

信用卡產品資料概要

中國建設銀行(亞洲) (「本行」)

信用卡
2025年7月3日

此乃信用卡產品。

此概要所提供的利息、費用及收費等資訊僅供參考，請參閱本行的信用卡會員合約和服務收費表以了解詳情。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出

零售消費利率	當您開立信用卡賬戶時為 2.57% (每月)，而本行會不時作出檢討。建造業銀聯雙幣信用卡除外。 (建造業銀聯雙幣信用卡零售消費利率為1.5% (每月))
現金透支利率	當您開立信用卡賬戶時為 2.47% (每月)，而本行會不時作出檢討。利息會按透支金額從交易日起按日計算，直至該金額全數清還為止。建造業銀聯雙幣信用卡除外。 (建造業銀聯雙幣信用卡現金透支利率為1.5% (每月))
零售購物的實際年利率	當您開立賬戶時，購物簽賬實際年利率為 35.60% [*] ，但會不時作出檢討。 如果您在每月的到期還款日之前支付全數欠款，本行不會向您收取利息。 否則，利息將按(i)所有未清付的結欠(顯示於上一期月結單內)須從到期還款日前一個月結單截數日起按日計息直至所有款項清繳為止，以及(ii)所有在到期還款日前一個月結單截數日後記誌的新交易款項須根據交易日期起按日計息，直至全數清還為止。建造業銀聯雙幣信用卡除外。 (建造業銀聯雙幣信用卡購物簽賬實際年利率為19.56% [*])
現金透支的實際年利率	當您開立賬戶時，現金透支實際年利率為 35.84% [*] ，但會不時作出檢討。利息會由透支日期起按日計息，直至全數清還為止。建造業銀聯雙幣信用卡除外。 (建造業銀聯雙幣信用卡現金透支實際年利率為19.56% [*])
拖欠款項的實際年利率	不適用
免息期	最長可達 55 天
最低付款額	所有利息、費用及收費(包括可能收取的年費)加上未付本金的 1% 及(如有的話)超逾信用額之全數金額及逾期之全數金額(最低付款額的最低金額為 HKD220/RMB220 [#])。如總結欠少於 HKD220/RMB220 [#] 。最低付款額為總結欠。

費用		
年費 (以每張卡計) - 基本卡/普通卡 - 金卡/白金卡 - Visa Signature 卡 - World/ 鑽石卡 - Infinite卡/ 鑽石Prestige卡	主卡 豁免 豁免 豁免 HKD1,800 HKD3,800	附屬卡 豁免 豁免 豁免 HKD900 HKD1,900
	信用卡會員所享之會員年費豁免優惠及有關之條款及細則(如適用)仍然有效。	
現金透支費用	現金貸款額 3.5% (每筆貸款)(最低HKD100/RMB100 [#])建造業銀聯雙幣信用卡除外。 (建造業銀聯雙幣信用卡豁免現金透支費用。)	
外幣交易的有關收費 (只適用於VISA或Mastercard信用卡)	每項以非港幣所進行之交易款額之 1.95% 。當中包括： (i) 海外交易手續費-所有以非港幣所進行之交易款額之0.95%；及 (ii) 外幣折算費-VISA或Mastercard向卡之簽發人收取百分率為1%的外幣折算費。	
以港幣支付外幣交易的有關費用	您在外地消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。您應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。 此費用非由發卡機構收取。 建行(亞洲)將額外徵收以港幣支付外幣簽賬交易的費用。有關收費詳情，請參閱以下「跨境港幣交易手續費」。 只適用於VISA或Mastercard信用卡： 跨境港幣交易手續費 - 所有(i)於海外或非香港登記之商戶(包括但不限於網上商戶)進行之交易；而(ii)有關交易金額被商戶即時折算為港幣進行，手續費將為該交易款額之 1% ，此手續費為VISA或Mastercard向卡之簽發人收取之手續費。	
逾期付款費用	最低付款額的 5% ，最低及最高收費如下： 最低收費 HKD220/RMB220 [#] 或相等於最低付款額金額(以較低者為準) 最高收費 HKD350/RMB350 [#]	
超出信用限額手續費	每個月結單 HKD180	
退票費用	不適用	

