



尊貴的會員：

《建行(亞洲)信用卡服務收費一覽表》及《建行(亞洲)Visa Infinite 信用卡積分獎賞計劃》修訂通知、以港幣支付外幣簽賬的有關費用提示及更新《有關個人資料(私隱)條例之客戶通告》及《私隱聲明》

多謝閣下選用中國建設銀行(亞洲)的信用卡服務。我們現特此通知以下之信用卡服務修訂及提示：

1. 《建行(亞洲)信用卡服務收費一覽表》之修訂

由2015年7月1日起，現有之《建行(亞洲)信用卡服務收費一覽表》將作以下修訂：

i. 以港幣支付外幣簽賬的有關費用：

MasterCard信用卡之「跨境港幣交易手續費」，所收取之費用將由現時交易款額之0.8%調整為交易款額之1%。

ii. 信用卡繳款手續費：

會員於指定地點，包括本行之分行繳交任何信用卡之款項，本行將收取HKD20繳款手續費。此繳款手續費將以每次繳款計算，包括每次現金及每次支票繳款。

2. 《建行(亞洲)Visa Infinite 信用卡積分獎賞計劃》之修訂

由2015年7月1日起，《建行(亞洲)Visa Infinite 信用卡積分獎賞計劃》將作出以下之修訂：

- 憑建行(亞洲)Visa Infinite 信用卡購物簽賬及作現金透支，將由每HKD1可獲2積分調整為每HKD1可獲1積分。
- 自動現金回贈計劃之換領將由每400積分可獲HKD1現金回贈，調整為每200積分可獲HKD1現金回贈。
- 「亞洲萬里通」之里數換領將由每15積分可換取1「亞洲萬里通」里數，調整為每8積分可換取1「亞洲萬里通」里數。
- 中國建設銀行股票(股票代號：00939.HK)之股票換領將由每1,800,000積分可換取1手(1,000股)，調整為每900,000積分可換取1手(1,000股)。
- 現時所有禮券(包括：惠康HKD100現金券、崇光百貨HKD100購物禮券及蜆殼HKD100油券)換領之所需積分將由40,000積分調整為20,000積分。

就上述之修訂，本行已更新《建行(亞洲)Visa Infinite 信用卡積分獎賞計劃之一般條款及細則》、《自動現金回贈計劃之條款及細則》及《Visa Infinite獎賞換領計劃之條款及細則》，而有關修訂之重點撮要已列於附件中。

3. 以港幣支付外幣簽賬的有關費用提示：

敬請留意以下已詳列於收費一覽表之資訊：

會員在本地消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。會員應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。

4. 更新《有關個人資料(私隱)條例之客戶通告》及《私隱聲明》

本行之《有關個人資料(私隱)條例之客戶通告》(「通告」)及於本行網頁的《使用條款及私隱聲明》(「私隱聲明」)已於2015年3月更新。現隨函附上本行之最新通告以供參閱。如欲了解有關私隱聲明，閣下可瀏覽本行網站 www.asia.ccb.com/tps 參閱最新之私隱聲明。

i. 通告主要更改摘錄如下：

通告的(f)段進一步闡述了客戶資料的保護措施。

ii. 私隱聲明主要更改摘錄如下：

聲明中的內容已作進一步修訂，概括了本行持有個人資料的種類、保安、保留和收集或保存個人資料的目的。

如有任何查詢，請致電建行(亞洲)Visa Infinite 信用卡24小時客戶服務熱線 317 95538。

謹請閣下注意，若閣下於上述修訂生效後繼續使用及/或持有有關的信用卡，上述之所有更改將對閣下具有約束力。倘若閣下不同意上述的修訂，閣下可致電上述客戶服務熱線了解有關終止服務的權利。

中國建設銀行(亞洲)股份有限公司

謹啓

2015年3月

本通知之中英文版本如有歧異，概以英文版本為準。



Dear Valued Cardmember,

**Notice of Amendments to “CCB (Asia) Credit Card Fee Schedule” and
“CCB (Asia) Visa Infinite Credit Card Bonus Points Reward Scheme”,
Reminder on Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars, and
Update of Notice to Customers relating to the “Personal Data (Privacy) Ordinance” and “Privacy Statement”**

