

建行(亞洲)信用卡會員合約

生效日期：2025年7月3日

重要：請仔細閱讀及確保閣下完全明白下述之條款及細則。如閣下於任何時候不接受其中任何條款及細則，請把信用卡剪成兩半，並通知建行(亞洲)。信用卡會員合約(「合約」)包括所有下文所列明之條款及細則並同服務收費一覽表。閣下一經使用信用卡(包括該聯聯卡或只保留信用卡賬戶)，即表示已接納本合約。如閣下之信用卡為建行(亞洲)八達通聯營信用卡，合約亦包括建行(亞洲)八達通聯營信用卡八達通卡功能使用條款及細則。

1. 定義

在本合約內，下述字詞具有如下含義：

「**建行(亞洲)**」指中國建設銀行(亞洲)股份有限公司。

「**信用卡**」指任何由建行(亞洲)所發的VISA、Mastercard或銀聯信用卡(包括任何補發及期滿續發之信用卡)，及本文義准許或規定之信用卡，包括附屬卡。如為銀聯雙幣信用卡，信用卡將由滙豐卡賬戶及人民幣卡賬戶組成。

「**信用卡會員**」指獲發信用卡之人士，及本文義准許或規定發行之信用卡會員，包括附屬卡之信用卡會員。

「**信用卡賬戶**」指由建行(亞洲)發出的信用卡的相應賬戶。如為銀聯雙幣信用卡，信用卡賬戶指滙幣卡賬戶，或人民幣卡賬戶，或滙幣及人民幣卡賬戶。

「**電子服務**」指由建行(亞洲)電子渠道，包括建行(亞洲)網站及銀行流動應用程式軟件所提供與信用卡有關的服務。

「**服務收費一覽表**」指不時更改或修訂之建行(亞洲)信用卡服務收費一覽表，其副本可致電建行(亞洲)信用卡24小時客戶服務熱線；VISA及Mastercard信用卡可致電317 95533，銀聯雙幣信用卡可致電317 95568，或上網www.asia.ccb.com索取。

「**收費及費用**」指載於服務收費一覽表之收費及費用。

「**香港**」指中華人民共和國香港特別行政區。

「**港幣**」指港元，香港的法定貨幣。

「**滙幣卡賬戶**」指就信用卡在建行(亞洲)以滙幣開立及存置的賬戶，並就使用信用卡之記錄及進賬。

「**本人**」及「**本人**的」指信用卡會員。

「**銀通**」指銀聯通寶有限公司。

「**澳門**」指中華人民共和國澳門特別行政區。

「**中國內地**」指中華人民共和國，但不包括香港及澳門。

「**Mastercard**」指Mastercard International及任何其承繼人或獲選人。

「**八達通**」指八達通卡有限公司。

「**八達通卡**」指由八達通發行的儲值卡或產品。

「**私人密碼**」指在本人使用以接達電子服務時，連同用戶姓名，提供予本人或本人所選擇的電子鑑定號碼/字母。

「**個人資料**」指與本人有關之個人資料。

「**PIN**」指由本人運用用作在信用卡交易時可供確認本人之身份的所有個人身份證明號碼。

(v) 本人同意及授權建行(亞洲)於有關到期日從信用卡賬戶收取本人所有須付款項，在不影響建行(亞洲)可於任何時候要求本人即時全數繳付欠款之權利 之情況下，本人須於每份月結單所顯示之到期日之前，向建行(亞洲)繳付不少於月結單上就本人每個信用卡賬戶所列明之最低付款額。

(vi) 本人並未收到月結單(除因前述之原因外)，本人須立即致電信用卡上所顯示的電話，通知建行(亞洲)，本人明白除非本人以上述方式通知建行(亞洲)，本人將被按作已收到所有月結單。本人同意根據建行(亞洲)繳付欠款項，而無論本人有否收妥任何月結單，本人仍須負責向建行(亞洲)繳付月結單上所載的欠款。

