

Terms and Conditions

Terms and Conditions of Dual Currency Cash Rebate Scheme:

- 1. THE PROGRAMME** - This Programme 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"). Cardmembers will earn 1 point ("Point(s)") for every HK\$1 or CNY1 spent on retail purchases or cash advances, unless otherwise specified by us from time to time.
- 2. ELIGIBLE TRANSACTIONS** - Only spending on retail purchase and cash advances will be eligible for Points. There are no Points for any other payment types such as, including but not limited to, "Cash Out" Installment Programme, "Chill" Spending Installment Programme, settlement of insurance loan repayment, finance charges, late charges, all account service charges, tax payment, real estate sales and automobile sales, wholesales transaction, donations to charitable and social service organization, donations to political organizations, court costs, bail, fine, government services and embassy and consulate fees and such other categories as we may at our sole discretion determine from time to time.
- 3. BONUS POINT CAP ON DESIGNATED TRANSACTIONS** - The total Bonus Points earned for each calendar year (From 1 January to 31 December) ("Calendar Year") will be capped at 12 times of the latest approved combined credit limit (not applicable to temporary increase in credit limit) for transaction(s) for repayment amount of Hire Purchase/ Leasing Agreement of CCB(Asia), online bill payment(s) and payment(s) to insurance companies.
- 4. POSTING OF BONUS POINTS** - Points will be credited when the eligible transaction is posted on the Card account. For interest-free purchase-by-installment transactions, Points will be credited when an installment is posted on the account. Any Points that credited for ineligible transaction may, without prior notice, be reversed.
- 5. CASH REBATE CURRENCY** - You must select the cash rebate ("Rebate") currency (HK\$ or CNY) on the Credit Card application form. If the currency choice of the Rebate is not indicated or more than one currency is selected, HK\$ will be defaulted. Rebate currency cannot be changed once selected.
- 6. CASH REBATE CALCULATION** - Rebate will be calculated base on each Card monthly statement period ("Statement"). Every 250 points (200 points for Unionpay Diamond Prestige Card) in each Statement will be converted into 1 dollar of selected Rebate currency (HK\$ or CNY). There is no maximum limit of Rebate amount. Any remaining and unconverted Points (below 250 points / 200 points for Unionpay Diamond Prestige Card) in each Statement will be forfeited without prior notice.
- 7. POSTING OF CASH REBATE** - Rebate will be automatically credited to your specified Card account upon deduction of the Points. Details will be shown in the same period of Statement. The Card account must be valid and in good financial standing at the time when Rebate is credited.
- 8. FORFEITURE OF POINTS** - If the Card is voluntarily / involuntarily closed, all unredeemed Points and Points/Rebate not yet credited to the Card account are immediately forfeited. Any fraud or abuse committed in relation to the Programme may result in the forfeiture of any Points and/or Rebates as well as the cancellation of a Cardmembers' Card account.
- 9. NEGATIVE BONUS POINTS** - When a Credit Card account is closed, whether by the customer or by the Bank based on any reason, negative bonus points balance (if any) accrued shall be settled from such Credit Card account before closure. The Bank reserve the right to reverse such accrued negative bonus points from such Credit Card account base on the redemption rate of the corresponding credit card, irrespective of whether there is sufficient credit limit in corresponding Credit Card account. If any such reversal causes the relevant account to be overlimit, the customer is responsible for repaying the amount overlimit to the Bank on demand together with any fees, expenses and interest accruing on the amount overlimit at such rate as the Bank may specify (based on CCB (Asia) Credit Card Fee Schedule).
- 10. APPLICABILITY** - These Terms and Conditions apply to all Programmes in relation to Bonus Points, unless specifically varied or excluded.
- 11. FINAL DECISION** - We may modify, terminate or withdraw any of the Programmes at any time and have the final decision (at our discretion) in all matters and disputes in relation to the Programmes. 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 Programmes by any Cardmember or other person.
- 12. ENGLISH VERSION PREVAILS** - Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Terms and Conditions of Asia Miles Redemption Programme ("Programme"):

