

## 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 both principal cardmembers of the Cards and the supplementary cardmembers (“Cardmember(s)”, “you”).
2. **REWARDS** - Transactions made with Eligible Cards at restaurants and dining merchants (excluding 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) (“Eligible Transactions”) will receive 3 times bonus points (“Rewards”). The basic bonus points given under Bonus Points Rewards Programme are already included in the Rewards. Each Eligible Card account can be awarded a maximum of 100,000 extra bonus points for each calendar year (From January 1 to December 31). Merchant Categories of the Eligible Transactions will be decided according to the relevant merchant codes issued by Mastercard Asia Pacific (Hong Kong) Limited from time to time.
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. **EXCLUDED TRANSACTIONS** - The following spending will not be qualified for counting towards achieving the Eligible Transactions of the Programme: balance transfers, installment loans, all interest free installment transactions, payments for insurance policies issued by insurance companies, autopay transactions, Octopus reloading, online bill payments, tax payments, and fees and charges made or incurred (whether in relation to the Card account(s) or otherwise) and any transactions that have been cancelled or refunded, or which we otherwise decide are not eligible.
5. **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.
6. **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.
7. **OTHER TERMS AND CONDITIONS** - All terms and conditions of Bonus Point Rewards Programme shall apply.
8. **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.
9. **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) throughout the Promotion Period and by the time when the Rewards are credited.
10. **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.
11. **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.
12. **ENGLISH VERSION PREVAILS** - Should there be any discrepancy between the English and Chinese versions of the above Terms and Conditions, the English version shall prevail.