

## Terms and Conditions of CCB (Asia) Bonus Point Rewards Programme

### (A) Bonus Point Accumulation

1. **THIS PROGRAMME** - This Programme is available to below customers ("Customer(s)")
- (i) the principal cardmember ("Cardmember" or "you") of any valid VISA / Mastercard / UnionPay Dual Currency Credit Card (except all CCB (Asia) Virtual Credit Card) ("Eligible Card") issued by China Construction Bank (Asia) Corporation Limited ("Bank", "we", "us", or "our"); or
  - (ii) maintains PRIVATE WEALTH / PREMIER BANKING / WISE BANKING service (collectively known as the "Packaged Banking Service") with the Bank ("Packaged Banking Customer(s)"); or
  - (iii) maintains Online Personal Banking Service and holds at least one banking product or service (excluding credit card account) with the Bank ("Online Banking Customer(s)").
2. **POINT EARNING** - Customer will earn bonus points ("Bonus Points") via the following credit card transactions / banking services ("Services") :

Categories	Earn Rate
Designated Credit Card transactions	1 Bonus Point for every HKD1 or CNY1 spent (eligible transactions please refer to clause 3)
Designated Banking Services	Please refer to the Banking Bonus Points Rewards Table ("Banking Bonus Points Table") published by the Bank from time to time

Designated Banking Services include the following:

Categories	Designated Banking Services
General Banking Service	<ul style="list-style-type: none"><li>• Outward Remittance through Telegraphic Transfer</li><li>• Time Deposit Placement with new funds and deposit tenor of 1 month or above, except time deposit renewals</li><li>• Foreign Currency Trading, applicable to foreign exchange via Customer's account transfer</li><li>• Online Bill Payment</li><li>• Deposit in Savings/ Checking Account</li></ul>
Investment	<ul style="list-style-type: none"><li>• Securities Trading (including HKD or RMB denominated stocks) with brokerage commission equal to or higher than 0.18%, except IPO subscription</li><li>• FX Linked Deposit Placement with deposit tenor of 14 days or above, except swap deposit (or other deposit as updated by the Bank by time to time)</li><li>• Currency Switching</li><li>• Structured Notes Subscription</li><li>• Structured Equity-Linked Product Subscription</li><li>• Bond / Certificate of Deposit Secondary Market Trading</li><li>• Mutual Fund Subscription with subscription fee equal to or higher than 1.5%, not applicable to fund switching transactions within the same fund management company</li><li>• FX Option Trading and the transaction will not double count as FX Margin Trading for earning Bonus Points</li><li>• FX Margin Trading, not applicable to rolled-over contracts</li><li>• CNY Non-Deliverable Forward</li><li>• Non-leveraged Collateralized Foreign Exchange Trading</li></ul>
Life Insurance*	Successful application of designated life insurance plans (except investment-linked life insurance plan), including life insurance plans with (i) annual premium (applicable to the first year of the policy) or (ii) single premium / dump in
General Insurance*	Successful application of designated (i) travel insurance plan, (ii) domestic helper insurance plan or (iii) home contents insurance plan, and domestic helper and home contents insurance plans are only applicable to Packaged Banking Customer under this Programme

\* The premium amount of Life Insurance and General Insurance used to determine the amount of Bonus Points earned shall be based on the relevant insurance company(ies)'s record and the Bank takes no responsibility to its accuracy or completeness, and disclaims any liability for any loss arising from or in reliance of such amount.

Double Bonus Points (include the basic Bonus Points) will be awarded for the Designated Banking Services used by a Customer during his/her birthday month ("Birthday Double Rewards"). The Birthday Double Rewards are not applicable to transactions in relation to Credit Card.

In case the Designated Banking Services are conducted through a joint account of which all the account holders are eligible for this Programme, only the account holder with the highest priority based on the below criteria will be entitled to earn the Bonus Points or Double Bonus Points. If there is more than one account holder with the highest priority, only the primary account holder will be entitled to earn the Bonus Points or Double Bonus Points.

