亞洲)所有，並須在建行(亞洲)要求下即時退還。信用卡會員在收到信用卡時當立即在卡上簽名並確認新卡，並保存信用卡在安全之地方。如因為未能或延遲履行上述之行為而引致損失，信用卡會員及/或公司須負上全責。建行(亞洲)可在其獨有及絕對酌情權下決定於任何時候，基於任何原因(包括但不限於建行(亞洲)收到公司發出對信用卡之終止或取消之指示)，以展示、刊登或其他建行(亞洲)認為合適之方式給予信用卡會員合理通知，終止或取消信用卡或更改信用卡會員之任何信用卡權益之條款及細則。信用卡之終止或取消或任何條款及細則之更改將於有關通知所示之日期起生效。如信用卡會員於該更改通知書的生效日期後繼續持有或使用該信用卡，任何有關之更改均對信用卡會員及公司具有約束力。信用卡會員明白信用卡之唯一用途是用以支付他/她受僱於公司期間所產生之業務開支。公司可在其獨有及絕對酌情權下決定可由信用卡會員所支付之業務開支之範疇，而信用卡會員須向公司繳付以信用卡支付該範疇以外之任何及所有費用及/或開支。為免生疑問，任何及所有信用卡會員與公司之間有關信用卡或任何使用信用卡之紛爭(包括但不限於就使用信用卡而產生之任何一筆金額、費用及/或收費是否在公司指定之業務開支範疇內之爭拗)須由信用卡會員與公司自行解決及在任何情況下均不會影響公司在本合約內之付款或其他責任。</p> <p>3.2 私人密碼 — 信用卡會員須小心及適當處理任何連同信用卡所用之私人密碼(如適用者)，及將該私人密碼保密。同時，信用卡會員同意：</p> <ul style="list-style-type: none"> (i) 應當銷毀印有任何私人密碼的通知正本； (ii) 不容許任何人士使用信用卡或任何私人密碼； (iii) 不得將任何私人密碼寫於信用卡上或任何通常與信用卡一起存放或存放於信用卡附近的物品上； (iv) 若以任何方式寫下任何私人密碼時，必須加以掩飾使人難以辨認；及 (v) 在信用卡會員選取私人密碼時，他/她須當心不會選取可讓第三者輕易猜中的數字，例如避免使用他/她或任何親友之生日日期或他/她的任何電話號碼之任何部份；及 (vi) 不得將任何私人密碼接駁其他服務(如接連互聯網或其他網址)。 <p>如因為未能妥善選擇私人密碼或妥善處理信用卡或私人密碼而引致損失，信用卡會員及公司須負上全責。信用卡會員及公司同意就私人密碼因任何原因(因建行(亞洲)的疏忽除外)外洩予任何人士而引致之一切後果、損失及/或責任，信用卡會員及公司須獨自負上全部責任，並會為此而令建行(亞洲)產生之任何合理損失或損害向建行(亞洲)作出賠償。</p> <p>3.3 有效期 — 信用卡有效期直至卡上所示之月份的最後一日為止(除非之前已被終止)。</p> <p>3.4 失效期及續期 — 建行(亞洲)可在其獨有及絕對酌情權下決定是否續發信用卡。如信用卡不獲續期，該信用卡賬戶全部未清繳款項將立即到期，並須立即清繳。信用卡會員必須應建行(亞洲)之要求，寄還信用卡予建行(亞洲)。信用卡會員及/或公司有權於信用卡續期日起計三十(30)日內，向建行(亞洲)發出書面通知，取消信用卡。在此情況下，公司毋須繳付會員年費(定義見下文第 4 條條款)。</p>

