

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 both principal cardmembers of the Cards and the supplementary cardmembers (“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:
 - Online retail transactions;
 - Retail transactions made by Visa Contactless Payments function

Only Eligible Transactions posted will be counted for the Rewards. The following types of payment/transaction shall not be eligible for extra 4 times bonus points: electronic wallet top-up or fund transfer, payment for insurance policies issued by insurance companies, autopay transactions, all Octopus reloading (include Octopus reloading via electronic wallet), online bill payment, tax payment, fees and charges made or incurred (whether in relation to the Eligible Card account(s) or otherwise) and any transactions that have been cancelled or refunded, such other categories as we may at our sole discretion determine from time to time. Any bonus points that are credited for ineligible transaction may, without prior notice, be reversed. The accumulated maximum extra bonus points for the Rewards per Eligible Card account for each calendar year (From January 1 to December 31) is 300,000 bonus points. All terms and conditions of the CCB (Asia) Credit Card Bonus Points Reward Programme shall apply.
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. **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.
7. **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) by the time when the Rewards are credited.
8. **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.
9. **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.
10. **ENGLISH VERSION PREVAILS** - Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.