

Terms and Conditions of CCB (Asia) Credit Card "Cash Out Installment Program" Drawdown Offer ("the Program"):

1. **PROMOTION PERIOD** – The promotion period of the Program is from September 1, 2023 to October 31, 2023 (both dates inclusive) ("**Promotion Period**").
2. **THE PROGRAM** – The Program is only available to applicants who successfully submitted their application within the Promotion Period and obtained approval ("**Cardmember(s)**", "**you**" or "**your**") by China Construction Bank (Asia) Corporation Limited (the "**Bank**", "**we**", "**us**" or "**our**").
3. **ELIGIBILITY** – Cardmember who submits a Cash Out application ("**Applicant**") via **Mobile Banking/ Online Banking** and fulfills the below Cash Out Amount requirement and the required Monthly Interest Rate during the Promotion Period shall be entitled to Cash Rebate up to HKD6,800. Please refer to the below table for details. The Program is not applicable to Cash Out Amount less than HKD30,000 or Monthly Interest Rate less than 0.24%.

Tenor range from 12 – 36 months:

Monthly Interest Rate	Cash Out Amount Requirement	Cash Rebate
Not less than 0.24%	HKD30,000 - HKD99,999	HKD400
	HKD100,000 - HKD199,999	HKD800
	HKD200,000- HKD299,999	HKD1,000
	HKD300,000 or above	HKD2,000

Tenor range from 48 Months or above:

Monthly Interest Rate	Cash Out Amount Requirement	Cash Rebate
Not less than 0.24%	HKD30,000 - HKD99,999	HKD800
	HKD100,000 - HKD199,999	HKD1,600
	HKD200,000- HKD299,999	HKD2,500
	HKD300,000 or above	HKD6,800

4. **NOTIFICATION** – All applicable Cash Rebate would be credited to customer's principal card account by February 29, 2024 and be shown on credit card statement without separate notice.
5. **RESTRICTIONS** – During the Promotion Period, each Applicant can receive Cash Rebate once only.
 - During the Promotion Period, if an Applicant applies for more than one Cash Out applications, the Cash Rebate would be calculated based on the Cash Out application of higher Cash Out amount. Loan amount would not be aggregated in the Cash Rebate calculation.
 - Your Card account has to remain valid and in good standing at the time of fulfillment in order for you to be eligible for the Cash Rebate.
6. **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.
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.

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