

Notice of Amendments in relation to CCB (Asia) JD Credit Card

Dear Valued Cardmember,

Thank you for using CCB (Asia) JD Credit Card.

Unless otherwise specified, the following changes on CCB (Asia) JD Credit Card will be effective from May 1, 2021 ("Effective Date").

Terms and Conditions	Clause No.	Additions / Amendments (Deletions are crossed out and Additions / Amendments are underlined)
Terms and Conditions of CCB (Asia) JD Credit Card 4% Cash Rebate Rewards Programme	Clause 1	REWARDS - Online <u>shopping</u> transactions (" <u>Eligible Transaction</u> ") made by Eligible Credit Cards will receive 4% cash rebate. (The online transaction <u>Eligible Transaction</u> will be entitled to 8X bonus points (include the basic 1X bonus point and extra 7X bonus points). Bonus points will be converted to cash rebate in every statement date automatically.) No limit for the cash rebate.
	Clause 3	<u>ELIGIBLE TRANSACTION</u> - Only Eligible Transactions posted will be counted for extra bonus points <u>the Rewards</u> . The following types of payment/transaction shall not be eligible: electronic wallet top-up or fund transfer, <u>any transfer/top up transaction from the Card account to any account as designated by the Bank from time to time, including but not limited to transactions effected through Faster Payment System or using the FPS Services or services from non-card association and other digital payment account as may be made available by the Bank from time to time, transactions at non-financial institutions (including purchase of foreign currency, money orders and travellers cheques), transactions at financial institutions (including purchase of merchandise and services from banks),</u> payment for insurance policies issued by insurance companies, autopay transactions, all Octopus reloading (include Octopus reloading via electronic wallet), online bill payment, <u>gambling and betting transactions</u> , tax payment, fees and charges made or incurred (whether in relation to the Eligible Card account(s) or otherwise) and any transactions that have been cancelled or refunded, such other categories as we may at our sole discretion determine from time to time. Any bonus points that are credited for ineligible transaction may, without prior notice, be reversed. There is no maximum Cash Rebate for the Rewards per Eligible Card account for each calendar year (From January 1 to December 31). <u>The accumulated maximum extra 7X bonus points for the Rewards per Eligible Card account is 1,000,000 bonus points per calendar year during Promotion Period.</u> All terms and conditions of the CCB (Asia) Credit Card Bonus Points Reward Programme shall apply.
	Clause 5	CASH REBATE CALCULATION - Rebate will be calculated based on each Card monthly statement period ("Statement"). Every 200 points in each Statement will be converted into 1 dollar HK\$. There is no maximum limit of Rebate amount. Any remaining and unconverted Points (below 200 points) in each Statement will be forfeited without prior notice.
Terms and Conditions of CCB (Asia) JD Credit Card Cash Rebate Scheme	Clause 7	FORFEITURE OF POINTS / CASH REBATE - If the Card is voluntarily / involuntarily closed, all unredeemed Points and Points / Rebate not yet credited to the Card account are immediately forfeited. <u>If the transaction for calculating Points / Rebate is cancelled / refunded, we may charge you an administrative fee of an amount equivalent to the Points / Rebate given to you from your Card account or any account with the Bank without prior notice.</u> Any fraud or abuse committed in relation to the Programme <u>(including but not limited to the earning of any Bonus Points or in connection with any redemption request)</u> may result in the forfeiture of any Points and/or Rebates as well as the cancellation of a Cardmembers' Card account.

Please note that the afore-mentioned amendments shall be binding on you if you continue to use or retain your credit card(s) on or after the respective effective dates. If you decline to accept the amendments, you have the right to terminate your credit card(s) by giving us a written notice in accordance to the relevant provisions under the CCB (Asia) Credit Card Cardmember Agreement before the respective effective dates.

If you have any enquiries, please call CCB (Asia) Credit Card 24-Hour Customer Service Hotline at 3179 5533.

Yours faithfully,

China Construction Bank (Asia) Corporation Limited

March 2021

The English version of this notice shall prevail whenever there is a discrepancy between the English version and the Chinese version.