

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

1. **THE PROGRAMME** - This Programme is only applicable for tiramisu 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. **REWARDS** - Transactions made with Eligible Cards at restaurants and dining merchants (“Eligible Transactions”) will receive 3 times bonus points (including basic bonus points given under “Bonus Points Rewards Programme”) (“Rewards”). Each Eligible Card account can be awarded a maximum of 100,000 bonus points for each calendar year (From January 1 to December 31) for extra 2 times of bonus points. Merchant Categories of the Eligible Transactions will be decided according to the relevant merchant codes issued by Mastercard from time to time.
Only eligible transactions posted will be counted as Reward. Transactions made in banquet services, private functions, private room events, dining outlets in hotels / food courts / supermarkets / department stores / associations / clubhouses, and the food and beverage services provided by designated merchants of other Spending Categories, any canceled or refunded transactions, as well as transaction categories determined by the Bank from time to time (“Ineligible Transaction(s)”) will not be awarded extra bonus points. Any Bonus Point that are credited for Ineligible Transaction(s) may, without prior notice, be reversed.
3. **CALCULATION** - Eligible Transactions in foreign currency will be converted to Hong Kong Dollars (HK\$) according to the exchange rate on post date for calculation of the rewards.
4. **SUPPLEMENTARY CARDS** - Eligible Transactions made by supplementary Cardmember(s) will be treated as made by the principal Cardmember(s) of the 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!