Thank you for choosing China Construction Bank (Asia) Credit Card service. We would like to take this opportunity to inform you of the following service updates and reminder message:

1. Amendments to “CCB (Asia) Credit Card Fee Schedule”

Please be informed that with effect from July 1, 2015, the existing “CCB (Asia) Credit Card Fee Schedule” will be amended with key changes as follows:

i. Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars:

The “Cross-border Transactions in Hong Kong Currency Handling Fee” of MasterCard Credit Card will be adjusted from 0.8% of every transaction amount to 1% of every transaction amount.

ii. Credit Card Repayment Service Fee:

The Credit Card Repayment Service Fee of HKD20 will be charged per payment transaction, including each cash payment and each check payment when settling any credit card payment at Designated Payment Affiliates including branches of the Bank.

2. Amendments to “Visa Infinite Credit Card Bonus Points Reward Scheme”

With effect from July 1, 2015, the “Visa Infinite Credit Card Bonus Points Reward Scheme” will be amended as follows:

- i. Bonus point earned for every HKD1 spent on retail purchases and cash advances will be adjusted from 2 points to 1 point.
- ii. Under the Auto Cash Rebate Program, bonus points required for conversion of HKD1 cash rebate will be adjusted from 400 points to 200 points.
- iii. Under the Asia Miles™ Redemption Program, bonus points required for redemption of 1 Asia Miles™ will be adjusted from 15 points to 8 points.
- iv. Under the CCB Share (Stock Code: 00939.HK) Redemption Program, bonus points required for redemption of 1 LOT (1,000 shares) of CCB Share will be adjusted from 1,800,000 points to 900,000 points.
- v. The bonus points required for redemption of all currently available coupons (including Wellcome Shopping Voucher HKD100, SOGO HKD100 Gift Coupon and Shell HKD100 Fuel Voucher) will be adjusted from 40,000 points to 20,000 points.

The “General Terms & Conditions of CCB(Asia) Visa Infinite Credit Card Bonus Points Reward Scheme”, “Terms & Conditions of Auto Cash Rebate Program” and “Terms & Conditions of Visa Infinite Gift Redemption Program” have been updated with the above amendments. The key amendments are summarized in the Schedule.

3. Reminder on Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars:

Please kindly take note of the following information which has been provided in our existing Fee Schedule:

Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.

4. Update of Notice to Customers relating to the “Personal Data (Privacy) Ordinance” and “Privacy Statement”

Our “Notice to Customers relating to the Personal Data (Privacy) Ordinance” (“Notice”) and the “Terms of Use and Privacy Statement” (“Privacy Statement”) published on our website have been updated in March 2015. Enclosed is the latest version of our Notice for your information. To know more about the Privacy Statement, please visit www.asia.ccb.com/tps for the latest version of the Privacy Statement.

i. Major change of the Notice is summarized below:

The Notice has been updated with a new paragraph (f) on customer data protection.

ii. Major change of the Privacy Statement is summarized below:

The Privacy Statement has been updated with the types of personal data held by the Bank, personal data security, retention of personal data and the purposes of collection or retention of personal data.

If you have any enquiries, please contact CCB (Asia) Visa Infinite Credit Card 24-Hour Customer Service Hotline 317 95538.

Please note that all of the above amendments shall be binding on you if you continue using and/or retaining your Card after such amendments become effective. You may call our Customer Service Hotline regarding your right of termination if you decline to accept the above amendments.

Yours faithfully,
China Construction Bank (Asia) Corporation Limited
March 2015

The English version of this notice shall prevail whenever there is a discrepancy between the English version and the Chinese version.