8.2 貨幣

- (i) 本人之信用卡賬戶的所有款項須以相應之貨幣繳款。有關款項須在建行(亞洲)收受有關款項實際價值方能作數。用作繳款之主要貨幣與信用卡賬戶不同，該主要幣之繳款會否被接受將在建行(亞洲)酌情權下決定，本人同意接受匯率及不提出爭議。如建行(亞洲)同意接受此繳款方式，則須待該款項收受以後，方能以建行(亞洲)所獲得的實際價值(扣除所有適用的收費及費用)為限，入賬信用卡賬戶中。
- (ii) **〔只適用於銀聯雙幣信用卡〕**於繳款時，本人須清楚指定入賬的信用卡賬戶。尤其，滙幣卡賬戶須以滙幣繳款，而人民幣卡賬戶須以人民幣繳款。若本人以滙幣繳付本人之人民幣卡賬戶的結欠，本人須以建行(亞洲)不時指定的方式列明。

8.3 結算

(i) 建行(亞洲)有權(可在其絕對酌情權下決定)拒絕接受任何超出本人信用卡賬戶結欠金額的款項存入本人信用卡賬戶。建行(亞洲)可將任何超出償還本人信用卡賬戶之欠款所需金額的額外款項，以建行(亞洲)所定方式保留在信用卡賬戶中，或退還予本人，或用作對銷任何本人向建行(亞洲)所欠的款項。

(ii) **〔只適用於銀聯雙幣信用卡〕**於繳款時，本人須清楚指定入賬的信用卡賬戶。尤其，滙幣卡賬戶須以滙幣繳款，而人民幣卡賬戶須以人民幣繳款。若本人以滙幣繳付本人之人民幣卡賬戶的結欠，本人須以建行(亞洲)不時指定的方式列明。

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(ii) 不存儲一次性的專用密碼。

(iii) 不存儲一次性的專用密碼。

如因為未能妥善選擇 PIN 或私人密碼或妥善處理信用卡 (PIN 或私人密碼或生物特徵認證碼) 一次性的專用密碼而引致被鎖，本人須負上全責。本人同意聲明本人之私人密碼或生物特徵認證碼或一次性的專用密碼並非任何原因(包括建行(亞洲)或除於外)外洩予任何人士而引致之一切後果，包括及或責任，本人須負上全部責任，並會為由此而令建行(亞洲)產生之任何合理損失或損害向建行(亞洲)作出賠償。

3.3 **有效期、終止及續期** – 信用卡之有效期直至上所示之月份的最後一日為止(除非之前已被終止)。本人須在建行(亞洲)可將其信用卡退還予建行(亞洲)前，方可享有以下之服務，此包括支付任何購買貨物及/或服務之價款，所付款額當誌錄於信用卡賬戶內；及(ii)受制於建行(亞洲)所定之現金透支限額所限制，方可享用經建行(亞洲)預先安排及認可之現金透支及/或信貸服務。

3.4 **聯營商號接受信用卡** – 在下述情況下，建行(亞洲)毋須負上或承擔任何責任：(i)任何商戶因為任何原因拒絕接受信用卡；及/或(ii)建行(亞洲)拒絕就任何交易授予信用授權，儘管本人之信用卡賬戶仍可可供使用之信用限額。此外，建行(亞洲)亦毋須就本人或其他人士透過信用卡獲取之優惠或購買貨之任何產品或服務負上或承擔任何責任。如本人欲取用信用卡賬戶進行的任何直接付款交易或授權，本人須填寫一份書面指示給有關商戶直接安排取消交易。本人明白即使向建行(亞洲)提出取消直接付款交易或授權之請求，並並不等於本人與商戶之間的服務協定會被取消。商戶與本人之間進行之任何索償或糾紛並不會免除本人繳付信用卡欠款予建行(亞洲)之責任。

3.5 **信用限額**

(i) **VISA、Mastercard及銀聯雙幣信用卡之綜合信用限額** – 本人須將滙幣及人民幣之綜合信用限額(包括現金透支限額)，該綜合信用限額為本人所有VISA、Mastercard及銀聯雙幣之信用卡賬戶於任何時候最高可被核准之總金額。就此綜合信用限額，建行(亞洲)亦可為信用卡賬戶設立預定信用限額(如適用)。

(ii) **保留調整權利** – 本人可隨時調整整本人之VISA、Mastercard及銀聯雙幣之綜合信用限額。預定信用限額及/或現金透支限額(統稱為限額)，有關最高可結欠之總金額及/或限額之詳情，本人可與建行(亞洲)聯絡。本人之限額將由本人及本人名下之所有附屬卡會員(如適用)共同使用，本人須嚴格遵守該限額。建行(亞洲)保留權利，可在沒有給予本人事先通知或不得本人事前同意的情况下，隨時調低本人之限額。建行(亞洲)可在其酌情權權下將透支交易超出限額，本人仍須就該等欠款項及有關收費及費用(包括超過費用)按本合約的條款負上全責。本人明白本人可透過通知(亞洲)指定之渠道選擇不使用超出

