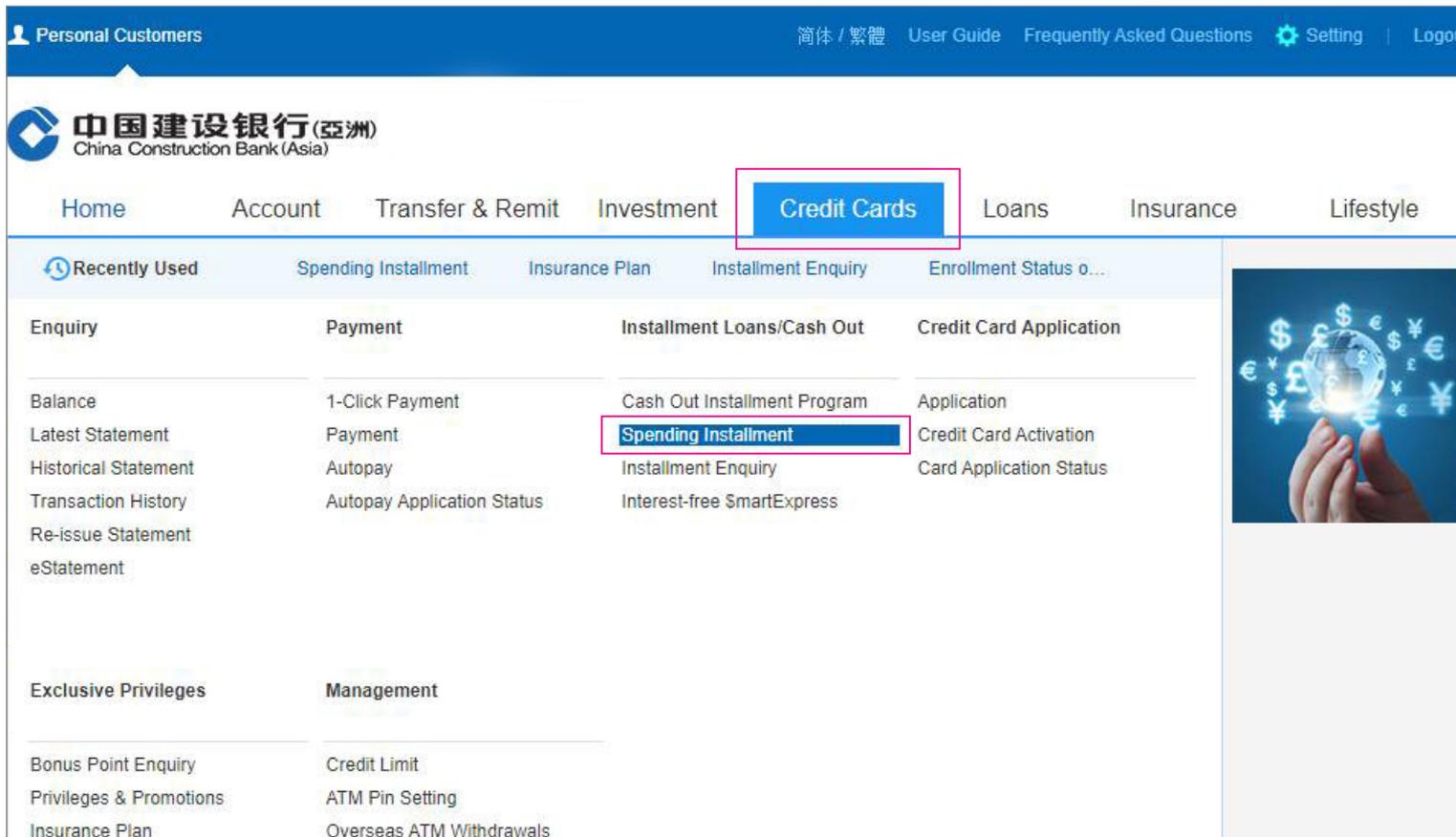


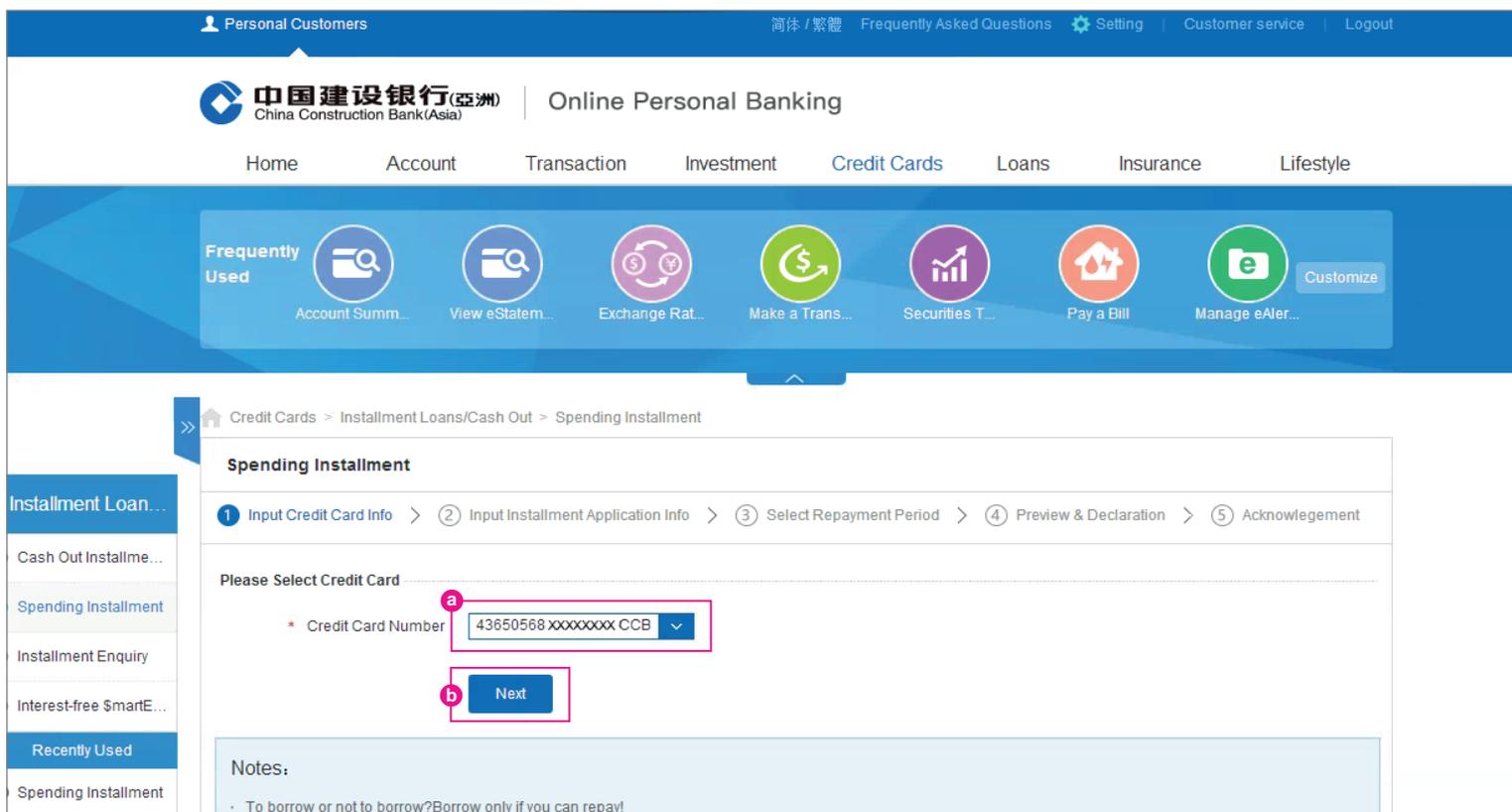
Online Banking Spending Installment Application Procedures

1 Step 1: Log on to CCB (Asia) Online Banking: Go To "Credit Cards Page" > Select "Spending Installment"



The screenshot shows the online banking interface for Personal Customers. The top navigation bar includes 'Home', 'Account', 'Transfer & Remit', 'Investment', 'Credit Cards', 'Loans', 'Insurance', and 'Lifestyle'. The 'Credit Cards' menu item is highlighted with a red box. Below the navigation bar, there are several sections: 'Recently Used' (with links for Spending Installment, Insurance Plan, etc.), a grid of services (Enquiry, Payment, Installment Loans/Cash Out, Credit Card Application), and 'Exclusive Privileges' (Bonus Point Enquiry, etc.). A red box highlights the 'Spending Installment' link under the 'Installment Loans/Cash Out' category.

