

Terms and Conditions of CCB (Asia) AIA Credit Card Welcome Gifts for New Cardmembers (“Program”):

1. **THE PROGRAM** - This Program is only applicable to cardmembers (“**Cardmember(s)**”, “**you**” or “**your**”) for a principal card of CCB (Asia) AIA Credit Card (“**Card**”) issued by China Construction Bank (Asia) Corporation Limited (“**Bank**”, “**we**”, “**us**” or “**our**”) who submit their applications from January 1, 2026 to June 30, 2026 (both dates inclusive) or within such extended period or shortened period as we deem appropriate (“**Promotion Period**”), who at any time in the 12 months ending on the date of application did not hold any principal credit card issued by the Bank.
2. **ELIGIBILITY** - Cardmember fulfills the below relevant requirement on his/her new Card will be entitled to one of the welcome gift (“**Welcome Gift**”) as follows:

Welcome Gift	Relevant Requirement
Gift 1: HK\$800 Cash Rebate (“Gift 1”)	Successfully apply for “AIA Hong Kong Premium Installment Plan” or “Chill” Spending Installment Program with tenor of 6 months or above and minimum total installment amount of HK\$15,000 in the first 3 months from Card issuance date
Gift 2: AIA Vitality Annual Membership Fee Rebate Value at HK\$430 Cash Rebate (“Gift 2”)	Minimum total spending of HK\$6,000 in the first 2 months from Card issuance date
Gift 3: HK\$300 Cash Rebate (“Gift 3”)	Minimum total spending of HK\$6,000 in the first 2 months from Card issuance date

3. **CHOICE OF WELCOME GIFT** - You shall indicate your choice of the Welcome Gift on the application form. If you have not indicated your choice or indicated more than one choice in the application form, Cardmember will automatically be assigned “Gift 3” as Welcome Gift. Once such choice has been made or assigned, it cannot be changed.
4. **WELCOME GIFT** - Gift 1, Gift 2 and Gift 3 cannot be entitled in conjunction.

5. **GIFT 1** - You shall successfully apply for “AIA Hong Kong Premium Installment Plan” or “Chill” Spending Installment Program with tenor of 6 months or above and minimum total installment amount of HK\$15,000 in the first 3 months from Card issuance date. For the Terms and Conditions of “Chill” Spending Installment Program, please refer to the Bank website. For the Terms and Conditions of “AIA Hong Kong Premium Installment Plan”, please refer to "AIA Premium Installment Plan Application Form". For the Terms and Conditions of “Chill” Spending Installment Program, please refer to www.asia.ccb.com/hk/1225sil.
6. **APPLICATION OF “AIA HONG KONG PREMIUM INSTALLMENT PLAN” or “CHILL” SPENDING INSTALLMENT PROGRAM FOR GIFT 1** - You shall fulfil Clause 5 of this Program and all applications must be received by the Bank during January 1, 2026 to November 30, 2026 (if applicable). Total Installment Amount will be credited to the account within 3 working days after successful application. To avoid potential late payment fee, please submit applications as follows:

Earliest date of application	1st working day after the relevant Eligible Transaction(s) is/are posted
Latest date of application	4 working days (excluding Saturdays) immediately before the Payment Due Date specified in the Statement

7. **GIFT 2 and Gift 3** - You shall have eligible retail spending made by the Card in the first 2 months from Card issuance date ("**Eligible Transactions**") of total HK\$6,000 or above.
8. **ELIGIBLE RETAIL SPENDING** - Retail transactions made in Hong Kong, online transactions, and transactions with original sales slip or official payment record conducted outside Hong Kong and payment for insurance policies issued by insurance companies.
9. **EXCLUDED TRANSACTIONS** - The following spending will not be qualified as Eligible Transactions: all transactions not posted, fund transfer, balance transfers, cash advance transactions, installment loans, all interest free installment transactions, electronic wallet (AlipayHK, PayMe, WeChat Pay HK) transactions/ top-up/ fund transfer, payment for insurance policies issued by insurance companies, autopay transactions, all Octopus reloading (include Octopus reloading via electronic wallet), RentSmart transactions, interest-free advance cash out program, bill payment, wire transfers, betting and gambling transactions, recurring transactions, charity donations, phone/ fax/ mail order, tax payment, fees and charges made or incurred (whether in relation to the Card account(s) or

otherwise), any transactions that have been cancelled or refunded, and such other categories as we may at our sole discretion determine from time to time, or which we otherwise decide are not eligible.

