

Dear Valued Cardmember,

**Notice in relation to Termination of
CCB (Asia) Hong Kong Airlines Fly Away Credit Card**

Thank you for your continuous support to CCB (Asia) Hong Kong Airlines Fly Away Credit Card (“**Credit Card**”). This is to inform you that the feature of the Credit Card will be discontinued from August 2, 2021 (“**Feature Discontinued Date**”) because of the expiry of the Co-Branded Credit Card Agreement between China Construction Bank (Asia) Corporation Limited and Hong Kong Airlines Limited. You can continue to use the Credit Card until October 31, 2021 or the expiry date of your Credit Card, whichever is earlier (“**Effective Day**”).

The features of CCB (Asia) Hong Kong Airlines Fly Away Credit Card below will be discontinued from August 2, 2021, including:

1. Free access to Hong Kong Airlines VIP Lounge
2. Birthday extra bonus points rewards
3. Birthday Surprise - Enjoy cabin upgrades at a 90% discount of Fortune Wings Club points
4. Fortune Wings Club Points (“FWC Points”) redemption and crediting
5. Fortune Wings Club Points Auto Conversion Programme (if any)
6. Extra credit card bonus points for overseas spending, Hong Kong Airlines official sales channels and inflight retail spending

Please refer to www.asia.ccb.com/hk/hkatnc for the **Amendment to the CCB (Asia) Hong Kong Airlines Fly Away Credit Card Gift Rewards Programme (“Programme”) Terms & Conditions**.

We sincerely invite you to continue to use our credit card services. If you are holding a CCB (Asia) Hong Kong Airlines Fly Away Credit Card only, there will be an invitation for you to apply another CCB (Asia) Credit Card (“2nd Card”) on or before August 1, 2021. If you are holding another CCB (Asia) Credit Card, your existing Bonus Points of CCB (Asia) Hong Kong Airlines Fly Away Credit Card will be transferred to your other CCB (Asia) Credit Card by the end of December 2021.

From the **Effective Day**, your CCB (Asia) Hong Kong Airlines Fly Away Credit Card (including principal card and supplementary card) will be unable to conduct for any spending transactions.

- You should settle the outstanding balance stated on your latest monthly statement in full payment according to the specified payment due date, otherwise, the prevailing fees and charges will apply according to the Cardmember Agreement for CCB (Asia) Credit Card and Fee Schedule for CCB (Asia) Credit Card.
- For your protection, your invalid Credit Card should be destroyed by cutting into halves.
- All recurring bill payments (for example, Merchant Autopay) and Octopus Automatic Add Value Service (“AAVS”) with your Credit Card will be rejected. Please make alternative arrangement for your recurring bill payments and AAVS. You may refer to your past statements to check for any existing recurring payment arrangement.
- All credited CCB (Asia) Hong Kong Airlines Fly Away Credit Card bonus points will be cancelled and cannot be re-credited. The FWC Points redeemed are still valid, and the validity and use of any FWC Points redeemed shall be subject to the relevant usage instructions and terms and conditions set by Hainan Airlines Co., Ltd (“HU”, operator of FWC).
- Please note that all active instalment plans (including new instalments set up after issuance date this letter) (including but not limited to Merchant Interest-free Installment Plan, “FUN Express” Installment Programme, “Cash Out” Installment Programme, Interest-Free Advance Cash Out Programme and AIA Premium Installment Plan) shall be **terminated after the Effective Date** and we will waive related early termination fee. Please settle all outstanding balance and accrued interests after the Effective Date of termination. If you unable to settle the repayment amount specified in the monthly statement of your Credit Card account in full on or before the payment due date, any repayment amount due but not settled will be subject to a finance charge at an interest rate specified in CCB (Asia) Credit Card Fee Schedule.
- If you have any credit balance on your Credit Card account, please contact us for arrangement.

Please refer to www.asia.ccb.com/hk/hkafaq for frequently asked questions.

If you have any enquiries, please contact CCB (Asia) Credit Card 24-Hour Customer Service Hotline at 317 95533.

If there is any inconsistency or conflict between the English and Chinese versions of this letter, the English version shall prevail.

Yours faithfully,
China Construction Bank (Asia) Corporation Limited
June 2, 2021