2 Step 2: a. Select Credit Card Number
b. Press "Next"



The screenshot shows the 'Spending Installment' application page. The breadcrumb trail is 'Credit Cards > Installment Loans/Cash Out > Spending Installment'. The page title is 'Spending Installment'. A progress bar shows five steps: 1. Input Credit Card Info, 2. Input installment Application Info, 3. Select Repayment Period, 4. Preview & Declaration, and 5. Acknowledgement. Step 1 is currently active. The main form area is titled 'Please Select Credit Card' and contains a dropdown menu for 'Credit Card Number' with the value '43650568 xxxxxxxx CCB'. A red box labeled 'a' highlights the dropdown menu, and another red box labeled 'b' highlights the 'Next' button. A 'Notes' section at the bottom states: 'To borrow or not to borrow? Borrow only if you can repay!'.

Online Banking Spending Installment Application Procedures

- 3 Step 3: Enter Application Details:**
- Select Balance Type (Billed Statement / Unbilled Statement)
 - Input Installment Amount
 - Press "Next"

Credit Cards > Installment Loans/Cash Out > Spending Installment

Spending Installment

① Input Credit Card Info > ② Input Installment Application Info > ③ Select Repayment Period > ④ Preview & Declaration > ⑤ Acknowledgement

Input Installment Application Info

Credit Card Number 43650568XXXXXXX

Balance Type **a** Unbilled Statement

Maximum Amount For Installment HKD50000.00

Minimum Amount For Installment HKD1000.00

Installment Amount(Integer Only) **b** 10,000

c Next Previous

- 4 Step 4: Enter Application Details:**
- Select Repayment Period (6/12/18/24/36/48/60)
 - Press "Next"

Credit Cards > Installment Loans/Cash Out > Spending Installment

Spending Installment

① Input Credit Card Info > ② Input Installment Application Info > ③ Select Repayment Period > ④ Preview & Declaration > ⑤ Acknowledgement

Installment Application Info

Credit Card Number 436505688XXXXXXX

Balance Type Unbilled Statement Balance

Maximum Amount For Installment HKD50000.00

Minimum Amount For Installment HKD1000.00

Installment Amount HKD10000

Please Select Repayment Period

Repayment Period **a** 12 months

Preferential Monthly Interest Rate 0.42%

b Next Previous

Online Banking Spending Installment Application Procedures

- 5 Step 5: a. Preview application info and confirm related terms and conditions**
b. Press "Confirm"

>
Credit Cards > Installment Loans/Cash Out > Spending Installment

Spending Installment

① Input Credit Card Info > ② Input Installment Application Info > ③ Select Repayment Period > **④ Preview & Declaration** > ⑤ Acknowledgement

Please confirm the application info

Credit Card Number	43650568xxxxxxx	Balance Type	Unbilled Statement Balance
Maximum Amount For Installment	HKD 50000.00	Minimum Amount For Installment	HKD 1000.00
Installment Amount	HKD 10000	Repayment Period	12 months
Preferential Monthly Interest Rate	0.42%	Annualized Percentage (APR)	9.75%
Monthly Repayment Amount	HKD 597.56	Total Interest Amount	HKD 756

Please read [Terms & Conditions of "FUN Express" Spending Installment Program](#) , [Key Facts Statement \(KFS\) for Installment Loan](#) and [Illustrative Example of Making Early Repayment, Frequently-Asked-Questions](#)

By submitting this application, I confirm and declare that:

- 1.I have read, understood and agreed to be bound by (i) the Terms & Conditions of China Construction Bank (Asia) Credit Card "FUN Express" Spending Installment Program, Key Facts Statement (KFS) for Installment Loan and Illustrative Example of Making Early Repayment and the Frequently-Asked-Questions and (ii) the Notice to Customers relating to the Personal Data (Privacy) Ordinance.
- 2.No credit card / loan under my name has been cancelled due to a default in payment
- 3.I currently have no overdue payment(s) exceeding 30 days in respect of any loan indebtedness
- 4.No bankruptcy order has ever been made against me and I am not petitioning or planning to petition for bankruptcy;
- 5.All information provided in this application is correct and complete, and I authorize the Bank to confirm or verify this information and my credit record in any way chosen by the Bank.

please click [here](#) to view the Notice to Customers relating to the Personal Data (Privacy) Ordinance of China Construction Bank (Asia) Corporation Limited

Confirm
Previous

- 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.
- Maximum application amount will be displayed according to your selected balance type, the amount will be the total of eligible transaction. Please refer to the Terms and Conditions for the eligible transaction.
- The calculation of Monthly Repayment Amount is rounded to the nearest two decimal places and for reference only. The final monthly repayment amount shall be in accordance with the pre-printed amount of the confirmation letter.
- To borrow or not to borrow? Borrow only if you can repay!