		<p>3.5 聯營商號 — 在下述情況下，信用卡會員及公司均不須建行(亞洲)負上或承擔任何責任：(i)任何聯營商號因為任何原因拒絕接受信用卡；及/或(ii)建行(亞洲)拒絕就任何交易授出信用授權，儘管信用卡會員之信用卡賬戶仍有可供使用之信用限額。此外，建行(亞洲)亦毋須就信用卡會員或信用卡會員之代表如被獲認可)透過信用卡獲取之優惠或購買之產品或服務負上或承擔任何責任。任何聯營商號與信用卡會員之間出現之任何申索或糾紛，並不會免除信用卡會員及公司繳付信用卡欠款予建行(亞洲)之責任。</p> <p>3.6 信用限額 — 建行(亞洲)可在其獨有及絕對酌情權下決定信用卡會員信用卡賬戶之信用限額。建行(亞洲)給予信用卡會員之信用限額以港幣為貨幣單位(包括現金透支限額，如適用)。信用限額即為信用卡會員於任何時候最高可結欠之總金額。有關最高可結欠之總金額及信用限額之詳情，信用卡會員可與建行(亞洲)聯絡。信用卡會員須嚴格遵守該信用限額。建行(亞洲)保留權利，可於任何時候，隨時調低信用限額。建行(亞洲)可在其獨有酌情權下准許交易超出信用限額，信用卡會員及公司均須就該等交易款項及有關收費及費用(包括過額費用)按本合約的條款獨自負上全責。信用卡會員明白其可透過建行(亞洲)指定之途徑選擇不使用超出限額之信貸服務。儘管有以上選擇，信用卡會員及公司同意建行(亞洲)仍保留權利按其規定之情況下准許其超出信用限額之交易。</p> <p>3.7 信用卡之使用 — 簽發信用卡的目的在使信用卡會員於建行(亞洲)所定之信用限額內支付信用卡會員於受聘於公司期間所產生之業務開支，包括在受聘於公司期間支付任何購買貨物及/或服務之價款，所付款項可將入賬於信用卡賬戶內。信用卡會員須以建行(亞洲)滿意之方式開立及維持信用卡賬戶。於現金透支適用之情況下，建行(亞洲)有權決定信用卡會員透過使用信用卡以獲取現金透支之途徑。信用卡會員明白及知悉海外現金透支及海外櫃員機的功能須預先啟動(以不時通知之啟動方式)，方能使用。信用卡不得轉讓。任何其他人士均不准使用信用卡會員之信用卡作記賬、鑑別或任何其他用途。如信用卡會員容許他人使用該信用卡或自動放棄管有該信用卡，信用卡會員或公司須就信用卡被使用所引致之所有款項向建行(亞洲)負上全部責任。信用卡不可以被用作支付任何適用法例所指之非法之交易。建行(亞洲)保留權利拒絕處理或支付建行(亞洲)懷疑屬於任何適用法例所指之非法之交易。</p>
條款4	條款4	<p>4. 收費及費用</p> <p>4.1 收費及費用 — 信用卡會員及公司同意以下之收費及費用將從信用卡會員之信用卡賬戶中扣除。詳細的資料載於服務收費一覽表上。信用卡會員及公司確認明白該等收費及費用。</p> <p>會員年費 — 除另行通告外，建行(亞洲)將收取會員年費。</p> <p>優惠費用 — 信用卡會員及公司同意，為了享用某些信用卡優惠，信用卡會員及公司須符合有關之條款及細則，否則信用卡會員及公司可能不合乎資格享用該等優惠，或建行(亞洲)將會向信用卡會員及公司收取相關費用(由建行(亞洲)在其酌情權下決定)。</p> <p>補發新卡費用 — 對於補發新卡，建行(亞洲)將會就每張新卡收取補發新卡費用。</p> <p>現金透支服務(如適用) — 對於每筆現金透支，建行(亞洲)將會收取手續費。</p> <p>退回賬戶結餘手續費 — 對於退回信用卡賬戶內之任何結存，建行(亞洲)將會收取手續費。</p> <p>信用卡指定地點繳款手續費 — 對於在建行(亞洲)之任何指定地點繳交信用卡款項之交易，建行(亞洲)將會就每次付款交易收取手續費。</p> <p>跨境港幣交易手續費(適用於VISA及MasterCard) — 建行(亞洲)將會就所有(i)於海外或非香港登記之商戶進行之交易；及(ii)有關交易金額被商戶即時折算為港幣進行，收取手續費。</p> <p>財務費用 — 就現金透支交易而言(如適用)，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，若信用卡會員及公司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所載之全數欠款(不論是現金透支或購物簽賬)，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)：</p> <p>(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</p> <p>(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。如信用卡會員及公司未能於月結單(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，信用卡會員及/或公司在建行(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。即使信用卡會員及公司已全數繳付隨後之月結單上之最低付款額，信用卡會員及公司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。</p> <p>外幣折算費(適用於VISA及MasterCard) — 建行(亞洲)將會就每項以非港幣所進行之交易收取費用。</p> <p>兌現外幣支票手續費 — 對於兌現外幣支票(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。</p> <p>逾期費用 — 如信用卡會員及公司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「最低付款額」，建行(亞洲)將會收取逾期費用。</p> <p>過額費用 — 如賬戶總結欠超出該信用卡賬戶之信用限額，建行(亞洲)將會就每個月結單收取過額費用。</p> <p>海外交易手續費(適用於VISA及MasterCard) — 建行(亞洲)將會就每項以非港幣所進行之交易收取手續費。</p> <p>購物單據檢索費 — 對於銷售單據檢索副本，建行(亞洲)將會就每張收取手續費。</p> <p>月結單檢索費 — 對於月結單檢索，建行(亞洲)將會就每份收取手續費。</p> <p>信用卡會員及公司同意支付建行(亞洲)不時指明的其他合理費用及收費(包括但不限於(i)有關處理現金付款時所收取之其他收費及費用；及(ii)於任何有關信用卡的申請表格、產品單張或其他有關的宣傳或推廣資料內所列明的收費及費用)。</p>