10. **CASH REBATE** - Cash Rebate of Gift 1, Gift 2 and Gift 3 will be automatically credited to Cardmembers' Card account within 6 months after you have fulfilled the spending requirement and shown in the monthly statement. Cash Rebate can only be applied against outstanding in Card account statement. Cash Rebate cannot be converted into cash, and/ or withdrawn as cash and is not transferable. If the Cash Rebate amount would be drawn by any means as cash or transfer to other accounts, relevant fees and charges will be incurred.
11. **APPROVAL** - Your eligibility for the Welcome Gift shall be subject to our final decision (at our discretion), for which we are not obliged to provide any reason.
12. **RESTRICTIONS** - **If there is fraud and / or abuse in relation to your participation in this Program or you cancel your Card within 12 months from the date of Card issuance, we may charge you an administration fee of an amount equivalent to the cost of the Welcome Gift given to you from your Card account or any account with the Bank without prior notice.** You may only receive one Welcome Gift, notwithstanding the number of successful applications of the Card under the Program. No change of the Welcome Gift will be accepted. Your Card account has to remain valid and in good standing at the time of fulfillment in order for you to be eligible for the Welcome Gift.
13. **OUR RECORD PREVAILS** - Our records of your Welcome Gift earned under the Program shall be final. The Bank reserves the right to request Cardmember to submit the relevant original sales slip(s) and /or such further document(s) and /or evidence for inspection at purchase or any time.
14. **FINAL DECISION** - We may terminate or withdraw the Program at any time without notice and have the final decision (at our discretion) in all matters and disputes in relation to the Program. We may vary any relevant details and these Terms and Conditions. We shall not be responsible or liable for any claims or liability in relation to use of the Program howsoever suffered or incurred by any Cardmember or other person.
15. **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!

Terms and Conditions of eye Credit Card Welcome Gifts for New Cardmembers (“Program”):

1. This Program is only applicable to cardmembers (“**Cardmember(s)**”, “**you**” or “**your**”) for a principal card of eye Credit Card (“**Card**”) issued by China Construction Bank (Asia) Corporation Limited (“**Bank**”, “**we**”, “**us**” or “**our**”) who submit their applications from March 1, 2026 to May 31, 2026 (both dates inclusive) or within such extended period or shortened period as we deem appropriate (“**Promotion Period**”), who at any time in the 12 months ending on the date of application did not hold any principal credit card issued by the Bank.
2. Cardmember fulfills the below relevant requirement on his/her new Card will be entitled to one of the welcome gift (“**Welcome Gift**”) as follows:

Welcome Gift	Relevant Requirement
Gift 1: HK\$800 Cash Rebate (“Gift 1”)	Successfully apply for “Chill” Spending Installment Program with tenor of 6 months or above and minimum total installment amount of HK\$15,000 in the first 3 months from Card issuance date
Gift 2: HK\$600 Cash Rebate (“Gift 2”)	Minimum total spending of HK\$6,000 in the first 2 months from Card issuance date

3. You shall indicate your choice of the Welcome Gift on the application form. If you have not indicated your choice or indicated more than one choice in the application form, Cardmember will automatically be assigned “Gift 2” as Welcome Gift. Once such choice has been made or assigned, it cannot be changed.
4. Gift 1 and Gift 2 cannot be entitled in conjunction.
5. If you select Gift 1, you shall successfully apply for “Chill” Spending Installment Program with tenor of 6 months or above and minimum total installment amount of HK\$15,000 in the first 3 months from Card issuance date. The “Chill” Spending Installment Program application must be received by the Bank during March 1, 2026 to October 31, 2026 (if applicable). Total Installment Amount will be credited to the account within 3 working days after successful application. To avoid potential late payment fee, please submit applications as follows:

Earliest date of application	1st working day after the relevant Eligible Transaction(s) is/are posted
Latest date of application	4 working days (excluding Saturdays) immediately before the Payment Due Date specified in the Statement

For the Terms and Conditions of "Chill" Spending Installment Program, please refer to www.asia.ccb.com/hk/0226sil.

