

Terms and Conditions of CCB (Asia) Construction Industry UnionPay Dual Currency Credit Card Extra Bonus Point Rewards Programme (“Programme”):

1.

THE PROGRAMME - This Programme is only applicable for Construction Industry UnionPay Dual Currency Credit Cards ("Eligible Card(s)") issued by China Construction Bank (Asia) Corporation Limited ("Bank", "we", "us" or "our") and is applicable to both principal cardmembers of the Cards and the supplementary cardmembers ("Cardmember(s)", "you").
2.

BONUS POINT EARNING - Eligible transactions in (a) to (c) under this clause 2 ("Eligible Transactions") made with Eligible Cards will receive 12.5x bonus point rewards (Including the basic bonus points) ("Rewards"). Eligible Transactions include:

a.

Payment of construction workers registration fees;

b.

Payment of construction industry trade test;

c.

Payment of course enrollment in Hong Kong Institute of Construction

Only Eligible Transactions posted will be counted for the Rewards. Any transactions that have been cancelled or refunded, such other categories as we may at our sole discretion determine from time to time shall not be eligible for extra bonus points. Any bonus points that are credited for ineligible transaction may, without prior notice, be reversed.

For the purpose of calculation of Bonus Points earned, Eligible Transactions made by supplementary card(s) under the same principal Card account will be calculated with those made with by the principal Card. Odd dollars for each Eligible Transaction will not be eligible to bonus point earning, and odd Bonus Point earned from each Eligible Transaction will be rounded to 1 Bonus Point.

Example:

Eligible Transaction	Bonus Point earned
CIC Course Fee HK\$1,259.9	1,259 BP x 12.5 = 15,737.5 BP (Rounded to 15,738 BP)

3.

DESIGNATED SPENDING CATEGORIES - Eligible Transactions in the designated spending categories as describe in Clause 2 above shall be determined at the sole and absolute discretion of the Bank according to the merchant codes issued by VISA International.
4.

SUPPLEMENTARY CARDS - Spending by supplementary cardmember(s) of the Eligible Card(s) will be treated as made by principal cardmember(s) of the Eligible Card(s) for the purpose of the Programme.
5.

NOTIFICATION OF THE REWARDS - The extra bonus points will be credited to the Cardmember's Card account after posting of eligible transactions and shall be shown in the monthly credit card statement.
6.

OUR RECORD PREVAILS - Our records of your Rewards earned under the Programme and all decisions regarding bonus point redemption shall (unless there is an obvious error) be final and binding upon you. Bonus Points will be calculated based on each Card monthly statement period ("Statement"). Every 250 points 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) in each Statement will be forfeited without prior notice.
7.

ELIGIBILITY - Your eligibility for the Programme is subject to our checking on your Card account status and to your Card account(s) remaining valid and in good standing (as determined at our discretion) by the time when the Rewards are credited.
8.

RIGHT TO VARY, ETC. - We reserve the right to vary the Programme and/or these Terms and Conditions, or to replace, cancel or withdraw the Programme, at our discretion at any time without giving you prior notice.
9.

FINAL DECISION - We retain the final decision in any differences or disputes under the Programme, and shall not be responsible or liable for any claims or liability resulting from any Cardmember's participation in the Programme howsoever suffered or incurred.
10.

ENGLISH VERSION PREVAILS - Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.