

General Terms & Conditions of CCB (Asia) VISA Infinite Credit Card Bonus Points Reward Scheme

The following provisions apply to the Auto Cash Rebate Programme and VISA Infinite Gifts Redemption Programme:

- 1. THE PROGRAMME** - This Programme is only available for CCB (Asia) VISA Infinite Credit Cards ("Card") issued by China Construction Bank (Asia) Corporation Limited ("Bank", "we", "us", or "our") and is available only to the principal cardmembers of the Cards ("Cardmember(s)"). Cardmembers will earn 1 bonus points ("Bonus Point(s)") for every HK\$1 spent on retail purchases and 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 Programme, 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 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** - Bonus Points will be credited when the eligible transaction is posted on the Card account. For interest-free purchase-by-installment transactions, Bonus Points will be credited when an installment is posted on the account. Any Bonus Points that are credited for ineligible transaction may, without prior notice, be reversed.
- 5. BONUS POINTS EXPIRY** - Under the Programme, there is no expiry date of the Bonus Points (unless otherwise specified by us from time to time). Any unused Bonus Points balance will be forfeited and cancelled without notice upon termination or cancellation of the Card (for whatever reason).
- 6. CONSOLIDATION OF BONUS POINTS** - Under this Programme, the Bonus Points earned on the Card cannot be combined with the bonus points earned by any other CCB (Asia) Credit Cards.
- 7. APPLICATION PROCEDURE** - Applications for gift redemption/purchase requests ("Application(s)") may only be made by principal Cardmembers of the Cards. Bonus Points earned by supplementary cardmember(s) will be treated as earned by the principal cardmember and be shown in the principal Cardmember's monthly statement. Applications are only accepted if the relevant account is in good credit status (as per our own discretion).
- 8. INSUFFICIENT BONUS POINTS** - Any Application for which insufficient Bonus Points are held will be automatically rejected. However, if there are sufficient Bonus Points for one or more of the items/gifts/redemptions/purchases listed in an Application, we will process following the listed order. Those unprocessed Application due to lack of Bonus Points will be automatically rejected.
- 9. FORFEITURE OF BONUS POINTS** - Any fraud or abuse committed in relation to the Programme (including, without limitation, the earning of any Bonus Point or in connection with any Application) may result in the forfeiture of any accrued Bonus Points as well as the cancellation of a Cardmember's Card account(s).
- 10. 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).
- 11. APPLICABILITY** - These Terms and Conditions apply to all Programmes in relation to Bonus Points, unless specifically varied or excluded.
- 12. FINAL DECISION** - We may modify, terminate or withdraw any of the Programmes at any time and have the final decision (at our discretion) in all matters and disputes in relation to the Programmes. We may vary any relevant details and these Terms and Conditions without prior notice. We shall not be responsible or liable for any claims or liability in relation to use of the Programmes by any Cardmember or other person.
- 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 Auto Cash Rebate Programme

- 1. THE PROGRAMME** - This Programme is only available for Cardmembers who have chosen Auto Cash Rebate as reward scheme ("Eligible Cardmember(s)" or "you"). Once chosen, the reward scheme cannot be changed.
- 2. CASH REBATE CALCULATION** - Cash Rebate will be calculated base on each Card monthly statement period ("Statement"). Every 200 Bonus Points in each Statement will be converted into HK\$1. There is no maximum limit of Cash Rebate amount. Any remaining and uncovered Bonus Points (below 200 points) in each Statement will be forfeited without prior notice.
- 3. POSTING OF CASH REBATE** - Cash Rebate will be automatically credited to Eligible Cardmember's Card account upon deduction of the Bonus Points. Details will be shown in the same period of Monthly Statement. The Card account must be valid and in good status at the time when Cash Rebate is credited.

Terms and Conditions of VISA Infinite Gifts Redemption Programme

The following provisions apply to the Asia Miles Redemption Programme and Coupon Redemption Programme:

- 1. THE PROGRAMME** - This Programme is only available for Cardmembers who have chosen VISA Infinite Gifts Redemption Programme as reward scheme ("Eligible Cardmember(s)" or "you"). Once chosen, the reward scheme cannot be changed.
- 2. NO CHANGES AFTER APPLICATIONS SUBMITTED** - The Application under The Programme is irrevocable and may not be changed or withdrawn once submitted to us.

