

Terms and Conditions for the “Chill” Spending Installment Program (“Program”):

1. **THE PROGRAM** – This Program is only available to selected principal cardmembers (“**You**”, “**Cardmember(s)**”) holding valid selected credit cards (except for Business Card and UnionPay Dual Currency Credit Card RMB Account) (“**Card**”) issued by China Construction Bank (Asia) Corporation Limited (“**the Bank**”, “**we**”, “**us**” or “**our**”).
2. **ELIGIBLE TRANSACTIONS** – Cardmember may apply for 6, 12, 18, 24, 36, 48, 60 or 72 months installment plans for any retail transaction of HK\$1,000 or above made using the Card (“**Eligible Transactions**”).
3. **EXCLUDED TRANSACTIONS** – This Program shall not be applicable to any purchase of casino chips, settlement of overdue and unpaid Card balance, cash advance, “Interest-free SmartExpress” transactions, “Interest-Free Advance Cash Out Program” transactions, transaction made by installment, balance transfer amount, fees and/or charges made or incurred (whether incurred in relation to the Card or otherwise), any transactions that are yet to be posted, and are cancelled or reversed. The total installment amount and total interest under this Program will not be eligible for bonus points of the Card.
4. **APPLICATION** – All applications must be received by the Bank during October 1 to November 30, 2025. Total Installment Amount will be credited to the account within 3 working days after successful application. To avoid potential late payment fee, please submit applications as follows:

Earliest date of application	1st working day after the relevant Eligible Transaction(s) is/are posted
Latest date of application	4 working days (excluding Saturdays) immediately before the Payment Due Date specified in the Statement of Account where the relevant Eligible Transaction(s) first appears

5. **INSTALLMENT AMOUNT** – The maximum total installment amount shall be the available combined credit limit of a Card account (“**Account**”). We will hold the combined credit limit of the Account with an amount equal to the total installment amount. The available combined credit limit will be proportionally restored according to the Repayment Amount (as defined in clause 6) paid to the Bank.
6. **REPAYMENT** – Cardmembers will be notified in writing if their applications are approved by us. The total installment amount will be repaid over periods of 6, 12, 18, 24, 36, 48, 60 or 72 months as specified by the Cardmember at the time of application (“**Repayment Period**”). We will calculate the monthly installment amount (“**Repayment Amount**”) by dividing the sum of the total installment amount and total interest by the number of months in the Repayment Period. Repayment Amount will be charged to the Account on a monthly basis, with the first Repayment Amount charged to the Account on the current statement date of the program application approval date. If you fail to pay the Repayment Amount specified in the monthly statement of your Account in full on or before the payment due date of each month, any Repayment Amount due but unpaid will be subject to a finance charge at an interest rate specified in CCB (Asia) Credit Card Fee Schedule.
7. **PROGRAM INTEREST RATE** – Our Annualized Percentage Rate (“**APR**”) is calculated according to the standard of Hong Kong Association of Banks, and is rounded to the nearest two decimal places. An APR is a reference rate which includes the basic interest rates and other applicable fees and charges of the product expressed as an annualized rate.
8. **APPROVAL IS CONDITIONAL** – Application approval shall be subject to our checking of the account status and available combined credit limit of the Account. We shall retain all rights in approving or rejecting any application, deciding any total installment amount, monthly installment amount, and the deadline for submitting any application without having to provide a reason for any decision. Rejection will normally be notified by letter.
9. **NO CHANGE OR WITHDRAWAL** – You may not change or withdraw any application under this Program once it is received for processing unless with our prior approval.
10. **7-DAY COOLING-OFF PERIOD** – Effective from 30 June 2025, Borrower who successfully apply Spending Installment Program may apply for early repayment in full within 7 calendar days of the transaction date of the Spending Installment Program (“**7-day Cooling-off Period**”). Any application for early repayment of the loan within the 7-day Cooling-off Period must be made by Borrower within 7 calendar days of the transaction date of the Spending Installment Program. Borrower should contact the Bank’s hotline 317 95518 to request early repayment of the loan and settle the Principal Loan amount in full. If the Borrower repay the loan in full within 7-day Cooling-off period, the Bank may waive the handling fee, interest and Prepayment/ Early Settlement Fee/ Redemption Fee under the relevant loan.
11. **TERMINATION FEE** – You understand and agree that the Bank reserves the right to review, modify, suspend, cancel, terminate and/or withdraw this Program and demand immediate repayment of the entire outstanding balance, all accrued interests and all other charges payable under this Program without prior notice to you. If you request early repayment of the total installment amount, we will charge you a termination fee of HK\$2,000 by direct debit from the Account, which will be shown in the following monthly statement. In such event, any promotional flat rate under this Program shall not be applicable to the total installment amount, and the Bank shall apportion the interests and the principals in each Repayment Amount (including those already paid to the Bank) in accordance with Rule 78. All outstanding amounts payable by you under this Program shall in such case be immediately due and payable and will be charged to the Account. If you wish to make early full repayment and/or enquire about the apportionment of interests and principal for monthly repayment, please contact our Customer Service Hotline at 317 95533. You can only early repay in full the remaining unbilled Cash Out Amount by giving us at least 5 working days’ prior notice, which cannot be revoked upon receipt by the Bank.
12. **RIGHT TO VARY, ETC.** – We reserve the right to vary this Program and/or these Terms and Conditions, or to replace, cancel or withdraw this Program, at our sole discretion at any time without giving you prior notice.
13. **FINAL DECISION** – We retain the final decision in all matters and disputes in relation to this Program, and shall not be responsible or liable for any claims or liability in relation to this Program howsoever suffered or incurred by you.
14. **APPLICABILITY** – You are also subject to the terms and conditions of the CCB (Asia) Credit Card Cardmember Agreement (“**Cardmember Agreement**”) and the CCB (Asia) Credit Card Fee Schedule (“**Credit Card Fee Schedule**”) and shall prevail if there is any conflict or inconsistency with these Terms and Conditions of this Program. In particular, every monthly installment amount shall be charged to the Account and shown in the Statement of Account and be payable by you in accordance with the Cardmember Agreement.
15. **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!