





New Online Shopping Credit Card Launched by CCB (Asia), JD.com and Mastercard

Cash rebates and exclusive offers with CCB (Asia) JD Mastercard Credit Card await shoppers across the city

HONG KONG, SEPTEMBER 28, 2020 – More and more people are embracing e-commerce, as proven by data from JD.com, which indicated a 310 percent year-on-year growth in transaction volumes on its global e-commerce sales platform, global.jd.com. This rapid growth is also mirrored in the platform's sales in Hong Kong, which increased by nearly three-fold in the first half of this year. This trend seems to continue, as the latest consumer survey by Mastercard has found that a large number of consumers in Asia Pacific are planning to make more purchases online even after the current COVID-19 pandemic.

In order to provide consumers with services that fit this growing trend of e-commerce, China Construction Bank (Asia) Corporation Limited ["CCB (Asia)"], JD.com and Mastercard jointly announced the launch of the new CCB (Asia) JD Mastercard Credit Card, which promises to offer Hong Kong people an extraordinary online shopping experience.

Exciting rewards await shoppers who use the CCB (Asia) JD Mastercard Credit Card online and on JD.com, allowing shoppers to make their purchases digitally with a **four percent unlimited cash rebate**, as well as a **0.5 percent unlimited cash rebate for other local and overseas transactions**. What's more, special offers and discounts will be available for cardholders every month for an enhanced shopping experience at JD.com:

- Early Bird Privileges From October 1 to November 30, 2020, exclusive privileges, including an "Early Bird Discount Coupon Pack" worth as much as RMB 299, await the earliest cardholders who spend on JD.com.
- **Monthly Exclusive Privileges** From December 1, 2020 to December 31, 2021, cardholders are entitled to a "Monthly Exclusive Benefit Discount Coupon" worth as much as RMB 99.
- Lucky Draw Instant Discount From October 1, 2020 to December 31, 2021, an "Instant Discount" of up to RMB 299 can be enjoyed by cardholders for purchases in the same transaction at JD.com².
- **JD VIP Day Exclusive Privileges** From November 6, 2020 to December 31, 2021, the "JD Super VIP Day Discount Pack" valued RMB 598 is available for cardholders on the 6th of every month.

Data from one-stop online shop JD.com also indicates that food and beverage, mobile phones, computer and digital products, smart devices such as body fat scale as well as trending new products are local consumers' most preferred categories when shopping on the platform.

Miranda Kwok, President and Executive Director, CCB (Asia), said, "The Hong Kong credit card market is always in a keen competition. Exploring new spending scenarios and expanding acquisition channels have

¹ The "Early Bird Discount Coupon Pack" and "Monthly Exclusive Benefit Discount Coupon" will be deposited automatically to the JD member's account in the following month upon purchase.

² Cardholders can enjoy an "Instant Discount" for every order every day. JD.com has a limit on the total daily "Instant Discount" orders, on a first-come-first-served basis until all are given out.

³ The "JD Super VIP Day Discount Pack" is limited to a 2,000 quota each month and is on a first-come-first-served basis, while stock lasts.

been the key focus of our Credit Card business development. We are glad to have the opportunity to launch the new co-branded credit card with JD Group, not only providing very attractive online shopping offers to customers, but also introducing a new dose of excitement to the market. Furthermore, we hope to vigorously promote and support Hong Kong's economic recovery during the COVID-19 pandemic. We are now planning a big promotion during the 11/11 event in November, so please stay tuned and enjoy!"

Chris Choi, Head of Global Sales, JD.com, said, "JD Global Sales, an essential part of JD International Business, is committed to providing global consumers with a high-quality, cross-border shopping experience. The launch of the JD.com credit card, issued by CCB (Asia) and powered by Mastercard, is the start of a new and exciting journey for JD.com in our endeavor to build our presence in the Hong Kong market. The cross-border integration of e-commerce platforms and financial services continues to build a rich consumption landscape for consumers. JD will continue to bring more exclusive offers and benefits to customers, and provide consumers all over the world with cost-effective products and excellent service."

Helena Chen, Managing Director, Hong Kong and Macau, Mastercard, said, "With this new collaboration with JD.com and CCB (Asia), Mastercard is further demonstrating its commitment to driving e-commerce and addressing all Hongkongers' daily needs through digital payment. Amid these trying times caused by the spread of COVID-19, Mastercard is maximizing all available options when it comes to digital commerce while focusing on safety and security, providing a fast, frictionless payment experience that is protected at every step."

Why wait? Apply for your CCB (Asia) JD Mastercard Credit Card to grab more rewards and rebates. Call CCB (Asia) credit card customer service hotline at 3179 5500 or visit www.asia.ccb.com/hk/jd now!

Terms and conditions apply for the promotions above.

To borrow or not to borrow? Borrow only if you can repay!

Photo Caption:

(From left to right) Helena Chen, Managing Director, Hong Kong and Macau, Mastercard; Miranda Kwok, President and Executive Director, CCB (Asia); and Tonny Tong, Commercial Director - Hong Kong, JD.com proudly present the newly launched CCB (Asia) JD Mastercard Credit Card.



About China Construction Bank (Asia) Corporation Limited, www.asia.ccb.com

China Construction Bank (Asia) Corporation Limited ["CCB (Asia)"] is the comprehensive and integrated commercial banking business platform of China Construction Bank Corporation in Hong Kong. CCB (Asia) has offered a wide array of banking products and services to customers, including consumer banking services, commercial banking services, corporate banking services, private banking services, treasury business and cross-border financial services, etc.

About JD.com

JD.com is a leading technology driven e-commerce company transforming to become the leading supply chain based technology and service provider. The company's cutting-edge retail infrastructure seeks to enable consumers to buy whatever they want, whenever and wherever they want it. The company has opened its technology and infrastructure to partners, brands and other sectors, as part of its Retail as a Service offering to help drive productivity and innovation across a range of industries. JD.com is the largest retailer in China, a member of the NASDAQ100 and a Fortune Global 500 company. On June 18, 2020, JD.com successfully listed on the Main Board of the Stock Exchange of Hong Kong Limited under the stock code "9618".

About global.jd.com

Global.jd.com was launched in 2017 for better service to Chinese customers in Hong Kong, Macau, Taiwan and overseas markets. Based on the well-established business infrastructure for transactions, payments, logistics, marketing, and technology built up by the main site JD.com over years, Global.jd.com extended JD's entire ecological model to Hong Kong, Macau, Taiwan and overseas markets in order to provide numerous high-quality products to consumers around the world. In addition, as a bridge connecting

Chinese brands and the world, Global.jd.com will serve as a solid backing for Chinese companies going overseas as we can ensure users a full service relying on our own JD International Logistics, JD Financial Payment, localized marketing, and the empowerment of big data.

About Mastercard, www.mastercard.com

Mastercard is a global technology company in the payments industry. Our mission is to connect and power an inclusive, digital economy that benefits everyone, everywhere by making transactions safe, simple, smart and accessible. Using secure data and networks, partnerships and passion, our innovations and solutions help individuals, financial institutions, governments and businesses realize their greatest potential. Our decency quotient, or DQ, drives our culture and everything we do inside and outside of our company. With connections across more than 210 countries and territories, we are building a sustainable world that unlocks priceless possibilities for all. www.mastercard.com.