		<p>4.2 付款次序 — 收費及費用須以建行(亞洲)不時指明及其日常事務規程及程序所接受之方法及方式繳付。信用卡會員所支付之任何款項須按下述先後次序支付：</p> <ul style="list-style-type: none"> (i) 逾期費用及過額費用；之後 (ii) 現金透支費用；之後 (iii) 購物單據檢索費，補發新卡費用，月結單檢索費及其他費用及收費；之後 (iiii) 會員年費；之後 (v) 現金透支利息財務費用；之後 (ivvi) 購物簽賬利息財務費用；之後 (vii) 分期付款之每月供款金額；之後 (viii) 最高實際年利率之未清還金額；之後 (viii) 其他未清還金額(依其適用的實際年利率，按遞降次序支付)；和，最後 (viii) 任何其他根據本合約的應繳款項。 <p>為免存疑，在(viii)及(viii)條所指之未清還金額包括於不時推出的優惠計劃(如有的話)下之結欠金額及購物簽賬之結欠金額。</p>
條款5	條款5	<p>5. 失責及賠償</p> <p>5.1 失責 — 如信用卡會員及公司未能按本合約履行任何付款之責任，信用卡會員使用信用卡之權利會被撤銷或被暫停。信用卡會員及公司亦共同及各自地有責任即時繳付信用卡之所有欠款(不論交易是否已經記入信用卡賬戶)，包括利息、所有費用及全數會員年費、逾期費用及其他收費(不論在香港或外地)。</p> <p>5.2 追討費用 — 如建行(亞洲)需要將追討信用卡會員信用卡賬戶欠款之事宜委託追討代理人及/或律師，信用卡會員及公司須共同及各自地獨自負責繳付該追討代理人及/或律師之合理收費及費用及建行(亞洲)因追討款項及強制執行其權利所產生之合理成本及支出。</p> <p>5.3 賠償 — 如建行(亞洲)由於使用信用卡之任何交易，或信用卡會員及/或公司未能履行本合約任何之條文，因而引致任何合理損失、損害、收費及費用(包括所有合理之訴訟費、法庭收費、律師費及債務追討代理人的費用及支出)，信用卡會員及公司將在建行(亞洲)要求下獨自全數賠償予建行(亞洲)。</p>
條款7	條款7	<p>7. 失卡責任</p> <p>7.1 信用卡遺失或被竊 — 如信用卡遺失或被竊，或有任何其他人士知道(或懷疑外洩)信用卡之密碼，或信用卡會員及/或公司懷疑任何偽冒信用卡與其信用卡之號碼相同，信用卡會員及/或公司應立即致電24小時失卡熱線：(852) 317 95505或其他建行(亞洲)不時指定之電話號碼通知建行(亞洲)。任何上述情況，本人亦須立即通知警方及在建行(亞洲)要求下將警方報告提供予建行(亞洲)。如該遺失或偷竊發生於海外，信用卡會員及/或公司仍須致電上述熱線或向任何VISA或MasterCard銀聯成員作出報告，及通知當地警方。</p> <p>7.2 責任 — 信用卡會員及公司須共同及各自地獨自為在按上述規定報告給建行(亞洲)前以遺失或被盜之信用卡或密碼或以偽冒信用卡或密碼進行未獲授權之交易負責。如建行(亞洲)(基於其獨有意見)認為信用卡會員及公司行為誠實及已盡力保護信用卡，並於信用卡遺失或被竊後，按上述指示通知建行(亞洲)及警方，則信用卡會員及公司就於建行(亞洲)接獲每宗信用卡遺失或被竊的通知之前所產生的未經授權之信用卡交易(不包括現金交易)的最高負責金額為港幣500元。</p> <p>7.3 補發新卡費用 — 建行(亞洲)可在其獨有及絕對酌情權下決定會否補發新卡。建行(亞洲)可向信用卡會員及公司收取補發新卡之費用(列明於服務收費一覽表中)，而有關之費用可在信用卡賬戶中扣除。</p>
條款8.1	不適用	<p>8.1 信用卡會員及公司之責任(適用於VISA及MasterCard) — 信用卡會員及公司須共同及各自地向建行(亞洲)償還信用卡之全部欠款(不論交易是否已記入信用卡賬戶)，包括現金透支(如適用)、所有利息、所有費用，及其它不論在香港或海外收取的其它收費。在不影響適用之收費及費用的情況下，所有透過信用卡賬戶收取並以外幣計算之費用將會按合適之港幣匯率自動折算為記賬貨幣。月結單以港幣為計算單位。信用卡會員及公司同意及授權建行(亞洲)於有關到期日，根據本合約從有關信用卡賬戶收取信用卡會員及/或公司所有須付款項(包括但不限於收費及費用)而不作事先通知。信用卡會員及公司各自表示明白並知悉其各自須為信用卡會員或公司行使欺詐手段或嚴重疏忽之行為而導致建行(亞洲)之損失負上全責。在不影響建行(亞洲)可於任何時候要求即時全數繳付欠款的權利之情況下，公司須於月結單所示之「到期繳款日」或之前，向建行(亞洲)繳付不少於月結單上之最低付款額。</p>
條款8.2	條款8.1	<p>8.2 8.1 信用卡會員及公司之責任(適用於銀聯雙幣信用卡) — 信用卡會員及公司須共同及各自地獨自向建行(亞洲)負責信用卡之全部欠款(不論交易是否已記入信用卡賬戶)，包括現金透支(如適用)、所有利息、所有費用及其他收費(不論是香港、中國內地或其他地方收取)。信用卡會員及公司同意：</p> <ul style="list-style-type: none"> (i) 以信用卡於香港或海外(不包括中國內地)進行的所有交易(包括現金透支，如適用)(無論交易以任何貨幣進行)，將誌賬於信用卡會員港幣卡賬戶。 (ii) 在以下第(iii)條款規限下，以信用卡於中國內地進行的所有交易(包括現金透支，如適用)將誌賬於信用卡會員人民幣卡賬戶。 (iii) 由於清算安排，某些以人民幣為貨幣單位的交易，將可能誌於信用卡會員港幣卡賬戶。 (iv) 以中國內地以外地方，以信用卡所作之港幣及人民幣以外貨幣的所有交易將按折算日由銀聯建行(亞洲)採用的匯率折算為港幣，並誌賬於信用卡會員港幣卡賬戶。就建行(亞洲)不時宣報的折算匯率，信用卡會員及公司同意接受及不提出爭議。 (v) 就港幣卡賬戶而產生的所有收費及費用，將誌賬於信用卡會員港幣卡賬戶。 (vi) 就人民幣卡賬戶而產生的所有收費及費用，將按照服務收費一覽表誌賬於信用卡會員港幣卡或人民幣卡賬戶。 <p>信用卡會員及公司同意及授權建行(亞洲)於有關到期日，根據本合約從有關信用卡賬戶收取信用卡會員及/或公司所有須付款項(包括但不限於收費及費用)而不作事先通知。信用卡會員及公司各自表示明白並知悉其各自須為信用卡會員或公司行使欺詐手段或嚴重疏忽之行為而導致建行(亞洲)之損失負上全責。在不影響建行(亞洲)可於任何時候要求即時全數繳付欠款的權利之情況下，信用卡會員及/或公司須於月結單所示之「到期繳款日」或之前，向建行(亞洲)繳付不少於月結單上就信用卡會員港幣卡賬戶及人民幣卡賬戶上之各最低付款額。</p>