限額之信貸服務。儘管以上其選擇，本人同意就建行(亞洲)仍保留權利按其規定之情況下准許本人之交易超出限額及/或現金透支限額。

3.6 **信用卡之使用**

(i) 所獲發之信用卡只供本人使用及不得轉讓。本人須以建行(亞洲)滿意之方式開立及維持信用卡賬戶。本人明白及同意即使信用卡未被確認啟動，某些交易(尤其在毋須提交信用卡情況下進行的交易)仍可有效及誌錄於本人信用卡賬戶。無論信用卡賬戶被確認啟動與否，本人仍須負責以信用卡進行的所有交易。信用卡之使用須(i)受信用限額所限制(VISA、Mastercard及銀聯雙幣信用卡為綜合信用限額或預定信用限額，方可享用以下之服務，此包括支付任何購買貨物及/或服務之價款，所付款額當誌錄於信用卡賬戶內；及(ii)受制於建行(亞洲)所定之現金透支限額所限制，方可享用經建行(亞洲)預先安排及認可之現金透支及/或信貸服務。

(ii) 逾期費用 – 收費及費用須以建行(亞洲)不時指明及建行(亞洲)所接受之方法及方式繳付。本人所支付之任何款項須按下述先後次序支付：

(i) 逾期費用及/或罰款費用；之後

(ii) 現金透支費用；之後

(iii) 購物單據檢索費、補發新卡費用，郵寄紙張信用卡月結單費用，月結單檢索費，及其他費用及收費；之後

(iv) 會員年費；之後

(v) 現金透支利息服務費用；與(i)至(iii)分期支付之每月供款金額；之後

(vi) 最高實際年利率之逾期款項；之後

(vii) 其他未清還金額(依其適用的實際年利率，按逾期次序支付)；及，最後

(viii) 任何其他根據本合約的應繳款項。

(ix) 任何在(viii)及(x)所指之未清還金額包括於不時推出的優惠計劃(如有的話)下之結欠金額、所欠現金透支之結欠金額及購物賬賬之結欠金額。

(x) 逾期費用 – 就現金透支交易而言，財務費用會由透支日期起計算，直至全數清還為止。就購物賬賬而言，若本人在月結單列明之到期繳款日或之前全數付清月結單所載之欠款，則無須就月結單上之欠款繳付財務費用。若繳付之款項低於月結單上所載之全數欠款(不論是現金透支或購物賬賬)，其購物賬賬則須根據以下條款繳付財務費用(利率載於服務收費一覽表)：

(i) **如有未清付的結欠(顯示於上一期月結單內)須從本月第一個月結單日起計息至所有款項清還為止；及**

(ii)

CCB (ASIA) CREDIT CARD CARMEMBER AGREEMENT
Effective Date: July 3, 2025
IMPORTANT! PLEASE READ CAREFULLY AND MAKE SURE THAT YOU THOROUGHLY UNDERSTAND THE TERMS AND CONDITIONS SET OUT BELOW. IF AT ANY TIME YOU DO NOT ACCEPT ANY OF THEM, PLEASE CONTACT US IN HALF AND NOTIFY CCB (ASIA) THE CARMEMBER AGREEMENT ("AGREEMENT") COMPRISES THE TERMS AND CONDITIONS SET OUT BELOW AND THE FEE SCHEDULE. YOUR USE OF THE CARD INCLUDING ACTIVATION OR SIMPLY MAINTAINING THE CARD ACCOUNT (S) WILL CONSTITUTE ACCEPTANCE OF THIS AGREEMENT. IF YOUR CREDIT CARD IS A CCB (ASIA) OCTOPUS CO-BRANDED CREDIT CARD, THE CARMEMBER AGREEMENT SHALL ALSO COMPRISE THE TERMS AND CONDITIONS FOR CO-BRANDED CARD FUNCTION ON CCB (ASIA) OCTOPUS CO-BRANDED CREDIT CARD.