6. If you select Gift 2, you shall have eligible retail spending made by the Card in the first 2 months from Card issuance date ("**Eligible Transactions**") of total HK\$6,000 or above. Eligible Transactions include: retail transactions made in Hong Kong, online transactions, and transactions with original sales slip or official payment record conducted outside Hong Kong. For the avoidance of doubt, the following spending will NOT be regarded as Eligible Transactions: all transactions not posted, fund transfer, cash advance transactions, balance transfers, installment loans, all interest free installment transactions, electronic wallet (AlipayHK, PayMe, WeChat Pay HK) transactions/ top-up/ fund transfer, payment for insurance policies issued by insurance companies, autopay transactions, all Octopus reloading (include Octopus reloading via electronic wallet), RentSmart transactions, interest-free advance cash out program, bill payment, wire transfers, betting and gambling transactions, recurring transactions, charity donations, phone/ fax/ mail order, tax payment, fees and charges made or incurred (whether in relation to the Card account(s) or otherwise), any transactions that have been cancelled or refunded, and such other categories as we may at our sole discretion determine from time to time, or which we otherwise decide are not eligible.
7. Cash Rebate of Gift 1 and Gift 2 will be automatically credited to Cardmembers' Card account within 6 months after you have fulfilled the spending requirement and shown in the monthly statement. Cash Rebate can only be applied against outstanding in Card account statement. Cash Rebate cannot be converted into cash, and/ or withdrawn as cash and is not transferable. If the Cash Rebate amount would be drawn by any means as cash or transfer to other accounts, relevant fees and charges will be incurred.
8. Your eligibility for the Welcome Gift shall be subject to our final decision (at our discretion), for which we are not obliged to provide any reason
9. **If there is fraud and / or abuse in relation to your participation in this Program or you cancel your Card within 12 months from the date of Card issuance, we may charge you an administration fee of an amount equivalent to the cost of**

the Welcome Gift given to you from your Card account or any account with the Bank without prior notice. You may only receive one Welcome Gift, notwithstanding the number of successful applications of the Card under the Program. Your Card account has to remain valid and in good standing at the time of fulfillment in order for you to be eligible for the Welcome Gift.

10. Our records of your Welcome Gift earned under the Program shall be final. The Bank reserves the right to request Cardmember to submit the relevant original sales slip(s) and /or such further document(s) and /or evidence for inspection at purchase or any time.
11. We may terminate or withdraw the Program at any time without notice and have the final decision (at our discretion) in all matters and disputes in relation to the Program. We may vary any relevant details and these Terms and Conditions. We shall not be responsible or liable for any claims or liability in relation to use of the Program howsoever suffered or incurred by any Cardmember or other person.
12. In case of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

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Terms and Conditions of CCB(Asia) TRAVO World Mastercard Welcome Gifts for New Cardmembers (“Program”):

1. This Program is only applicable to cardmembers ("**Cardmember(s)**", "**you**" or "**your**") for a principal card of CCB(Asia) TRAVO World Mastercard ("**Card**") issued by China Construction Bank (Asia) Corporation Limited ("**Bank**", "**we**", "**us**" or "**our**") who submit their applications from February 1, 2026 to June 30, 2026 (both dates inclusive) or within such extended period or shortened period as we deem appropriate ("**Promotion Period**"), who at any time in the 12 months ending on the date of application did not hold any principal credit card issued by the Bank.
2. Cardmember fulfills the below relevant requirement on his/her new Card will be entitled to one of the welcome gifts ("**Welcome Gift**") as follows:

Welcome Gift	Relevant Requirement
Gift 1: HK\$800 Cash Rebate ("Gift 1")	Successfully apply for “Chill” Spending Installment Program with tenor of 6 months or above and minimum total installment amount of HK\$15,000 in the first 3 months from Card issuance date
Gift 2: HK\$600 Cash Rebate ("Gift 2")	Minimum total spending of HK\$6,000 in the first 2 months from Card issuance date

3. You shall indicate your choice of the Welcome Gift on the application form. If you have not indicated your choice or indicated more than one choice in the application form, Cardmember will automatically be assigned “Gift 2” as Welcome Gift. Once such choice has been made or assigned, it cannot be changed.
4. Gift 1 and Gift 2 cannot be entitled in conjunction.
5. If you select Gift 1, you shall successfully apply for “Chill” Spending Installment Program with tenor of 6 months or above and minimum total installment amount of HK\$15,000 in the first 3 months from Card issuance date. The “Chill” Spending Installment Program application must be received by the Bank during February 1, 2026 to November 30, 2026 (if applicable). Total Installment Amount will be credited to the account within 3 working days after successful application. To avoid potential late payment fee, please submit applications as follows:

Earliest date of application	1st working day after the relevant Eligible Transaction(s) is/are posted
Latest date of application	4 working days (excluding Saturdays) immediately before the Payment Due Date specified in the Statement

For the Terms and Conditions of "Chill" Spending Installment Program, please refer to www.asia.ccb.com/hk/1225sil.