條款 8.3	不適用	8.3 貨幣(適用於VISA及MasterCard) — 信用卡會員及/或公司明白及確認任何及所有有關信用卡賬戶的款項須以港元償付。該付款是否獲建行(亞洲)接納將受限於建行(亞洲)現行之條款及細則。有關款項須在建行(亞洲)收受有關款項實際價值方能作實。在不影響上述的情況下,信用卡會員及公司確認就任何以外幣支票償付有關信用卡賬戶的付款須支付適用的收費及費用,而建行(亞洲)就該付款被當作所獲得的款額僅以建行(亞洲)從發出外幣支票之銀行所獲得的實際款額為限。建行(亞洲)可在其獨有及絕對酌情權下將任何超出償還信用卡賬戶總結餘所需款額的款項以建行(亞洲)(在其獨有及絕對酌情權下)所定方式退還予公司。
條款 8.4	條款 8.2	8-48.2 貨幣(適用於銀聯雙幣信用卡) — 信用卡會員及/或公司明白及確認任何及所有有關港幣卡賬戶的款項須以港元償付,而人民幣卡賬戶須以人民幣繳款。若以港幣繳付人民幣卡賬戶的結欠,信用卡會員及公司須以建行(亞洲)不時指定的方式列明,而款項將按建行(亞洲)信用卡於折算日採用的匯率折算為人民幣。就建行(亞洲)信用卡不時採用的折算匯率,信用卡會員及公司同意接受及不提出爭議。有關款項須在建行(亞洲)收受有關款項實際價值方能作實。以外幣(港幣或人民幣除外)支票所作之償付會否被接受將由建行(亞洲)酌情決定。如建行(亞洲)同意接受以外幣支票償付之方式,則須待該款項收受以後,方能以建行(亞洲)所獲得的實際金額(扣除所有適用的收費及費用)為限,誌賬於有關信用卡賬戶中。該付款是否獲建行(亞洲)接納將受限於建行(亞洲)現行之條款及細則。
條款 8.5	條款 8.3	8-58.3 結餘 — 建行(亞洲)可將任何超出償還信用卡會員信用卡賬戶之欠款所需金額的款項以建行(亞洲)所定方式保留在信用卡賬戶中或退還予信用卡會員或公司。在以下第 16 條款規限下,除非信用卡會員及公司另外要求及獲建行(亞洲)同意,信用卡會員之港幣卡賬戶中的任何結餘將不會用作償還該信用卡會員的人民幣卡賬戶的任何結欠,而信用卡會員之人民幣卡賬戶中的任何結餘亦將不會用作償還該信用卡會員的港幣卡賬戶的任何結欠。
條款 10	條款 10	10. 海外交易 10.1 適用於VISA及MasterCard — 所有以非港幣計算的交易金額,將由建行(亞洲)或建行(亞洲)之代理人或第三者根據VISA或MasterCard(如適用者)於折算當日採用的匯率,折算為港幣後,加上建行(亞洲)徵收如服務收費一覽表列明的外幣折算費(即VISA或MasterCard向信用卡之簽發人收取的外幣折算費)及海外交易手續費,從信用卡賬戶中扣除。 10.2 適用於銀聯雙幣信用卡 — 除以人民幣及於中國內地進行的交易外,所有以非港幣計算的交易金額(包括以人民幣於中國內地以外之地區,包括但不限於香港及澳門進行的交易),均會根據銀聯於折算日採用的匯率,折算為港幣後,誌賬於信用卡會員的港幣卡賬戶中。就銀聯不時採用的折算匯率,信用卡會員及公司同意接受及不作爭議。