Online Banking Spending Installment Application Procedures

6 Step 6: Acknowledge on Successful Application

>> Credit Cards > Installment Loans/Cash Out > Spending Installment

Spending Installment

① Input Credit Card Info > ② Input Installment Application Info > ③ Select Repayment Period > ④ Preview & Declaration > ⑤ Acknowledgement



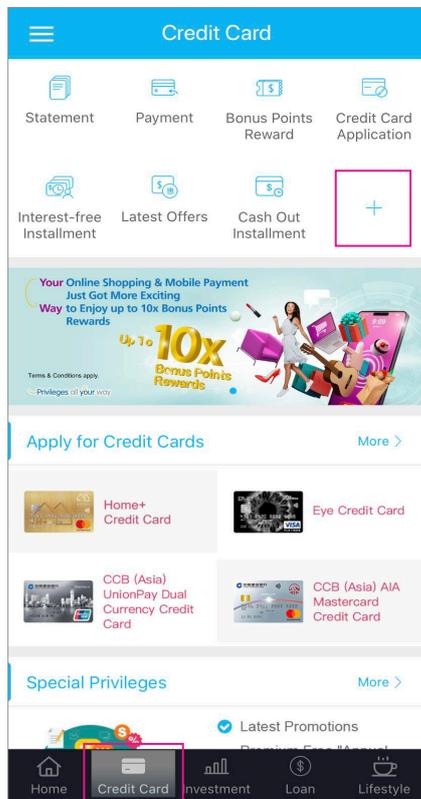
Your application of Spending Installment is successful.

Credit Card Number	43650568xxxxxxx	Balance Type	Unbilled Statement Balance
Maximum Amount For Installment	HKD 50000.00	Minimum Amount For Installment	HKD 1000.00
Installment Amount	HKD 10000	Repayment Period	12months
Preferential Monthly Interest Rate	0.42%	Annualized Percentage (APR)	9.75%
Monthly Repayment Amount	HKD 597.56	Total Interest Amount	HKD 756

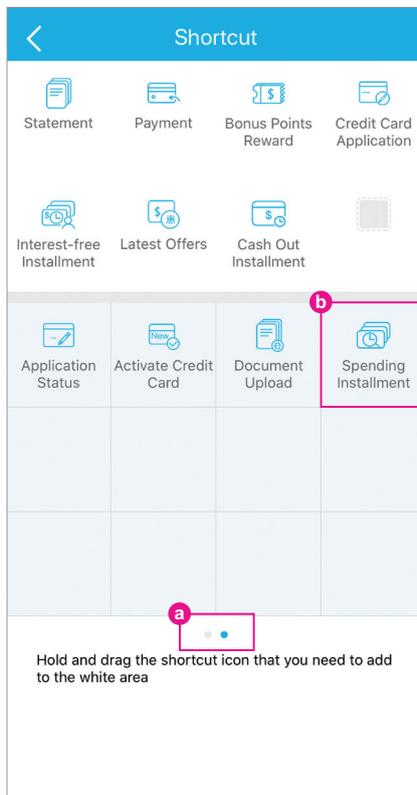
Print
Back

Mobile Banking Spending Installment Application Procedures

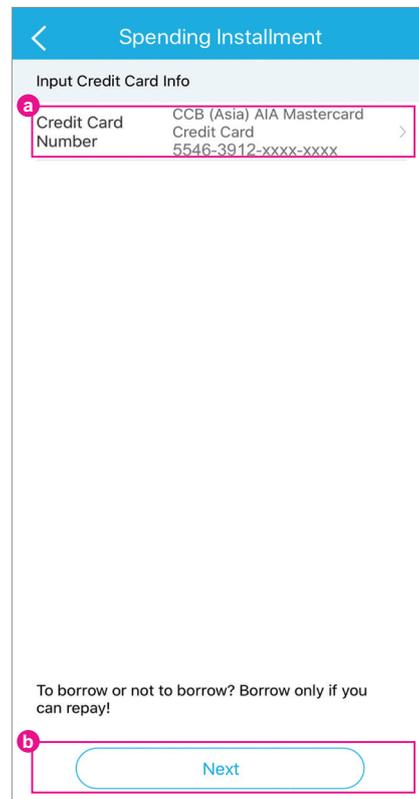
1 Step 1: Log on to CCB (Asia) Mobile Banking
Go To "Credit Card Page"
> Shortcut