附件

《建行(亞洲)Visa Infinite 信用卡積分獎賞計劃之條款及細則》修訂重點撮要

由2015年7月1日起，現有之《建行(亞洲)Visa Infinite 信用卡積分獎賞計劃之一般條款及細則》將被以下相應條款所取代：

A. 建行(亞洲)Visa Infinite 信用卡積分獎賞計劃之一般條款及細則

1. 本計劃 – 本計劃只適用於由中國建設銀行(亞洲)股份有限公司(「本行」或「我們」)所發的建行(亞洲)Visa Infinite 信用卡(「信用卡」)主卡會員(「信用卡會員」或「閣下」)。除我們不時所訂明外，信用卡會員可憑信用卡購物簽賬及作現金透支，以每1港元，獲取1分積分(「積分」)。」

B. 現金自動回贈計劃之條款及細則

3. 計算方法 – 現金回贈金額將以每期信用卡月結單(「月結單」)時段計算，每期月結單時段內之每200積分，可獲1港元現金回贈，現金回贈金額不設上限。每期月結單時段內之剩餘而未能轉換之積分(少於200分)，將自動作廢及不作另行通知。」

C. Visa Infinite獎賞換領計劃之條款及細則

(i) 「亞洲萬里通」里數換領之條款及細則

1. 里數換領 – 合資格會員可以8積分換取1「亞洲萬里通」里數，而換領的里數不設最低要求。合資格會員須就換領之里數繳付有關的換領費用。」

(ii) 中國建設銀行股票(股票代號：00939.HK)換領之條款及細則

1. 股票換領(「換領」) – 合資格會員可以900,000積分換取1手(1,000股)建行股票。建行股票價值以本行買入股票當日的市值計算。本行將於確認閣下之換領申請(「申請」)後10個工作天內通知閣下有關於領取方法。閣下需繳付一切換領建行股票之相關費用(包括但不限於股票提取費)。此申請不適用於本行職員、其母公司職員及其附屬公司之員工。」

Schedule

Summary of the Key Amendments to the “Terms & Conditions of CCB (Asia) Visa Infinite Credit Card Bonus Points Reward Scheme”

With effect from July 1, 2015, the existing clauses of the “Terms & Conditions of CCB (Asia) Visa Infinite Credit Card Bonus Points Reward Scheme” will be replaced by the corresponding provisions below:

A. General Terms & Conditions of CCB (Asia) Visa Infinite Credit Card Bonus Points Reward Scheme

“1. THE PROGRAM - This Program is only available for CCB(Asia) Visa Infinite Credit Cards("Card") issued by China Construction Bank (Asia) Corporation Limited ("Bank", "we", "us", or "our") and is available only to the principal cardmembers of the Cards ("Cardmember(s)"). Cardmembers will earn 1 bonus points("Bonus Point(s)") for every HKD1 spent on retail purchases and cash advances, unless otherwise specified by us from time to time.”

B. Terms & Conditions of Auto Cash Rebate Program

“3. CASH REBATE CALCULATION - Cash Rebate will be calculated based on each Card monthly statement period ("Statement"). Every 200 Bonus Points in each Statement will be converted into HKD1. There is no maximum limit of Cash Rebate amount. Any remaining and unconverted Bonus Points(below 200 points) in each Statement will be forfeited without prior notice.”

C. Terms & Conditions of Visa Infinite Gifts Redemption Program

(i) Terms & Conditions of Asia Miles™ Redemption Program

“1. MILES REDEMPTION - Eligible Cardmembers can redeem 1 Asia Mile™ by 8 Bonus Points and there is no minimum redemption requirement. Eligible Cardmembers are required to pay a relevant redemption fee.”

(ii) Terms & Conditions of CCB Share (Stock Code: 00939.HK) Redemption Program

“1. CCB Share Redemption ("Redemption") - Eligible Cardmembers can redeem 1 LOT(1,000 shares) of CCB Share with 900,000 bonus points. The value of CCB Share will be measured according to the market value on the date which we purchase the CCB Share. We will notify you about the Redemption arrangement within 10 working days upon our confirmation on your application of Redemption("Application"). Cost related to CCB Share Redemption will be borne by you(including but not limited to stock withdrawal fee). The Bank's staff and employees of its parent company and subsidiaries cannot participate in this Application.”