條款 12	條款 12	12. 互聯網電子服務 12.1 用戶姓名及私人密碼 — 就信用卡會員使用互聯網服務而言,信用卡會員須將如下述般保護用戶姓名及私人密碼— (a) 信用卡會員須定期更改其私人密碼,並於互聯網服務要求信用卡會員更改密碼時更改私人密碼。 (b) 在信用卡會員選取用戶姓名及私人密碼時,信用卡會員須當心不會選取可讓假冒信用卡會員名義使用互聯網服務的人士輕易猜中的數字或名稱。例如,信用卡會員須避免使用他/她的或任何親屬的生日日期或他/她的任何一個電話號碼的任何部份。 (c) 信用卡會員必須採取一切合理措施,以確保他/她在可能的情況下,時刻保護其用戶姓名及私人密碼。信用卡會員不可向任何其他人士(包括建行(亞洲)的職員或互聯網服務的技術支援人員)透露其用戶姓名及私人密碼的任何資料。 (d) 信用卡會員不可以採用能夠讓其他人士識別的方式記錄其用戶姓名及私人密碼。 (e) 倘信用卡會員發現或懷疑有任何人士知道其用戶姓名及/或私人密碼或當中任何部份,信用卡會員必須立即透過互聯網服務更改用戶姓名及/或私人密碼。 12.2 保安措施 — 信用卡會員須遵守下列保安措施— (a) 信用卡會員不得容許任何其他人士代表他/她使用互聯網服務。 (b) 信用卡會員不得於上網使用互聯網服務期間,在系統仍然運作的情況下不顧而去。 (c) 信用卡會員不得在未有事先確定沒有其他人士可觀察或記下他/她接達互聯網服務方式或假冒他/她取用互聯網服務的情況下(例如:辦公室環境)使用接連區域網絡的任何設備接達互聯網服務。 信用卡會員同意,就互聯網服務而言,使用其用戶姓名及私人密碼足以鑑別信用卡會員的身份。建行(亞洲)如誠信行事,有權按指示(透過互聯網服務使用正確用戶姓名及私人密碼作出的指示)行事,而毋須向信用卡會員取得任何進一步書面或其他確認,即使該等指示事實上並非由信用卡會員作出或授權。 12.1 用戶姓名及私人密碼 — 有關使用電子服務,信用卡會員及公司須採取一切合理措施,以保護和確保用戶姓名和私人密碼於所有時候保密。尤其,信用卡會員及公司不可向任何人士或建行(亞洲)的職員或就信用卡或電子服務提供技術支援或其他協助之人士透露用戶姓名及私人密碼的任何資料。 12.2 保安措施 — 信用卡會員及公司不得容許任何人士代表其使用電子服務。信用卡會員及公司同意就使用建行(亞洲)所提供的網上服務,須受於建行(亞洲)不時列明於其電子渠道的條款及細則所約束。信用卡會員及公司同意,就電子服務而言,使用用戶姓名及私人密碼足以鑑別其身份。建行(亞洲)如誠信行事,有權按指示(透過電子服務使用正確用戶姓名及私人密碼作出的指示)行事,而毋須向信用卡會員及/或公司取得任何進一步書面或其他確認,信用卡會員及公司仍須就該等指示及使用電子服務負責,即使該等指示事實上並非由信用卡會員及/或公司作出或授權。
條款 13.2	條款 13.2	13.2 轉讓及豁免 — 信用卡會員及公司同意,建行(亞洲)有權轉讓、讓出或授出其信用卡賬戶下或本合約下之一切或部份權利及/或義務,而毋須通知信用卡會員及/或公司。
條款 14.1	條款 14.1	14.1 終止合約 — 信用卡會員及公司明白信用卡會員或公司可於任何時候向建行(亞洲)發出不少於三十(30)天的書面終止通知書,以終止信用卡會員之信用卡。建行(亞洲)保留權利以暫停或終止之理由,於任何時候在沒有另行通知的情況下,暫停或終止信用卡會員之信用卡於香港及海外之使用,而有關終止之通知將送到信用卡會員及/或公司最後提供予建行(亞洲)之地址。在建行(亞洲)之要求下,信用卡(須剪成兩半)必須在終止後退還予建行(亞洲)。

