

Terms and Conditions of "Successful Cash Out Installment Application via eBanking Offer" ("the Program"):

- 1. **PROMOTION PERIOD** – The promotion period of the Program is from December 1, 2025 to January 31, 2026 (both dates inclusive) ("**Promotion Period**").
- 2. **THE PROGRAM** – The Program is only available to China Construction Bank (Asia) Corporation Limited Cash Out Installment application submitted to China Construction Bank (Asia) Corporation (the "**Bank**", "**we**", "**us**" or "**our**") on occasions where we deem appropriate. The Program is only applicable to applicants who received the promotional materials (include MMS message / EDM) of this Program from the Bank ("**Selected Customers**").
- 3. **ELIGIBILITY** – During the promotion period, selected Customers who submits a Cash Out application ("**Applicant**") via **Mobile Banking / Online Banking** and fulfills the below Cash Out Amount and the required Monthly Flat Rate requirement shall be entitled to Interest Rebate up to HK\$6,800. Please refer to the below table for details. The Program is not applicable to Cash Out Amount less than HK\$30,000 or Monthly Flat Rate less than 0.24%.

Tenor range from 12 – 36 months:

Monthly Flat Rate	Cash Out Amount Requirement	Interest Rebate
Not less than 0.24%	HK\$30,000 - HK\$99,999	HK\$400
	HK\$100,000 - HK\$199,999	HK\$800
	HK\$200,000- HK\$299,999	HK\$1,000
	HK\$300,000 or above	HK\$2,000

Tenor range from 48 Months or above:

Monthly Flat Rate	Cash Out Amount Requirement	Interest Rebate
Not less than 0.24%	HK\$30,000 - HK\$99,999	HK\$800
	HK\$100,000 - HK\$199,999	HK\$1,600
	HK\$200,000- HK\$299,999	HK\$2,500
	HK\$300,000 or above	HK\$6,800

- 4. **NOTIFICATION** – All applicable Interest Rebate would be credited to Applicant principal card account by May 31, 2026 and be shown on credit card statement without separate notice.
- 5. **RESTRICTIONS** – During the Promotion Period, each Applicant can receive Interest Rebate once only.
 - During the Promotion Period, if an Applicant applies for more than one Cash Out applications, the Interest Rebate would be calculated based on the Cash Out application of higher Cash Out amount. Loan amount would not be aggregated in the Interest 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 Interest Rebate.
 - If Applicant chooses to make early settlement or cancel the Installment Program, the Bank reserves the right to charge such Applicant an amount equivalent to the amount of the Interest Rebate granted.
 - Interest Rebate can only be applied against outstanding in Card account statement. Interest Rebate cannot be converted into cash, and / or withdrawn as cash and is not transferable. If the Interest Rebate amount would be drawn by any means as cash or transfer to other accounts, relevant fees and charges will be incurred.
- 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!