

Terms and Conditions of CCB (Asia) eye Credit Card Extra Bonus Point Rewards Programme (“Programme”)

1. **THE PROGRAMME** - This Programme is only applicable for eye 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. **THE OFFER** - Eligible transactions in (a) to (b) under this clause 2 (“Eligible Transactions”) made with Eligible Cards will receive 5 times bonus point rewards (Including the basic bonus points given under the CCB (Asia) Credit Card Bonus Points Reward Programme) (“Rewards”). Eligible Transactions include:
 - a. Online retail transactions;
 - b. Retail transactions made by Visa Contactless Payments function

Each Eligible Card account can be awarded a maximum of 300,000 bonus points for each calendar year (From January 1 to December 31) for extra 4 times of bonus points.

The following types of payment/transaction shall not be eligible for extra 4 times bonus points (“Ineligible Transactions”): top up of e-Wallets or fund transfer (including but not limited to WeChat Pay, Alipay and PayMe), payment(s) to insurance companies, gambling transactions, quasi cash transactions (including at non-financial and financial institution(s)), tax payment, government bill(s), any transactions that have been cancelled or refunded, such other categories as we may at our sole discretion determine from time to time. Only Eligible Transactions posted will be counted for the Rewards. Any bonus points that are credited for Ineligible Transactions may, without prior notice, be reversed.

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. **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.

To borrow or not to borrow? Borrow only if you can repay!