

Terms and Conditions of “Credit Card Cash Out Lucky Draw” (“Program”):

1. **THE PROGRAM** – This Program is only available for selected cardmember who is/are successful applicant(s) of CCB (Asia) Credit Card “Cash Out Installment Program” or “Interest-Free Advance Cash Out Program” (“**Cash Out Program**”) approved by China Construction Bank (Asia) Corporation Limited (“**Bank**”, “**we**”, “**us**” or “**our**”) with applications made under this program from November 1 to November 30, 2025 (both dates inclusive) or within such extended or shortened period as we deem appropriate (“**Promotion Period**”).
2. **ELIGIBILITY** – Cardmember who has/have applied for “Cash Out Installment Program” or “Interest-Free Advance Cash Out Program” with loan amount HK\$30,000 or above and “Cash Out Installment Program” tenor 12 months or above (“**Eligible Cash Out Program**”) can enjoy Lucky Draw Chances.
3. **LUCKY DRAW DETAILS** – Cardmember who has/have applied for Eligible Cash Out Program with loan amount HK\$30,000 can enjoy 3 Lucky Draw Chances. For every HKD10,000 extra loan amount beyond HK\$30,000 can enjoy extra 1 lucky draw chance. If extra loan amount beyond HK\$30,000 does not meet HK\$10,000, no extra lucky draw chance would be granted. Please refer to below examples:

Example	Cash Out Installment Program Loan Amount	Tenor	Lucky Draw Chance	Remark
1	HK\$20,000	12	0	Not eligible loan amount
2	HK\$40,000	6	0	Not eligible tenor
3	HK\$30,000	12	3	-
4	HK\$99,000	24	9	The extra loan amount beyond HK\$90,000 is HK\$9,000. Not meeting HKD10,000.
5	HK\$290,000	48	29	-

Example	Interest-Free Advance Cash Out Program Loan Amount	Lucky Draw Chance	Remark
1	HK\$20,000	0	Not eligible loan amount
2	HK\$80,000	0	Not eligible tenor
3	HK\$30,000	3	-
4	HK\$108,000	10	The extra loan amount beyond HK\$100,000 is HK\$8,000. Not meeting HK\$10,000.
5	HK\$240,000	24	-

Remark: If cardmember applied for 1 or more Eligible Cash Out Program , when Lucky Draw Chances are calculated, Lucky Draw Chances would be calculated based on each individual eligible applicable. Loan amount of different applications would not be added up for Lucky Draw Chances calculation.

4. **REWARDS** – A total of 70 winners will be randomly drawn by a computer system of the Bank from all the eligible cardmembers meeting the requirements (“**Lucky Draw Winner**”). According to the above Terms and Conditions, Lucky Draw Winner shall be entitled to below Cash Rebate:
- HK\$1,888 Spending Credit (a total of 70 winners)
5. **NOTIFICATIONS** – Cash Rebate will be credited to eligible Principal Card account by December 31, 2025.
6. **RESTRICTIONS** – Each applicant can receive the Cash Rebate once during the promotion period. The Eligible Cash Out Program has to remain valid and in good standing at the time of fulfillment in order to be eligible for the Cash Rebate. The Bank would check the Eligible Cash Out Program status within 1 year after the fulfillment of Cash Rebate. If Eligible Customer chooses to make early settlement or cancel the Eligible Cash Out Program, the Bank reserves the right to charge such Eligible Customer an amount equivalent to the amount of the Cash Rebate granted. Cash Rebate can only be applied against outstanding in Card account statement. Cash Rebate cannot be converted into cash, and / or withdrawn as cash and is not transferable. If the Cash Rebate amount would be drawn by any means as cash or transfer to other accounts, relevant fees and charges will be incurred. Please refer to relevant Terms and Conditions for details.
7. Lucky Draw is not applicable to staff of the Bank.
8. **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.
9. **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!