1. DEFINITIONS

In this Agreement, the following words have the corresponding meanings:

- "**CCB (Asia)**" means China Construction Bank (Asia) Corporation Limited.
- "**Card**" means any credit card (including any replacement and subsequently reissued credit card) issued by CCB (Asia) from time to time, whether it be VISA, Mastercard or UnionPay. Where the context permits or requires, a Card includes a supplementary card. For UnionPay Dual Currency Credit Card, the Card shall comprise a HKD Card Account and a RMB Card Account.
- "**Carmember**" means the person to whom the Card is issued and, where the context permits or requires, includes the Supplementary Cardmember(s).
- "**Card Account**" means the account with CCB (Asia) in respect of the Card. For UnionPay Dual Currency Credit Card, Card Account means either the HKD Card Account or the RMB Card Account or both in respect of the Card.
- "**Electronic Service**" means the Card related services available from CCB (Asia)'s electronic channels, including CCB (Asia)'s website and mobile application software.
- "**Fee Schedule**" means the CCB (Asia) Credit Card Fee Schedule (as amended or modified from time to time), a copy of which is available by calling the CCB (Asia) Credit Card 24-hour Customer Service Hotline at 317 95533 for VISA and Mastercard Credit Card or 317 95568 for UnionPay Dual Currency Credit Card or at CCB (Asia)'s website at www.asia.ccb.com.
- "**Fees and Charges**" means the fees and charges set out in the Fee Schedule.
- "**Hong Kong**" means the Hong Kong Special Administrative Region of the People's Republic of China.
- "**HKD**" means Hong Kong Dollar(s), being the lawful currency of Hong Kong.
- "**HKD Card Account**" means an account in HKD opened and maintained under the Card by CCB (Asia) for recording debits and credits in respect of the Card.
- "**I**", "**me**", "**my**" and "**myself**" means the Cardmember.
- "**JETCO**" means Joint Electronic Teller Services Limited.
- "**Macau**" means the Macau Special Administrative Region of the People's Republic of China.
- "**Mainland China**" means the People's Republic of China excluding Hong Kong and Macau.
- "**Mastercard**" means Mastercard International (and any successor or assign).
- "**OCL**" means Octopus Cards Limited.
- "**Octopus card**" means a stored value card or product issued by OCL.
- "**Password**" means the identification made available to or selected by me and used (together with the Username) to access the Electronic Service provided by the CCB (Asia).
- "**Personal Data**" means the personal data relating to me.

(iv) I agree and authorize CCB (Asia) to debit the Card Account for all the amounts payable by me to CCB (Asia) on the relevant due dates. Without prejudice to the right of CCB (Asia) to demand immediate payment of the full amount outstanding at any time, I shall pay to CCB (Asia) at least the required minimum payment of my Card Account(s) indicated in each Statement of Account on or before the due date specified therein.

8.2 Currency

- (i) All my Card Account payments must be settled in the corresponding currency of the Card Account. Payment is only treated as effective once the relevant funds have been received for value by CCB (Asia). Card Account payments made by checks/in currency shall be accepted at the discretion of CCB (Asia). The payment shall be converted into the corresponding currency of the Card Account using prevailing exchange rates as published by CCB (Asia). I agree to accept the exchange rates without dispute. If CCB (Asia) agrees to accept such payment method, only the net amount actually received (less all applicable Fees and Charges) will be credited to the Card Account.
- (ii) **(Applicable to UnionPay Dual Currency Credit Card).** I shall always specify clearly in respect of which Card Account(s) my payment(s) are made for settlement. In particular, all my HKD Card Account payments must be settled in HKD and my RMB Card Account payments must be settled in RMB. If payment made in HKD is for settlement of my RMB Card Account, I shall specify the payment as such in the manner as CCB (Asia) may determine from time to time.

8.3 Excess Credit

- (i) CCB (Asia) shall have the right (in its absolute discretion) to refuse the payment of any sum of money into my Card Account in excess of the outstanding balance of my Card Account. CCB (Asia) may debit the Card Account or, return to me, or apply toward offsetting against any of my indebtedness owed to CCB (Asia), by such sums as CCB (Asia) may determine. Any such sums deposited in settlement of the outstanding balance of my Card Account.
- (ii) **(Applicable to UnionPay Dual Currency Credit Card)** Subject to CCB (Asia)'s rights under Clause 18 below, any excess payment in my HKD Card Account shall not be used to settle any outstanding balance of my RMB Card Account and vice versa, unless I request otherwise and as approved by CCB (Asia).

