

## Terms and Conditions of CCB (Asia) JD Credit Card Cash Rebate Scheme:

- 1. THE PROGRAMME** - This Programme is only available for CCB (Asia) JD 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 spent on retail purchases or cash advances, unless otherwise specified by us from time to time.
- 2. ELIGIBLE TRANSACTIONS** - Only spending on retail purchases and cash advances (including by installment arrangements) will be eligible for Bonus Points. There are no Bonus Points for the following payment types, including but not limited to, "Cash Out" Installment Programme, "Chill" Spending Installment Program, settlement of finance charges, late charges, all account service charges, settlement through online personal banking service for insurance loan repayment, tax payment, payment for MPF contribution, or 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) of 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 CALCULATION** - Rebate will be calculated based on each Card monthly statement period ("Statement"). Every 250 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 250 points) in each Statement will be forfeited without prior notice.
- 6. 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.
- 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. 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. Any fraud or abuse committed in relation to the Programme (including but not limited to the earning of any Bonus Points or in connection with any redemption request) may result in the forfeiture of any Points and/or Rebates as well as the cancellation of a Cardmembers' Card account.
- 8. 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).
- 9. OUR RECORD PREVAILS** - Our records of your Rebate earned under the Programme and all decisions regarding bonus point redemption shall (unless there is an obvious error) be final and binding upon you.
- 10. 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.
- 11. 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.
- 12. 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.
- 13. 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 CCB(Asia) JD Credit Card First Order Benefit ("Programme"):

THE PROGRAMME - This Programme is only applicable for CCB(Asia) JD 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").

- This Programme is available between January 1, 2024 to December 31, 2024 (both dates inclusive).
- "First Order Benefit": Exclusive discounts as much as RMB 200
  - "First Order Benefit" The total value of discount coupons are as much as RMB 200 (includes RMB 10 shipping discount coupon x 1, RMB 40 product discount coupon x 1 if spend RMB 499 or above and RMB 60 product discount coupon x 1 if spend RMB 699 or above and RMB 90 product discount coupon x 1 if spend RMB 999 or above. Product discount coupons cannot be used on top of one another, shipping coupons and product discount coupons can be used on top of one another).
  - Cardmembers must first settle payment by CCB (Asia) JD Credit Card in their JD account within the promotion period and discount coupons of "First Order Benefit" will be automatically deposited into the cardmember's JD account on the 1st of the following month for the next purchase at JD.COM by CCB (Asia) JD Credit Card. Coupons will no longer valid once passed expiry date.
  - This Programme is only available for cardmembers who have not consumed on JD platform by CCB (Asia) JD credit card on or before March 31, 2024.
  - Shipping coupons are only for self-operated products, some special products are not applicable.
  - If the used coupons are refunded during the post-sale period due to any reasons, the used coupons will be withdrawn and become invalid.
  - The coupon cannot be redeemed, sold, shared or used for other purposes. If such behaviors found and verified, the coupon will be invalidated.
  - Dealers cannot use any type of coupons to place orders, otherwise JD.COM reserves the right to cancel the order.
  - Credit card members can enjoy "First Order Benefit" discount only one time.
  - All the above discounts only available for orders destinations are Hong Kong, Macau, Taiwan or other non-Mainland China regions. And only applicable to orders on JD Platform that are www.jd.com, hk.jd.com and JD APP - Hong Kong and Macau China.
  - The cardholder must be bound by the relevant terms and conditions issued by JD.com.
- DISCLAIMER** - The validity and use of any discount coupons of "First Order Benefit" shall be subject to the relevant usage instructions and terms and conditions set by the supplier. We shall not act as, or assume any liability of, a product/ service supplier (or its agent). Any claim, complaint and/ or dispute concerning any "First Order Benefit" must be referred to and resolved between the relevant supplier and the Cardmemembr, which shall in no way relieve such Cardmember from his/her payment or other obligation to us.
- 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.
- We retain the final decision in any differences or disputes under the Programme.
- Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.