* 上述之實際年利率以香港銀行公會所提供之計算方法作依據，並已約至小數後兩個位。至於現金透支之實際年利率是以現金透支總額及有關之現金透支費用計算。

實際年利率是一種參考利率，當中包括基本利率及其他產品的收費及費用項目。

以人民幣為收費單位只適用於建行(亞洲)銀聯雙幣信用卡人民幣卡賬戶。

說明範例		
假設： • 結欠金額= \$20,000 • 年利率= 2.57% (即年息 30.84% / 購物簽賬實際年利率35.60%) • 沒有新增交易 • 沒有年費及其他費用 • 結單日期後第 25日到期還款並假設於到期日或之前還款。		
假設您的信用卡沒有額外收費，而每個月繳付...	您償還港幣 20,000 元的欠款約需...	及預計需繳付之總額為...
只支付最低還款額	14年	\$60,434
\$858	3年	\$30,897 (節省金額 = \$29,537)

備註：如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上的信用卡服務計算器或到：https://www.asia.ccb.com/hongkong_tc/personal/credit_cards/credit_card_repayment_calculator.html 以取得較準確資料。

中國建設銀行(亞洲)股份有限公司所指明的費用及收費(包括但不限於(1)有關在處理現金付款時所收取之其他收費及費用，包括中國建設銀行(亞洲)股份有限公司或其他銀行收費；(2)中國建設銀行(亞洲)股份有限公司不時於任何有關信用卡的申請表格、產品單張或其他宣傳及推廣資料內所列明的收費及費用；及(3)有關信用卡機構及/或商戶特定之手續/服務費)中國建設銀行(亞洲)股份有限公司(「建行(亞洲)」)保留隨時修訂上述收費及費用之權利。會員將會收到有關之修訂通知，而此等修改將成為有效之建行(亞洲)信用卡會員合約的條款及細則。其他產品的收費及費用項目可能會分開公佈。

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

Key Facts Statement (KFS) for Credit Card

China Construction Bank (Asia) (“we” or “our”)

Credit Card
July 3, 2025

This product is a credit card.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our cardmember agreement and fee schedule for details. Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Interest Rate for Retail Purchase	2.57% (monthly) when you open your account and it will be reviewed from time to time. Except Construction Industry UnionPay Dual Currency Credit Card. (The interest rate for Retail Purchase for Construction Industry UnionPay Dual Currency Credit Card is 1.5%(monthly))
Interest Rate for Cash Advance	2.47% (monthly) when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the date of the transaction until payment in full. Except Construction Industry UnionPay Dual Currency Credit Card. (The interest rate for Cash Advance for Construction Industry UnionPay Dual Currency Credit Card is 1.5%(monthly))
Annualized Percentage Rate (APR) for Retail Purchase	35.60%* when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on (i) the unpaid balance (shown in the previous statement of account) from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full. Except Construction Industry UnionPay Dual Currency Credit Card. (The APR for Retail Purchase for Construction Industry UnionPay Dual Currency Credit Card is 19.56%*)
APR for Cash Advance	35.84%* when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full. Except Construction Industry UnionPay Dual Currency Credit Card. (The APR for Cash Advance for Construction Industry UnionPay Dual Currency Credit Card is 19.56%*)
Delinquent APR	Not Applicable
Interest Free Period	Up to 55 days
Minimum payment	All interest and fees and charges including annual membership fees that may be charged, plus 1% of outstanding principal, plus (if any) any overlimit amount and past due amount. (the minimum amount of Minimum Payment is HKD220/RMB220[#]). If the total outstanding balance is less than HKD220/RMB220[#] , the minimum payment will be the total outstanding balance.