8.4 Refund of Excess Credit

I agree that any excess credit in my Card Account will be returned to me, upon my request, in such manner as CCB (Asia) deems appropriate, provided that such refund is made within the time specified in the time of the request. I agree that CCB (Asia) shall retain the final decision in relation of such request.

8.5 Refunds

I understand and agree that any amount refunded from any transaction or otherwise recovered in relation to my Card Account(s), whether by way of a refund, reversal, cancellation, being void or otherwise, will be credited to the relevant Card Account(s).

9. STATEMENTS OF ACCOUNT

9.1 Statement of Account -

- (i) A Statement of Account will normally be issued at monthly intervals unless there are no entries occurring in the relevant statement period and:

- (a) **(Applicable to VISA and Mastercard Credit Card)** Credit Card Account has a debit balance less than HKD10 or has a credit balance.
- (b) **(Applicable to UnionPay Dual Currency credit card)** Both HKD Credit Card Account and RMB Credit

"PIN" means all personal identification number(s) selected by, me for the purpose of identifying me for certain transactions made through the use of the Card.

"**RMB**" means Renminbi, being the lawful currency of the People's Republic of China.

"**RMB Card Account**" means an account in RMB opened and maintained under the Card by CCB (Asia) for recording debits and credits in respect of the use of the Card.

"**Statement of Account**" means the monthly or other statement arising from the Card Account sent to me setting out, among other things, the charges and other financial liabilities owed as at that date by me.

"**Supplementary Cardmember**" means any person nominated by the Cardmember and to whom a supplementary card is issued.

"**UnionPay**" means China UnionPay Company Limited, a joint stock limited liability company established in the People's Republic of China.

"**Username**" means the user identification made available to or selected by me and used (together with the Password) to access the Electronic Service.

"**VISA**" means Visa International Service Association (and any successor or assign).

2. APPLICATION OF THIS AGREEMENT

- 2.1** I understand, acknowledge and consent that all facilities made available to me in respect of the Card or the Card Account are subject to the terms and conditions of this Agreement from time to time in force and any other applicable terms and conditions. I shall become bound by such terms and conditions (if not already so subject) by signing, activating or using the Card or permitting its use.
- 2.2** This Agreement shall be binding on each successor, personal representative and person lawfully acting on behalf of any Cardmember.

3. USE OF THE CARD

- 3.1 The Card - I** shall sign and activate the Card upon its receipt and keep the Card in a safe place. I shall also notify CCB (Asia) as soon as possible when I discover any unusual or suspicious transactions on my credit card. I shall be liable for any loss or delay in so doing. I shall be deemed to have retained the property of CCB (Asia) at all times and shall be returned to CCB (Asia) upon request.
- 3.2 PIN, Biometric Credential Authentication and one-time password** - I shall handle with due care any PIN or Password for the Card and keep such PIN and Password (if applicable) confidential. Also, I shall carefully handle any authentication factors, including Biometric Credential Authentication and one-time passwords. In particular, I agree:

- (i) to destroy the original printed copy of any PIN or Password;
- (ii) not to allow anyone else to use the Card, any PIN or Password;
- (iii) not to write down any PIN or Password on the Card or on anything usually kept with or near the Card;
- (iv) not to write down or record any PIN or Password without disguising it;
- (v) that, whenever I choose a PIN or Password, I will not choose a number that is likely to be guessed by a third party (for example, my date of birth or the date of birth of a Supplemental Cardmember or relative or any part of any of my telephone numbers); and
- (vi) not to use the PIN or Password for accessing other services (for example, connection to the Internet or accessing other websites).

Biometric Credential Authentication

- (i) This device only stores my Biometric Credential Authentication information.
- (ii) If I have twins or similar-looking siblings, avoid using facial recognition function.

