

Terms and Conditions of “Chill” Spending Installment First Successful Application via eBanking Offer (“Program”):

1. **THE PROGRAM** – This Program is only available for selected cardmember who is/are successful applicant(s) of CCB (Asia) Credit Card “Chill” Spending Installment Program (“**Spending Installment Program**”) approved by China Construction Bank (Asia) Corporation Limited (“**Bank**”, “**we**”, “**us**” or “**our**”) with applications made under this program from April 1 to June 30, 2024 (both dates inclusive) or within such extended or shortened period as we deem appropriate (“**Promotion Period**”).
2. **ELIGIBILITY** – First time applicant for Spending Installment Program via Mobile/ Online Banking application (“**Application**”) who have not applied the Program from March 16, 2023 to March 15, 2024 and fulfills the below Spending Installment Amount requirement during the Promotion Period shall be entitled to First Successful Mobile/ Online Banking Application Gift (“**Mobile / Online Banking Application Gift**”). The Mobile/ Online Banking Application Gift is available on first-come-first-served basis and is limited to the first 500 Application.

Installment Amount	Cash Rebate Amount
HKD1,000 - HKD8,999	HKD50
HKD9,000 - HKD29,999	HKD100
HKD30,000 - HKD49,999	HKD300
HKD50,000 – HKD99,999	HKD500
HKD100,000 or above	HKD1,000

3. **NOTIFICATION** – The First Successful Mobile/ Online Banking Application Gift will be credited to eligible Principal Card accounts on or before August 31, 2024.
4. **RESTRICTIONS** – Each applicant can receive the Mobile/ Online Banking Application Gift once during the promotion period. Tenor must be 12 months or above. The Mobile/ Online Banking Application Gift will be rewarded based on the earlier amount made during the Promotion Period. Should there be more than one application on the same day, the application with higher amount will be counted. The Spending Installment Plan has to remain valid and in good standing at the time of fulfillment in order to be eligible for the Mobile/ Online Banking Application Gift.
5. **FINAL DECISION** – We may terminate or withdraw the Program at any time without notice and have the final decision in all matters and disputes in relation to the Program, and may vary any relevant details and these Terms and Conditions. We shall not be responsible or liable for any claims or liability in relation to use of the Program howsoever suffered or incurred by any Applicant or other person.
6. **DISCLAIMER** – The validity and use of the Mobile/ Online Banking Application Gift under the Program shall be subject to the relevant usage instructions and terms and conditions set by the supplier. We shall not act as, or assume any liability of, a product / service supplier (or its agent). Any claim, complaint, or dispute concerning the Mobile/ Online Banking Application Gift must be referred to and resolved between the relevant supplier and the customer, which shall in no way relieve such customer from his/her payment or other obligations to us.
7. **ENGLISH VERSION PREVAILS** – In case of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

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