Priority According To Customer Type
(From highest to lowest)
(i) PRIVATE WEALTH BANKING Customer
(ii) PREMIER BANKING Customer (maintained relationship ≥ 3 years)
(iii) PREMIER BANKING Customer (maintained relationship < 3 years)
(iv) WISE BANKING Customer
(v) Online Banking Customer

3. **ELIGIBLE TRANSACTIONS FOR CREDIT CARD** - Only transactions made with credit card (including Interest-free Installment Plan transactions) will be eligible for Bonus Points. There are no Bonus Points for the following transactions types ("Ineligible Transactions"), including but not limited to:
- i) Cash Advance
  - ii) Electronic Fund Transfer via credit card
  - iii) "Cash Out" Installment Programme
  - iv) "Chill" Spending Installment Programme
  - v) settlement of finance charges, late charges and other fees and charges
  - vi) settlement through personal online banking service for bill type of insurance loan repayment to insurance company
  - vii) bill payment through personal online banking service to category Banking and Credit Card Services or Credit Services
  - viii) tax payment
  - ix) the following transactions referenced to the merchant code(s) defined by VISA International, Mastercard or UnionPay International (as applicable) from time to time
    - a. gambling transactions
    - b. quasi cash transactions (including at non-financial and financial institution(s))
    - c. top up of e-Wallets or fund transfer (including but not limited to WeChat Pay, Alipay and PayMe)
  - x) credit card transaction is posted but subsequently cancelled, reversed or refunded
  - xi) unposted transactions
  - xii) other categories as we may at our sole discretion determine from time to time
- Bonus Points earned by supplementary cardmember(s) will be treated as earned by the principal cardmember and be shown in the principal cardmember's monthly statement.
4. **BONUS POINT CAP ON DESIGNATED TRANSACTIONS OF CREDIT CARD** - Packaged Banking Customers will be entitled to earn Bonus Points by using the Designated Banking Services stated in Clause 2 or such other banking services as the Bank may specify from time to time through any channels. Online Banking Customers will be entitled to earn Bonus Points by using the Designated Banking Services through Online Banking or Mobile Banking (if applicable) of the Bank only. Bonus Points will not be awarded for any Designated Banking Services that are subsequently cancelled or reversed.
5. **BONUS POINT CAP ON DESIGNATED TRANSACTIONS OF CREDIT CARD** - The total Bonus Points earned for each calendar year (from 1 January to 31 December) ("Calendar Year") will be capped at 1 time of the latest approved permanent combined credit limit (not applicable to temporary increase in credit limit) of credit card account for payment(s) to insurance companies, repayment amount of Hire Purchase/ Leasing Agreement of CCB(Asia) and transaction(s) of online bill payment(s) which are paid by Credit Card.
6. **BONUS POINT CAP ON ELIGIBLE TRANSACTIONS OF DESIGNATED BANKING SERVICES** - The total Bonus Points earned for each Calendar Year (from 1 January to 31 December) will be capped at 12,500,000 of each Customer for eligible transaction of Designated Banking Services.
7. **POSTING OF BONUS POINTS** -
- i) The Bonus Points will be credited to the relevant account when eligible credit card transaction is posted. For Interest-free Installment Plan transactions, Bonus Points will be credited to the account when the transaction is posted. Any Bonus Point that credited for ineligible transaction(s) may, without prior notice, be reversed.
  - ii) Bonus Points earned through Designated Banking Services will be credited to the relevant account upon meeting the transaction requirements as set out in the Banking Bonus Points Table published by the Bank from time to time.
8. **EXPIRY OF BONUS POINTS** -
- i) applicable for Visa Infinite Credit Card and UnionPay Diamond Prestige Credit Card  
There Bonus Points are perpetually valid (unless otherwise specified by us from time to time). Any unused Bonus Points balance will be forfeited and cancelled without notice upon termination or cancellation of the Card (for whatever reason).
  - ii) applicable for all Eligible Card (except Visa Infinite Credit Card and UnionPay Diamond Prestige Credit Card) and Banking Services  
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, and the expiration date for the points is the last day of the calendar year following the year in which they were earned. For example, Bonus Point earned during 1 January, 2025 to 31 December, 2025 will be expired on 31 December, 2026. Bonus Point earned during 1 January, 2026 to 31 December, 2026 will be expired on 31 December, 2027. All unused Bonus Points will be forfeited and cancelled without notice when the relevant product(s) or service(s) are being terminated or cancelled (for any reason(s)).  
When Bonus Points have been credited to a Bonus Points Rewards Account and there is a subsequent cancellation of account for that Designated Banking Service within 6 months after account opening, the Bonus Points which have been earned will be forfeited and debited from the Bonus Points Rewards Account directly without any notice.
9. **NO CONSOLIDATION OF BONUS POINTS** - Unless otherwise specified, exclusive Bonus Points earned from designated credit card account(s) (including Visa Infinite Credit Card, JD Credit Card and any UnionPay Dual Currency Credit Card) cannot be combined with the Bonus Points earned from other Eligible Cards and Banking Services.

