

調整信用卡人民幣信用額之條款及細則：

1. **本計劃** - 本計劃只適用於由中國建設銀行(亞洲)股份有限公司（「本行」或「我們」）所發的建行(亞洲)銀聯雙幣信用卡（「信用卡」）主卡會員（「信用卡會員」或「閣下」）。
2. **調整信用額** - 閣下可致電信用卡 24 小時客戶服務熱線+852 3179 5533 調整(調低或還原)信用卡之人民幣賬戶信用額。調整一經確定，將即日生效並維持直至下一次調整為止。該信用額即為閣下及閣下名下之所有附屬卡會員共同使用。
3. **限制** - 人民幣賬戶信用額可調低至最低為人民幣 1,000 及最高為信用卡共用信用額之 80%之間，而調整之人民幣信用額不能少於當時人民幣賬戶之總結欠。每次信用額之調整須以人民幣 500 為單位。每日只可調整 1 次。
4. **通知** - 更新之信用額將會以專函通知閣下或閣下可透過本行之網上理財查詢。信用卡月結單將會顯示月結單截數日時之信用額。
5. **最終決定權** - 我們可於任何時間更改、終止或撤回任何計劃及就所有因任何計劃引發的事宜及紛爭作出最終決定(在我們的酌情權下)。我們可在不作出事先通知的情況下更改任何有關細節及所有條款及細則。我們將不會負責或承擔閣下或其他人士因參與任何計劃的任何申索或責任。
6. **英文版為準** - 本條款及細則之中、英文版本如有任何歧異，一概以英文版本為準。

借定唔借? 還得到先好借!

Terms and Conditions of Pre-Set Lower Credit Limit in RMB Card Account:

1. **THE PROGRAMME** - This Program is only available for CCB (Asia) UnionPay Dual Currency Credit Card ("Card(s)") issued by China Construction Bank (Asia) Corporation Limited ("Bank", "we", "us" or "our") and is only available to the principal cardmembers of the Cards ("Cardmember(s)", "you" or "your").
2. **CREDIT LIMIT ADJUSTMENT** - You can adjust (adjust down or restore) your credit limit of RMB card account by calling our Credit Card 24-Hour Customer Service Hotline +852 3179 5533. New credit limit adjustment will be effective on the same day upon confirmation and remains until next adjustment. The credit limit will be shared by you and your supplementary cardmember(s).
3. **RESTRICTION** - RMB card account credit limit can be adjusted down to between minimum RMB1,000 and maximum 80% of combined credit limit, and cannot be less than the total outstanding amount of RMB card account at the time. Credit limit must be adjusted in multiple of RMB500. Credit limit can be adjusted only once a day.

4. **NOTIFICATION** - Notification letter regarding the adjustment of credit limit of RMB card account will be issued or you can be checked through our online banking service. The Credit Card monthly statement will show the credit limit of the statement date.

5.FINAL DECISION - We may modify, terminate or withdraw any of the Programs at any time and have the final decision (at our discretion) in all matters and disputes in relation to the Programs. We may vary any relevant details and these Terms and Conditions without prior notice. We shall not be responsible or liable for any claims or liability in relation to use of the Programs by any Cardmember or other person.

6.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!

调整信用卡人民币信用额之条款及细则：

1. **本计划** - 本计划只适用于由中国建设银行(亚洲)股份有限公司（「本行」或「我们」）所发的建行(亚洲)银联双币信用卡（「信用卡」）主卡会员（「信用卡会员」或「阁下」）。
2. **调整信用额** - 阁下可致电信用卡 24 小时客户服务热线+852 3179 5533 调整(调低或还原)信用卡之人民币账户信用额。调整一经确定，将即日生效并维持直至下一次调整为止。该信用额即为阁下及阁下名下之所有附属卡会员共同使用。
3. **限制** - 人民币账户信用额可调低至最低为人民币 1,000 及最高为信用卡共用信用额之 80%之间，而调整之人民币信用额不能少于当时人民币账户之总结欠。每次信用额之调整须以人民币 500 为单位。每日只可调整 1 次。
4. **通知** - 更新之信用额将会以专函通知阁下或阁下可透过本行之网上理财查询。信用卡月结单将会显示月结单截数日时之信用额。

5.最终决定权 - 我们可于任何时间更改、终止或撤回任何计划及就所有因任何计划引发的事宜及纷争作出最终决定(在我们的酌情权下)。我们可在不作出事先通知的情况下更改任何有关细节及所有条款及细则。我们将不会负责或承担阁下或其他人士因参与任何计划的任何申索或责任。

6.英文版为准 - 本条款及细则之中、英文版本如有任何歧异，一概以英文版本为准。

借定唔借? 还得到先好借!