

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 principal cardmembers of the Cards ("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 given under Bonus Points Programme) ("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 ("Ineligible Transactions"). Any Bonus Point that are credited for Ineligible Transaction(s) may, without prior notice, be reversed.

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 nearest 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 15,737 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.
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. Cash Rebate will be calculated base on each credit card monthly statement period ("Statement"). Every 250 points 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) in each Statement will be forfeited without prior notice. 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.
6. **OTHER TERMS AND CONDITIONS** - All terms and conditions of Bonus Point Rewards Programme shall apply.
7. **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.
8. **ENGLISH VERSION PREVAILS** - In case of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.