條款 14.2	條款 14.2	<p>14.2 終止影響 – 如因任何原因信用卡被建行(亞洲)終止或信用卡會員使用信用卡之權利被撤銷,或在信用卡會員破產、去世、信用卡會員被公司(因任何理由)終止聘用,或信用卡會員或公司干犯任何欺詐行為、或公司被清盤、或公司之業務被終止或暫停、或產業管理人被委任接管公司之全部或大部份之業務或資產、或本合約被信用卡會員或公司終止;</p> <p>(i) 信用卡會員及公司之所有特權將會被終止(包括但不限於結束信用卡賬戶);及</p> <p>(ii) 信用卡會員及公司欠下建行(亞洲)之信用卡之總結欠(不論交易是否已經記入信用卡賬戶),包括利息、費用和會員年費,以及其他收費(不論是香港或海外地方收取的),在沒有要求或通知下立即到期支付及應立即繳付。</p>
條款 16.1	條款 16.1	<p>16.1 抵銷 – 建行(亞洲)可隨時及在毋須預先通知的情況下,組合或合併任何戶口(以任何類別、任何地方、不論戶口是否以信用卡會員及/或公司個人或與其他聯名義名有,及是否需要通知),及抵銷、扣除、提款、運用及/或轉移其總額並存入一個或多個戶口內以滿足信用卡會員及/或公司對建行(亞洲)的其他戶口或任何有關的信用卡會員及/或公司的義務及責任,不論該義務及/或責任是否屬於現在的或將來的,真實的或可能發生的,基本的或附屬性的,多項的或共同的,有抵押的或沒有可抵押的,及不論信用卡會員及/或公司以任何身份拖欠建行(亞洲)的所有義務及責任,並且,若組合、合併、抵銷、扣除、提款、申請或轉賬涉及由一種貨幣兌換至另一種貨幣時,該外幣兌換將以當時於相關的外幣交易市場的即時外幣兌換率為準(由建行(亞洲)最後決定)。如屬聯名戶口,建行(亞洲)可行使此條款和條件賦予的權利,運用該聯名戶口之結餘以符合一個或多個信用卡會員及/或公司在建行(亞洲)的義務及責任。建行(亞洲)將在合理可行的最短時間內向信用卡會員及/或公司通告有關此條款之執行。</p>
條款 16.2	條款 16.2	<p>16.2 留置權 – 信用卡會員及/或公司現授權建行(亞洲)行使留置權以接管擁有或控制信用卡會員及/或公司於建行(亞洲)存放的所有資產,(不管該資產以任何理由,或是否與一般性的銀行業務往來相關),建行(亞洲)有權變賣該資產,如有需要,更可使用其淨收入以償還信用卡會員及/或公司對建行(亞洲)應履行的義務及/或責任。</p>
條款 16.3	條款 16.3	<p>16.3 其他權利 – 建行(亞洲)於第 16 項條文下的權利是額外及沒有損害任何由法律授予建行(亞洲)的留置權或其他權力。建行(亞洲)的權力適用於所有信用卡會員及/或公司對建行(亞洲)的債務,無論該債務或其他部份是由任何戶口或以任何形式出現。</p>
條款 18	條款 18	<p>18. 通知</p> <p>建行(亞洲)有權以預付郵寄方式將通知郵寄至其所知的信用卡會員或公司的最後地址。建行(亞洲)發出的任何通知在郵寄後第五(5)日即被視為已送達予信用卡會員及公司。信用卡會員及公司必須以預付郵費方式,按建行(亞洲)的營業地址向建行(亞洲)發出通知或確認。所有由信用卡會員或公司送達建行(亞洲)之通知書或其他通訊將於建行(亞洲)正式收信日方被視為送達建行(亞洲)。</p> <p>18.1 任何通知、要求或其他通訊可送至信用卡會員及公司最後為建行(亞洲)所知悉的地址或傳真號碼。