2.1

- (i) I understand, acknowledge and consent that all facilities made available to me in respect of the Card or the Card Account are subject to the terms and conditions of this Agreement from time to time in force and any other applicable terms and conditions. I shall become bound by such terms and conditions (if not already so subject) by signing, activating or using the Card or permitting its use.
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- (iii) not to write down any PIN or Password on the Card or on anything usually kept with or near the Card;
- (iv) not to write down or record any PIN or Password without disguising it;
- (v) that, whenever I choose a PIN or Password, I will not choose a number that is likely to be guessed by a third party (for example, my date of birth or the date of birth of a Supplemental Cardmember or relative or any part of any of my telephone numbers); and
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- (ii) not to allow anyone else to use the Card, any PIN or Password;
- (iii) not to write down any PIN or Password on the Card or on anything usually kept with or near the Card;
- (iv) not to write down or record any PIN or Password without disguising it;
- (v) that, whenever I choose a PIN or Password, I will not choose a number that is likely to be guessed by a third party (for example, my date of birth or the date of birth of a Supplemental Cardmember or relative or any part of any of my telephone numbers); and
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- (i) to destroy the original printed copy of any PIN or Password;
- (ii) not to allow anyone else to use the Card, any PIN or Password;
- (iii) not to write down any PIN or Password on the Card or on anything usually kept with or near the Card;
- (iv) not to write down or record any PIN or Password without disguising it;
- (v) that, whenever I choose a PIN or Password, I will not choose a number that is likely to be guessed by a third party (for example, my date of birth or the date of birth of a Supplemental Cardmember or relative or any part of any of my telephone numbers); and
- (vi) not to use the PIN or Password for accessing other services (for example, connection to the Internet or accessing other websites).

One-time password

- (i) Do not share one-time password with anyone (including friends or family) or make it public on social media.
- (ii) Do not store one-time password.

I shall be liable for all losses resulting from any failure to choose a PIN or Password or hand the Card, a PIN or Password or Biometric Credential Authentication or one-time password, with due care. I agree to accept full responsibility for all consequences, losses and/or liabilities arising or incurred as a result of the PIN or Password or Biometric Credential Authentication or one-time password, being known to another person for whatever reason (other than negligence of CCB (Asia) and shall indemnify CCB (Asia) for any loss or damage reasonably incurred by it.

- 3.3 Validity, Expiry and Renewal** - The Card shall expire on the date and time indicated thereon (unless otherwise terminated earlier). I must return the Card to CCB (Asia) upon request. The renewal of the Card shall be at CCB (Asia)'s discretion. If my Card is not renewed, the whole outstanding balance of my Card Account(s) shall become due and payable immediately. Any renewal of the Card is subject to my right to cancel the Card by giving CCB (Asia) written notice within thirty (30) days from the date of renewal.
- 3.4 Acceptance of Cards by Merchants** - CCB (Asia) is not liable or responsible if (i) my Card is not accepted or honored by any merchant for any reason whatsoever, and/or (ii) CCB (Asia) refuses to grant credit authorization for any purchase notwithstanding the availability of credit in my favour under my Card Account. Further, I shall not be liable for any purchase made through the Card or any benefits given to me or other persons. In case I wish to cancel any direct debit transaction(s) or authorization(s) effected in respect of the use of the Card with any merchant, I shall arrange by sending a written instruction with the relevant merchant directly. I understand that even if a request has made to CCB (Asia) for the cancellation of direct debit transaction(s) or authorization(s), this does not mean that the service agreement that I have entered into with the merchant is cancelled. The existence of any claim or dispute between any merchant and myself shall not relieve my obligation to settle any sum outstanding with CCB (Asia) under my Card Account(s) at any time. Within such combined credit limit, CCB (Asia) may further, if applicable, determine a pre-set credit limit in respect of a Card Account(s).

3.5

- (i) Combined credit limit for VISA, Mastercard and UnionPay Dual Currency Credit Card** - I will be given a combined credit limit expressed in HKD (inclusive of a cash advance limit) which will be the maximum allowable outstanding balance of credit of all my VISA, Mastercard and UnionPay Dual Currency Card Account(s) at any time. Within such combined credit limit, CCB (Asia) may further, if applicable, determine a pre-set credit limit in respect of a Card Account(s).
- (ii) Right to Vary** - CCB (Asia) may vary the combined credit limit, the pre-set credit limit and/or cash advance limit for VISA, Mastercard and UnionPay Dual Currency Credit Card, (collectively the "Limits") and Mastercard exchange rates as quoted from time to time without dispute.

3.6

- (i) Right to Vary** - CCB (Asia) may vary the combined credit limit, the pre-set credit limit and/or cash advance limit for VISA, Mastercard and UnionPay Dual Currency Credit Card, (collectively the "Limits") and Mastercard exchange rates as quoted from time to time without dispute.
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- (ii) Right to Vary** - CCB (Asia) may vary the combined credit limit, the pre-set credit limit and/or cash advance limit for VISA, Mastercard and UnionPay Dual Currency Credit Card, (collectively the "Limits") and Mastercard exchange rates as quoted from time to time without dispute.

