

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 July 1 to September 30, 2023 (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 on or before June 30, 2023 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 |
|-----------------------|--------------------|
| 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 November 30, 2023.
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.

Terms and Conditions of “Summer Spending Installment Rewards Program” Cash Rebate Offer (“Program”):

1. **THE PROGRAM** – The Program is only applicable to principal cardmembers of credit cards (except Business Card and UnionPay Dual Currency Credit Card RMB Account) (“**Card(s)**”) issued by China Construction Bank (Asia) Corporation Limited (the “**Bank**”, “**we**”, “**us**” or “**our**”) who received the promotional materials (include MMS message / eDM / promotional leaflet) of this Program from the Bank; and/or who did not apply for the “Chill” Spending Installment Program or the “Fun Express” Spending Installment Program during the period from June 16, 2022 to June 15, 2023 (“**Selected Customers**” or “**you**”). Selected Customers have to successfully apply for “Chill” Spending Installment Program and the repayment tenor must be 12 months or above by the Card(s) (“**Eligible Installments**”) between July 1, 2023 and September 30, 2023 (both dates inclusive) (“**Promotion Period**”). The Promotion Period is divided into 3 phases: Phase 1 – from July 1 to July 31, 2023; Phase 2 – from August 1 to August 31, 2023 and Phase 3 – from September 1 to September 30, 2023.
2. **PROGRAM REQUIREMENT** – To enjoy the cash rebate, you must be the first 2,000 Selected Customers who have successfully registered during the registration period specified in clause 3 below. If the principal cardmember has more than one principal Cards, registration of one of his/her Cards will automatically register all of other Cards under his/her name, and all the Eligible Installments will be calculated on a combined basis. Upon achieving the respective spending installment requirement as specified in clause 4 below in any phase during the Promotion Period, you will be entitled to the corresponding cash rebate for that particular phase (“**Cash Rebate**”).
3. **REGISTRATION** – Registration must be made during 10:00 a.m. of July 1, 2023 to 11:59 p.m. of September 30, 2023 (“**Registration Period**”) at our website: www.asia.ccb.com/hk/sns0723/reg/en. You will be given a registration reference number upon successful registration. The registration is on a first-come-first-served basis. You need to register once only during the Registration Period. No registration will be accepted outside the Registration Period. Time shall be of the essence and shall be in Hong Kong time in accordance with our system and record.
4. **SPENDING INSTALLMENT AMOUNT, REWARDS** – The Promotion Period has 3 phases. Customers who apply for eligible “Chill” spending installments via CCB (Asia) Credit Card Installment Hotline or Mobile/Online Banking with below designated amounts during the Phase can receive Cash Rebate. The maximum of HKD2,000 Cash Rebate will be awarded for each Selected Customer in each phase. For the 3 phases of whole Promotion Period, the maximum of HKD6,000 Cash Rebate will be awarded for each Selected Customer.

Eligible “Chill” Spending Installment Amount in each Phase	Cash Rebate for application via CCB (Asia) Credit Card Installment Hotline	Cash Rebate for application via Mobile/Online Banking
HKD9,000 - HKD29,999	HKD100	HKD200
HKD30,000 - HKD49,999	HKD300	HKD600
HKD50,000 - HKD99,999	HKD500	HKD1,000
HKD100,000 or above	HKD1,000	HKD2,000

5. **RESTRICTIONS** – Each applicant can receive the cash rebate offer once for each phase during the promotion period. Tenor must be 12 months or above. The installment will be based on the earliest installment amount made during each phase. 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 cash rebate offer.
6. **SUPPLEMENTARY CARDS** – Spending installment made by supplementary cardmember(s) of the Card(s) during the Promotion Period will be treated as made by principal Cardmember(s) of the Card(s) for the purpose of the Program.
7. **NOTIFICATION OF THE REWARDS** – The Cash Rebate will be credited to eligible principal Card accounts on or before November 30, 2023. Cash Rebate can only be applied against the outstanding in Card account statement and cannot be converted into cash, and/ or withdrawn as cash advance nor transferable.
8. **OUR RECORD PREVAILS** – Our records of your Cash Rebate under the Program and our decisions regarding Cash Rebate shall be final and conclusive and shall be binding on you.
9. **ELIGIBILITY** – Your eligibility for the Program is subject to our checking on your Card account status and your Card account(s) remaining valid and in good standing (as determined at our discretion) throughout the Promotion Period and at the time when the Cash Rebate is given. Where Cash Rebate has been credited to a Card account and there is a subsequent reversal of any transaction(s) in respect of which the Cash Rebate has been credited, the Bank reserves the rights to debit the Cash Rebate that has been credited into the Card account(s).
10. **RIGHT TO VARY, ETC.** – We reserve the right to vary the Program and/or these Terms and Conditions, or to replace, cancel or withdraw the Program, at our discretion at any time without giving you prior notice.
11. **FINAL DECISION** – We retain the final decision in any differences or disputes under the Program, and shall not be responsible or liable for any claims or liability resulting from any Cardmember's participation in the Program howsoever suffered or incurred.
12. **ENGLISH VERSION PREVAILS** – In case of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

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