Fees		
Annual Membership Fee (per card)	Principal	Supplementary
- Classic/Standard	Waived	Waived
- Gold/Platinum	Waived	Waived
- Visa Signature	Waived	Waived
- World/Diamond	HKD1,800	HKD900
- Infinite/Diamond Prestige	HKD3,800	HKD1,900
	The Annual Membership Fee waiver to cardmembers and the relevant terms and conditions (if any) continues to apply.	
Cash Advance Fee	3.5% of the cash advance amount per transaction (minimum HKD100/RMB100 [#]) except Construction Industry UnionPay Dual Currency Credit Card. (The Cash Advance Fee is waived for Construction Industry UnionPay Dual Currency Credit Card.)	
Fees relating to Foreign Currency Transaction (Only applicable to VISA or Mastercard Credit Card)	1.95% of every transaction effected in a currency other than Hong Kong dollar. Including the following: (i) Overseas Transactions Fee – 0.95% of every transaction effected in a currency other than Hong Kong Dollars; And (ii) Foreign Currency Conversion Fee – 1% reimbursement charge imposed by VISA and Mastercard on the issuer of the Card.	
Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. This fee is not charged by the card issuer. CCB (Asia) will charge a markup on the foreign currency transactions in Hong Kong dollars. For the markup detail, please refer to “Cross-border Transaction in Hong Kong Dollars Handling Fee”. Only applicable to VISA or Mastercard credit Card: Cross-border Transactions in Hong Kong Dollars Handling Fee - 1% of every transaction (reimbursement charge imposed by VISA and Mastercard on Issuer of the Card), if (i) such transaction is made outside Hong Kong or with any merchant (including but not limited to online merchants) not registered in Hong Kong; and (ii) the transaction amount of which has been simultaneously converted into Hong Kong currency by the merchant.	
Late Payment Fee	5% of Minimum Payment due, subject to the minimum charge and the maximum charge listed below: Minimum Charge HKD220/RMB220 [#] or equivalent to the Minimum Payment amount (whichever is lower) Maximum Charge HKD350/RMB350 [#]	
Over-the-limit Fee	HKD180 per statement of account	
Returned Payment Fee	Not Applicable	

* The above annualized percentage rates are calculated according to the standard of Hong Kong Association of Banks and are rounded up/down to the nearest two decimal places. With respect to cash advances, the annualized percentage rate is arrived at by reference to the amount of the cash advance as well as to any related cash advance fees. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualized rate.

Billing amount in RMB is applicable to CCB (Asia) UnionPay Dual Currency Credit Card RMB account only.

Illustrative example

Assumptions:

- Outstanding balance = HKD20,000
- Monthly rate = 2.57% (equivalent to 30.84% p.a. / 35.60% APR on purchase)
- No new transaction
- No annual fee and other fees
- Repayment are due on the 25th day after the statement date, and it is assumed that repayments are made on or before the due date.

If you make no additional charges using this card and each month you pay...	You will pay off the outstanding balance of HKD20,000 in about...	and you will end up paying an estimated total of...
Only the minimum payment	14 years	\$60,434
\$858	3 years	\$30,897 (Savings = \$29,537)

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website which provide credit card services at https://www.asia.ccb.com/hongkong/personal/credit_cards/credit_card_repayment_calculator.html.

Fees and charges as specified by China Construction Bank (Asia) Corporation Limited from time to time (including, without limitation, (1) fees and charges relating to the processing of cash payments that may be imposed by China Construction Bank (Asia) Corporation Limited at its option and/or imposed by other banks as the case may be; (2) fees and charges specified by China Construction Bank (Asia) Corporation Limited in any application forms, product feature leaflet or relevant marketing or promotional materials in relation to the Card; and (3) any handling/service fee as specified by relevant credit card associations and/or merchants).

China Construction Bank (Asia) Corporation Limited (“CCB (Asia)”) reserves the right at its sole discretion and from time to time to amend the above fees and charges. Any such amendment will be notified Cardmembers and will be effective in accordance with terms and conditions of the CCB (Asia) Credit Card Cardmember Agreement.

The fees and charges for other card products and/or services may be separately published.

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.