3.16

- (i) Right to Vary** - CCB (Asia) may vary the combined credit limit, the pre-set credit limit and/or cash advance limit for VISA, Mastercard and UnionPay Dual Currency Credit Card, (collectively the "Limits") and Mastercard exchange rates as quoted from time to time without dispute.
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- (i) Right to Vary** - CCB (Asia) may vary the combined credit limit, the pre-set credit limit and/or cash advance limit for VISA, Mastercard and UnionPay Dual Currency Credit Card, (collectively the "Limits") and Mastercard exchange rates as quoted from time to time without dispute.
- (ii) Right to Vary** - CCB (Asia) may vary the combined credit limit, the pre-set credit limit and/or cash advance limit for VISA, Mastercard and UnionPay Dual Currency Credit Card, (collectively the "Limits") and Mastercard exchange rates as quoted from time to time without dispute.

Limits and I shall be liable for such transaction and related fees and charges (including the Overlimit Fee) in accordance with the terms of this Agreement. I understand that my Card may be subject to the over-limit facility at any time by which the eligible CCB (Asia) may decline. Notwithstanding the foregoing, I agree that CCB (Asia) still reserves the right to permit transaction to be effected in excess of the limit under such circumstances as CCB (Asia) may prescribe.

3.6 Use of Card

- (i) The Card is issued for my personal use and is not transferable. I shall open and maintain the Card Account to the satisfaction of CCB (Asia). I understand and agree that certain transactions (in particular, when physical presentation of the Card is not necessary) may still be effected and charged to my Card Account(s) even if the Card is not activated. I shall still be liable for all transactions effected by use of the Card, irrespective of whether the Card is activated or not. The use of the Card is subject to: (i) the combined credit limit or the pre-set credit limit for VISA, Mastercard and UnionPay Dual Currency Credit Card, in connection with the payment for any purchase of goods and/or services, payment for which may be charged to the Card Account(s); and (ii) the cash advance limit set by CCB (Asia) in connection with cash advances at merchant or subject to any pre-arrangement required by CCB (Asia). CCB (Asia) is entitled to determine the channel through which I can obtain cash advance by using the Card. I understand and acknowledge that such activation (in the manner as from time to time indicated) shall be made before overseas cash advance and overseas Automatic Teller Machine (ATM) functions are available. No other person is permitted to use my Card for charges, for identification or for any other purpose. If I allow someone else to use my Card or relinquish physical possession of my Card, I will remain fully liable to CCB (Asia) for any purchase made through the Card. The Card shall not be used for payment or settlement of any unlawful transactions under any applicable law. CCB (Asia) reserves the right to decline processing or paying any transaction with CCB (Asia) suspects to be fraudulent or effected under any applicable law. I may use the Card in Hong Kong, Mainland China and such other places from time to time as determined by CCB (Asia) for purchase of product and/or services at merchants or financial institutions which are using or connected to VISA, Mastercard, UnionPay and/or JETCO systems and/or for cash advances effected at ATM(s) bearing the logo(s) from time to time adopted by VISA, Mastercard, UnionPay and/or JETCO and such other card facilities or services as CCB (Asia) may from time to time provide or arrange.

- (ii) **(Applicable to UnionPay Dual Currency Credit Card)** I acknowledge and agree that the Card issued to me is the CCB (Asia) Octopus Co-branded Credit Card, it will be equipped with the Octopus card function by OCL, any use of the Octopus card function on such Card shall be subject to the Terms and Conditions of the Octopus Card issued by CCB (Asia) Octopus Co-branded Credit Card from time to time in force and I agree to be bound by them upon such use.

4. FEES AND CHARGES

- 4.1 Fees and Charges** - I agree the following Fees and Charges shall be levied on my Card Account(s) if applicable. **DETAILS ARE SHOWN IN THE FEE SCHEDULE. I CONFIRM THAT I UNDERSTAND THESE FEES AND CHARGES.**

Account, I shall arrange with CCB (Asia) to collect any such remaining credit balance in RMB by way of direct credit to my other RMB bank account with CCB (Asia) or by such other means as CCB (Asia) may determine within six (6) months from such termination. Otherwise, CCB (Asia) may (without prior notice) deduct from such remaining credit balance all reasonable administrative costs incurred by CCB (Asia) thereafter in maintaining such monies pending my collection.

16. INFORMATION UPDATES