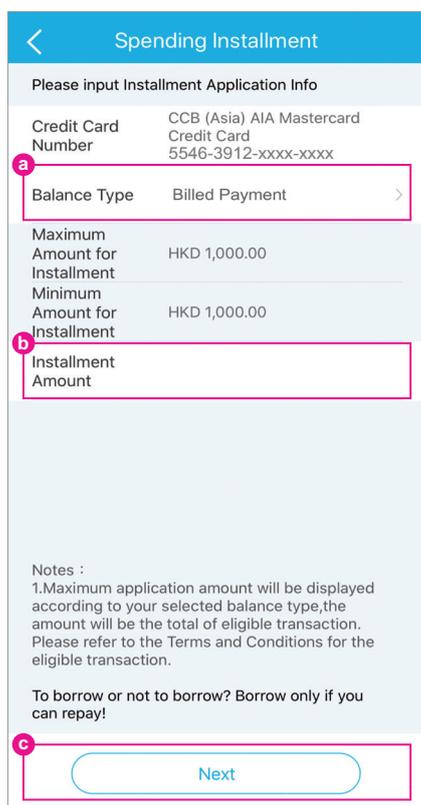
2 Step 2: a. Select Page 2
b. Select "Spending Installment"



3 Step 3: a. Input Credit Card Info
b. Press "Next"



4 Step 4: Enter Application Details
a. Select Balance Type (Unbilled Payment / Billed Payment)
b. Input Installment Amount
c. Press "Next"



5 Step 5: Enter Application Details
a. Select Repayment Period (6/12/18/24/36/48/60)
b. Press "Next"



Mobile Banking Spending Installment Application Procedures

6 Step 6: Preview and confirm the application info then read and confirm related terms and conditions. Press "Confirm"

<
Spending Installment

Please confirm the application info

Credit Card Number	CCB (Asia) AIA Mastercard Credit Card 5546-3912-xxxx-xxxx
Balance Type	Unbilled Payment
Maximum Amount for Installment	HKD 1,000.00
Minimum Amount for Installment	HKD 1,000.00
Installment Amount	HKD 1,000.00
Repayment Period	12
Preferential Monthly Interest Rate	0.50%
Annualized Percentage (APR)	10.71%
Monthly Repayment Amount	HKD 171.67
Total Interest Amount	HKD 30.00

Please read :

- [Terms & Conditions of "FUN Express" Spending Installment Program](#) 、 [Key Facts Statement \(KFS\) for Installment Loan and Illustrative Example of Making Early Repayment](#)
- [Notice to Customers relating to the Personal Data \(Privacy\) Ordinance of China Construction Bank \(Asia\) Corporation Limited](#) .

By submitting this application, I confirm and declare that:

- I have read, understood and agreed to be bound by (i) the Terms & Conditions of China Construction Bank (Asia) Credit Card Spending Installment Program and (ii) the Notice to Customers relating to the Personal Data (Privacy) Ordinance and (iii) Key Facts Statement (KFS) for Installment Loan and Illustrative Example of Making Early Repayment .
- No credit card / loan under my name has been cancelled due to a default in payment.
- I currently have no overdue payment(s) exceeding 30 days in respect of any loan indebtedness.
- No bankruptcy order has ever been made against me and I am not petitioning or planning to petition for bankruptcy.
- All information provided in this application is correct and complete, and I authorize the Bank to confirm or verify this information and my credit record in any way chosen by the Bank.

Notes :

- 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.
- Maximum application amount will be displayed according to your selected balance type, the amount will be the total of eligible transaction. Please refer to the Terms and Conditions for the eligible transaction.
- The calculation of Monthly Repayment Amount is rounded to the nearest two decimal places and for reference only. The final monthly repayment amount shall be in accordance with the pre-printed amount of the confirmation letter.

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

Confirm

7 Step 7: Acknowledge on successful



Your application of Spending Installment is successful.

Credit Card Number	CCB (Asia) AIA Mastercard Credit Card 5546-3912-xxxx-xxxx 2
Balance Type	Unbilled Payment
Maximum Amount for Installment	HKD 1,000.00
Minimum Amount for Installment	HKD 1,000.00
Installment Amount	HKD 1,000.00
Repayment Period	12
Preferential Monthly Interest Rate	0.50%
Annualized Percentage (APR)	10.71%
Total Interest Amount	HKD 30.00
Monthly Repayment	HKD 171.67