書面通知、要求或其他通訊在下列情況即視為已經正式發出,並為其收妥:</p> <p>(i) 如專人送遞,在送遞之時;</p> <p>(ii) 如以預付郵遞,在郵寄日後的第3個營業日;及</p> <p>(iii) 如以電郵、短訊或傳真方式傳送,則在發出之時。</p> <p>信用卡會員及公司知悉建行(亞洲)可以透過電子方式通知其有關信用卡服務之事宜。信用卡會員及公司同意承擔以下電子方式通知之風險:通知於傳送過程中出現未經授權的干擾或截取;資料及資訊於傳送過程中損壞或遺失;檔案、附件或通知傳送延誤或未能接收;因通知而傳播的電子病毒;檔案或資料損壞及系統故障。信用卡會員及公司同意建行(亞洲)毋須負上或承擔任何損失或損害之責任。</p> <p>18.2 在不影響以上第 18.1 條款的情況下,所有由建行(亞洲)發出並受本合約規限的任何賬戶、服務或收費及費用的通知或宣佈,如按以下方式處理,即被視為已有效發出,並對信用卡會員及公司具約束力:</p> <p>(i) 建行(亞洲)在其分行展示該等通知或宣佈;或</p> <p>(ii) 建行(亞洲)於香港每日流通的報紙登載或展示該等通知或宣佈;</p> <p>(iii) 建行(亞洲)以普通郵遞方式將通知或宣佈寄往其最後為建行(亞洲)所知悉的地址;或</p> <p>(iv) 建行(亞洲)以電郵方式將通知或宣佈發送往其最後為建行(亞洲)所知悉的電郵地址;或</p> <p>(v) 建行(亞洲)以短訊方式將通知或宣佈發送往其最後為建行(亞洲)所知悉的手提電話號碼;或</p> <p>(vi) 通過建行(亞洲)提供的電子服務就運作的交易在銀行的電子渠道上放置或展示該等通知或宣佈,無論信用卡會員及公司是否收看或閱讀該等通知。</p>
條款 24	條款 24	<p>24. VISA 白金卡 / Infinite 服務積分、會員優惠及 / 或卡組織服務</p> <p>24.1 積分及 / 或會員優惠 – 信用卡會員及公司明白,建行(亞洲)可不時推出有關其使用信用卡之積分計劃及 / 或會員優惠。信用卡會員可根據有關積分計劃及 / 或會員優惠之條款及細則,享用優惠、服務或禮品。</p> <p>24.2 卡組織服務 – 銀聯可為信用卡會員及公司安排一系列由服務供應商提供的服務和優惠。該等服務可不時更改而毋須預先通知。建行(亞洲)就提供或供應該等服務毋須負責,建行(亞洲)亦非該等服務供應商,或代理人、代表或分銷者。就其所獲提供該等服務而言,建行(亞洲)毋須參與、負責或訂立書面合約。建行(亞洲)就該等服務或服務供應商之範疇、質素或任何其他方面毋須負責或作出聲明或保證,亦毋須就該等服務所引致或有關之責任(不論是直接或間接)負責。</p> <p>如信用卡會員持有被 VISA 列入白金卡 / Infinite 卡類別之信用卡, VISA International 將會為信用卡會員安排一系列最終由 VISA 指定之服務供應者提供的服務和優惠。由 VISA International 提供之服務可隨時更改而毋須預先通知。建行(亞洲)無責任提供或供應該等服務,亦非該等服務的供應者,或任何服務供應者之代理人、代表或經紀。就信用卡會員獲提供該等服務而言,建行(亞洲)毋須參與、干預、知情或訂立書面合約。建行(亞洲)毋須就該等服務或服務供應者之範疇、質素或任何方面作出聲明或保證,亦毋須就該等服務所引致或有關之責任(不論是直接或間接)負責。如信用卡會員作出有關使用或濫用該等服務之故意不當、遺漏或失責行為,信用卡會員及公司同意對建行(亞洲)因此而蒙受之合理損失及發生之合理成本與費用作出賠償。</p>