### (B) Bonus Points Redemption

10. **REDEMPTION** - Only the Customers we have specified under clause 1 can apply for redeeming Bonus Points for gift(s) or offer(s) ("Applications"). Applications are only accepted if the relevant account is in good credit status.
11. **INSUFFICIENT BONUS POINTS** - Any redemption with insufficient Bonus Points will be automatically rejected.
12. **FORFEITURE OF BONUS POINTS OR CASH REBATE** - If the Bank reasonably believed Customer has engaged in any fraudulent or abusive behavior in relation to earn any Bonus Points or Cash Rebate ("Rewards") or use the Rewards under this Programme, examples including using a personal credit card for business purposes, the Bank reserves the right to forfeit any accumulated Rewards, and Credit Card and Bank account(s) may also be suspended or cancelled.
13. **NO CHANGE AFTER REDEMPTION SUBMITTED** - Redemption cannot be changed or withdrawn once submitted. Customers are required to redeem the rewards by Bonus Points according to the procedures as prescribed by the Bank (or as notified to Customers by the Bank from time to time). In case of unsuccessful redemption, any deducted Bonus Points, cash amount (if applicable) and redemption fee (if applicable) will be refunded to your relevant account(s) accordingly.
14. **RESTRICTIONS** - All redemptions are subject to availability of the redemption item(s)/offer(s), and will be accepted on a first-come-first-served basis. We may substitute other item(s)/offer(s) of similar value in case of non-availability. We will not provide notice of non-availability or changes in substituted item(s)/offer(s) or Bonus Points requirements for redemption. Item(s)/offer(s) being redeemed are not exchangeable for cash. No free trial or return service will be offered in relation to any item(s)/offer(s) redeemed under this Programme.
15. **NOTIFICATION OF REDEMPTION RESULT** - The redemption result (if applicable) of the relevant item(s)/offer(s) will be notified to you via email, SMS or mail within approximately 4 to 6 weeks after successful redemption.

### (C) Terms and Conditions of Cash Rebate

16. **CASH REBATE**
- Applicable to Visa Infinite Credit Card**
- (i) Only applicable for Cardmembers who have chosen Auto Cash Rebate ("Cash Rebate") as reward scheme. Once chosen, the reward scheme cannot be changed.
  - (ii) Cash Rebate will be calculated base on each credit card monthly statement period ("Statement"), every 200 Bonus Points in each Statement will be converted into HKD1 cash rebate. There is no maximum limit of Cash Rebate amount. Any remaining and unconverted Bonus Points (below 200 points) in each Statement will be forfeited without prior notice.
  - (iii) Cash Rebate will be automatically credited to the designated credit card account upon deduction of the Bonus Points. Details will be shown in the same period of Statement. The credit card account must be valid and in good status at the time when Cash Rebate is credited.
- Applicable to UnionPay Dual Currency Credit Card**
- (i) Cardmember 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, HKD will be defaulted. Rebate currency cannot be changed once selected.
  - (ii) Rebate will be calculated base on each credit 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 (HKD or CNY). There is no maximum limit of Rebate amount. Any remaining and unconverted Bonus Points (below 250 points / 200 points for UnionPay Diamond Prestige Card) in each Statement will be forfeited without prior notice.
  - (iii) Cash Rebate will be automatically credited to the designated credit card account upon deduction of the Bonus Points. Details will be shown in the same period of Statement. The credit card account must be valid and in good status at the time when Cash Rebate is credited.
- Applicable to other Eligible Credit Card and Banking Service**
- (i) Cash Rebate to Bank Account:  
Successfully redeemed cash rebate will be credited to the Customer's valid HKD Savings / Checking account (excluding Step Up Savings Account, PREMIER Savings Account, Smart Kid Savings Account and Time Deposit Account) provided by the customer, which is normal for receipt of deposit, in approximately 4 to 6 weeks upon deduction of the applicable Bonus Points. The cash rebate details will be shown in the Customer's subsequent monthly statement of the relevant Bank account.
  - (ii) Cash Rebate to Credit Card Account:  
Successfully redeemed cash rebate will be credited to the Credit Card account upon deduction of the applicable Bonus Points. The cash rebate details will be shown in the Customer's subsequently monthly statement of the relevant Credit Card account.