- 1. PROGRAMME AVAILABILITY** - This Programme is only available for CCB (Asia) UnionPay Dual Currency Platinum Credit Card and Diamond Credit Card ("Cards") issued by China Construction Bank (Asia) Corporation Limited ("Bank", "we", "us", or "our") and is available only to the principal cardmember of the Cards ("Cardmember(s)") who have chosen Asia Miles™ as reward scheme. Cardmembers will earn one bonus point ("Bonus Point(s)") for every HK\$1 or CNY1 spent on retail purchases and cash advances, unless otherwise specified by us from time to time. Cardmembers shall have a valid membership of Cathay ("Eligible Cardmember(s)" or "you").
- 2. NO CHANGES AFTER APPLICATIONS SUBMITTED** - Any application requests (an "Application"), under any Programme is irrevocable and may not be changed or withdrawn once submitted to us.
- 3. ELIGIBLE TRANSACTIONS** - Only spending on retail purchase and cash advances will be eligible for Points. There are no Points for any other payment types such as, including but not limited to, "Cash Out" Installment Programme, "Chill" Spending Installment Programme, settlement of insurance loan repayment, finance charges, late charges, all account service charges, tax payment, real estate sales and automobile sales, wholesales transaction, donations to charitable and social service organization, donations to political organizations, court costs, bail, fine, government services and embassy and consulate fees and such other categories as we may at our sole discretion determine from time to time.
- 4. BONUS POINT CAP ON DESIGNATED TRANSACTIONS** - The total Bonus Points earned for each calendar year (From 1 January to 31 December) ("Calendar Year") will be capped at 12 times of the latest approved combined credit limit (not applicable to temporary increase in credit limit) for transaction(s) of online bill payment(s) and payment(s) to insurance companies.
- 5. POSTING OF BONUS POINTS** - Points will be credited when the eligible transaction is posted on the Card account. For interest-free purchase-by-installment transactions, Points will be credited when an installment is posted on the account. Any Points that credited for ineligible transaction may, without prior notice, be reversed.
- 6. BONUS POINTS EXPIRY** - Bonus points earned are valid for up to 2 years and will be forfeited without notice on the last day of the following calendar year. For example, Bonus Point earned during 1 January, 2023 to 31 December, 2023 will be expired on 31 December, 2024. Bonus Point earned during 1 January, 2024 to 31 December, 2024 will be expired on 31 December, 2025. All Bonus Points earned will be forfeited and cancelled without notice upon termination or cancellation of the Card.
- 7. MILES REDEMPTION** - Eligible Cardmembers can redeem 1 Asia Miles™ by 15 bonus points and there is no minimum redemption quantity. Eligible Cardmembers are required to pay a relevant redemption fee as specified in clause 8 below.
- 8. REDEMPTION FEE** - The redemption fee for the first 10,000 miles is **HK\$100, HK\$50** will be charged for every additional 5,000 miles (**HK\$50** will be charged for less than 5,000 miles). The maximum redemption fee for a single redemption is HK\$300.
- 9. MILES CREDITING** - Upon receipt of application of Asia Miles Redemption (an "Application"), the Bank will forward the relevant information to Cathay for processing. Miles will be credited to the relevant Cathay membership account within 4 to 6 weeks.
- 10. DEDUCTION / REVERSAL OF BONUS POINTS AND REDEMPTION FEE** - The bonus points and redemption fee required for successful Application will be deducted from the relevant HK\$ Card account upon the receipt of Application. All such transaction details will appear in the subsequent monthly statement of the relevant Card account. In case of unsuccessful application, the deducted bonus points and redemption fee will be returned to your credit card account accordingly.
- 11. CONSOLIDATION OF BONUS POINTS** - Under this Programme, the bonus points earned on CCB (Asia) UnionPay Dual Currency Platinum Credit Card and Diamond Credit Card cannot be combined with the bonus points earned by any other cards.
- 12. INSUFFICIENT BONUS POINTS** - Any Application for which insufficient Bonus Points are held will be automatically rejected.
- 13. NOTIFICATION OF APPLICATION RESULT** - Unless otherwise specified, a notification letter will be mailed to the Cardmember's correspondence address within 10 working days from our receipt of an Application, no matter the Application is successful or not or a follow up is needed. A Cardmember shall enquire through our Customer Services Hotline if he/she fails to receive the redemption letters within such period.
- 14. DISCLAIMERS** - The validity and use of any redeemed miles under the Programme shall be subject to the relevant usage instructions and terms and conditions set by Cathay ("Supplier"), please visit www.asiamiles.com for details. We shall not act as, or assume any liability of, a product/service supplier or agent of the Supplier. Any claim, complaint, or dispute concerning the miles shall be referred to and resolved directly with the Supplier, which shall in no way relieve such Cardmember from his/her payment or other obligations to us.

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

- 1. THE PROGRAMME** - This Programme 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 CNY card account by calling our CCB (Asia) UnionPay Dual Currency Credit Card 24-Hour Customer Service Hotline +852 3179 5568. 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** - CNY card account credit limit can be adjusted down to between minimum CNY1,000 and maximum 80% of combined credit limit, and cannot be less than the total outstanding amount of CNY card account at the time. Credit limit must be adjusted in multiple of CNY500. Credit limit can be adjusted only once a day.
- 4. NOTIFICATION** - Notification letter regarding the adjustment of credit limit of CNY 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.

General Terms and Conditions:

- All offers, including "Pre-Set Lower Credit Limit in CNY Card Account" are subject to terms and conditions. Please visit www.asia.ccb.com for the offer details and relevant terms and conditions.
- DISCLAIMER** - The validity and use of any product or service of the offers under any of the Programmes shall be subject to the relevant usage instructions and terms and conditions set by the suppliers. We shall not act as, or assume any liability of, a product/service supplier (or its agent). Any claim, complaint, or dispute concerning any product or service must be referred to and resolved between the relevant supplier and the Cardmember, which shall in no way relieve such Cardmember from his/her payment or other obligations to us.
- FINAL DECISION** - We may modify, terminate or withdraw any of the Programmes at any time and have the final decision (at our discretion) in all matters and disputes in relation to the Programmes. 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 Programmes by any Cardmember or other person.
- ENGLISH VERSION PREVAILS** - In case of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.