Terms and Conditions of Asia Miles Redemption Programme

- 1. MILES REDEMPTION** - Eligible Cardmembers can redeem 1 Asia Mile by 8 Bonus Points and there is no minimum redemption requirement. Eligible Cardmembers are required to pay a relevant redemption fee.
- 2. REDEMPTION FEE** - The handling fee for each redemption of the first 10,000 miles is **HK\$100**, **HK\$50** handling fee will be charged for every subsequent 5,000 miles (**HK\$50** handling fee will still be charged for if less than 5,000 miles is redeemed). The maximum handling fee for a single redemption is **HK\$300**.
- 3. MILES CREDITING** - Upon receipt of application of Asia Miles Redemption (an "Application"), the Bank will forward the relevant information to Cathay for processing. Miles will be credited to the relevant Cathay membership account within 4 to 6 weeks.
- 4. DEDUCTION / REVERSAL OF BONUS POINTS AND REDEMPTION FEE** - The Bonus Points and redemption fee required for successful Application will be deducted from the relevant account upon the receipt of Application. All such transaction details will appear in the subsequent monthly statement of the relevant Card account. In case of unsuccessful application, the deducted Bonus Points and redemption fee will be returned to your relevant Card account accordingly.
- 5. NOTIFICATION OF APPLICATION RESULT** - Unless otherwise specified, a notification letter will be mailed to the Cardmember's correspondence address within 10 working days from our receipt of an Application, no matter the Application is successful or not or a follow up is needed. A Cardmember shall enquire through our Customer Services Hotline if he/she fails to receive the notification letter within such period.
- 6. DISCLAIMERS** - The validity and use of any redeemed miles under the Programme shall be subject to the relevant usage instructions and terms and conditions set by Cathay ("Supplier"), please visit www.asiamiles.com for details. We shall not act as, or assume any liability of, a product/service supplier or agent of the Supplier. Any claim, complaint, or dispute concerning the miles shall be referred to and resolved directly with the Supplier, which shall in no way relieve such Cardmember from his/her payment or other obligations to us.

Terms and Conditions of Coupon Redemption Programme

- 1. COUPON REDEMPTION** - Eligible Cardmembers can redeem designated Merchant Coupons ("Coupons") by required Bonus Points and there is no redemption quantity limit. Unless otherwise specified, Coupons will be mailed to the Cardmember's correspondence address approximately 4 to 6 weeks from our receipt of a successful Coupon redemption application ("Application"). A Cardmember shall enquire through our Customer Services Hotline at 3179 5538 if he/she fails to receive the Coupons within such period.
- 2. RESTRICTIONS** - All Applications are subject to availability of the relevant Coupons, and shall be accepted on a first-come-first-served basis. We may substitute other Coupons of similar value in case of non-availability. We will not provide notice of non-availability or substitution or any change in redemption and/or BonusPoints requirements. Coupons being redeemed are not exchangeable for cash. Coupons are not redeemable for coupon, no change will be made upon the purchase under the face value of the relevant Coupon. Each Coupon can only be used once. Coupons redeemed under the Programme cannot be used in conjunction with any other promotional, unless otherwise specified by the Coupon suppliers ("Suppliers"). Coupons will only be valid with the Suppliers' authorized signature and/or their chop. Photocopies of Coupons will not be accepted. Coupons must be presented to the relevant Suppliers by Cardmembers before placing an order or settling payment.
- 3. DISCLAIMERS** - We will not replace, and have no liability if any Coupons is lost or damaged for any reason. The validity and use of any Coupons under the Programmes is subject to all usage instructions and terms and conditions set by the Suppliers. We shall not act as, or assume any liability of, a product/service supplier or agent of any such Suppliers. Any claim, complaint, or dispute in connection with any such Coupons shall be addressed to and resolved directly with the relevant Suppliers, which shall in no way relieve such Cardmember from his/her payment and other obligations to us. We provide no warranty for any redeemed Coupons. Neither we nor the Suppliers will be responsible for any loss or damage of any Coupons. All matters or disputes in relation to the use of the Coupons will be subject to our final decision (or, as we determine, the Suppliers).