條款 25	不適用	25. 積分 / 會員優惠 信用卡會員及公司明白，建行(亞洲)可隨時推出有關信用卡之積分計劃及/或會員優惠。信用卡會員及/或公司可透過使用信用卡及根據有關積分計劃及/或會員優惠之條款及細則，換購優惠、服務或禮品。建行(亞洲)可在其獨有及絕對酌情權下決定是否推出該(等)計劃、該(等)計劃之條款及細則、該(等)計劃之推出期限及/或修改該(等)計劃。信用卡會員及公司明白並知悉以下情況：(1) 公司(如適用)擁有因使用信用卡及累積於信用卡賬戶之任何及全部獎賞積分；(2) 建行(亞洲)年度身體檢查 / 全年普通科門診 / 全年牙科保險計劃、八達通自動增值計劃及個人八達通服務及賞即飛天地均不適用於信用卡或信用卡會員，建行(亞洲)按其獨有及絕對酌情權決定者除外。
不適用	條款 25	25. 第三者權利 除公司及建行(亞洲)以外，任何人士將不可藉香港法例第623章《合約(第三者權利)條例》取得強制執行或享有本合約中任何條款的權利。

查閱修訂後的建行(亞洲)商務卡合約完整版，請瀏覽www.asia.ccb.com/noatncb

3. 「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)商務卡)

現有條款及細則之相應條款	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 變成條款 3。)

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

II. 雙幣現金回贈計劃之條款及細則

由生效日開始，建行(亞洲)商務卡的簽賬將不再獲取積分。雙幣現金回贈計劃之條款及細則將不再適用於建行(亞洲)商務卡。

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。

IV. 月結單截數日

由生效日開始，每月的20號將成為建行(亞洲)商務卡月結單截數日。

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依據在現時《建行(亞洲)公司信用卡 / 建行(亞洲)商務卡會員合約》之條款以書面通知終止信用卡。

如閣下有任何查詢，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 謹啓

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。