### (D) Terms and Conditions of Asia Miles Redemption

17. **ELIGIBLE CREDIT CARD** - The redemption of Asia Miles is only applicable to the Cardmember of any Visa Infinite Credit Card, Visa Signature Credit Card, UnionPay Diamond Prestige Credit Card, Union Pay Diamond Card, UnionPay Dual Currency Platinum Credit Card and Visa or Mastercard Platinum Credit Card issued by the Bank ("Eligible Credit Card") (Not applicable to JD Credit Card, Octopus Auto Living UnionPay Diamond Credit Card, Octopus UnionPay Dual Currency Credit Card, Construction Industry UnionPay Dual Currency Credit Card and Virtual Credit Card). The Cardmember shall have a valid membership of Cathay.
18. **ASIA MILES REDEMPTION** -

Eligible Credit Card	Asia Miles Redemption Rate
Visa Infinite Credit Card and UnionPay Diamond Prestige Credit Card	8 points = 1 mile
UnionPay Diamond Credit Card, UnionPay Dual Currency Platinum Credit Card, Visa Signature Credit Card and other Visa or Mastercard Platinum Credit Card	15 points = 1 miles

19. **REDEMPTION FEE** - The redemption fee for the first 10,000 miles of each Asia Miles redemption is HKD100, and HKD50 for every subsequent 5,000 miles (HKD50 will also be charged if the redemption amount is less than 5,000 miles) of the same redemption. The maximum redemption fee for a single redemption is HKD300.
20. **MILES CREDITING** - Upon receipt of Asia Miles redemption request, the Bank will forward the request to Cathay for processing mileage(s) conversion. The relevant Asia Miles will be credited to the principal cardmember's Cathay membership account within 4 to 6 weeks from the day of receiving the Asia Mile redemption request.
- (E) **General Terms and Conditions**
21. When a Credit Card account is closed, whether the customer or by the Bank based on any reason(s), 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 based 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).
22. **DISCLAIMERS** - The validity and use of any item(s) or offer(s) of the redemption(s) 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(s) or service(s) 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. We provide no warranty for any redeemed product(s) / service(s). Any available warranty shall be subject to the terms and conditions set by the relevant suppliers.
23. **FINAL DECISION** - We may modify the details, terms and conditions, and terminate or withdraw this Programme at any time without prior notice and have the final decision in all matters and disputes in relation to the Programme (at our discretion). We shall not be responsible or liable for any claims or liability in relation to use of this Programme by any Customer or other person.
24. **CARDMEMBER AGREEMENT & TERMS AND CONDITIONS APPLY** - All terms and conditions of the CCB (Asia) Credit Card Cardmember Agreement, the CCB (Asia) Credit Card Fee Schedule, the Terms and Conditions for Accounts and Related Services (For Individuals) , the Terms and Conditions for China Construction Bank (Asia) PRIVATE WEALTH / PREMIER BANKING / WISE BANKING Service and Schedule of Service Fees (whichever applicable) apply to this Programme and shall prevail in case of any conflict or inconsistency with these terms and conditions.
25. **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!