6. If you select Gift 2, you shall have eligible retail spending made by the Card in the first 2 months from Card issuance date ("**Eligible Transactions**") of total HK\$6,000 or above. Eligible Transactions include: retail transactions made in Hong Kong, online transactions, and transactions with original sales slip or official payment record conducted outside Hong Kong. For the avoidance of doubt, the following spending will NOT be regarded as Eligible Transactions: all transactions not posted, fund transfer, cash advance transactions, balance transfers, installment loans, all interest free installment transactions, electronic wallet (AlipayHK, PayMe, WeChat Pay HK) transactions/ top-up/ fund transfer, payment for insurance policies issued by insurance companies, autopay transactions, all Octopus reloading (include Octopus reloading via electronic wallet), RentSmart transactions, interest-free advance cash out program, bill payment, wire transfers, betting and gambling transactions, recurring transactions, charity donations, phone/ fax/ mail order, tax payment, fees and charges made or incurred (whether in relation to the Card account(s) or otherwise), any transactions that have been cancelled or refunded, and such other categories as we may at our sole discretion determine from time to time, or which we otherwise decide are not eligible.
7. Cash Rebate of Gift 1 and Gift 2 will be automatically credited to Cardmembers' Card account within 6 months after you have fulfilled the spending requirement and shown in the monthly statement. Cash Rebate can only be applied against outstanding in Card account statement. Cash Rebate cannot be converted into cash, and/ or withdrawn as cash and is not transferable. If the Cash Rebate amount would be drawn by any means as cash or transfer to other accounts, relevant fees and charges will be incurred.
8. Your eligibility for the Welcome Gift shall be subject to our final decision (at our discretion), for which we are not obliged to provide any reason
9. **If there is fraud and / or abuse in relation to your participation in this Program or you cancel your Card within 12 months from the date of Card issuance, we may charge you an administration fee of an amount equivalent to the cost of**

the Welcome Gift given to you from your Card account or any account with the Bank without prior notice. You may only receive one Welcome Gift, notwithstanding the number of successful applications of the Card under the Program. Your Card account has to remain valid and in good standing at the time of fulfillment in order for you to be eligible for the Welcome Gift.

10. Our records of your Welcome Gift earned under the Program shall be final. The Bank reserves the right to request Cardmember to submit the relevant original sales slip(s) and /or such further document(s) and /or evidence for inspection at purchase or any time.
11. We may terminate or withdraw the Program at any time without notice and have the final decision (at our discretion) in all matters and disputes in relation to the Program. We may vary any relevant details and these Terms and Conditions. We shall not be responsible or liable for any claims or liability in relation to use of the Program howsoever suffered or incurred by any Cardmember or other person.
12. In case of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

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Terms and Conditions of CCB (Asia) UnionPay Dual Currency Credit Card Welcome Gifts for New Cardmembers (“Program”):

1. This Program is only applicable to cardmembers ("**Cardmember(s)**", "**you**" or "**your**") for a principal card of CCB (Asia) UnionPay Dual Currency Credit Card ("**Card**") issued by China Construction Bank (Asia) Corporation Limited ("**Bank**", "**we**", "**us**" or "**our**") who submit their applications from January 1, 2026 to June 30, 2026 (both dates inclusive) or within such extended period or shortened period as we deem appropriate ("**Promotion Period**"), who at any time in the 12 months ending on the date of application did not hold any principal credit card issued by the Bank.
2. Cardmember fulfills the below relevant requirement on his/her new Card will be entitled to one of the welcome gift ("**Welcome Gift**") as follows:

Welcome Gift	Relevant Requirement
Gift 1: HK\$800 Cash Rebate ("Gift 1")	Successfully apply for “Chill” Spending Installment Program with tenor of 6 months or above and minimum total installment amount of HK\$15,000 in the first 3 months from Card issuance date
Gift 2: HK\$300 Cash Rebate ("Gift 2")	Minimum total spending of HK\$6,000 in the first 2 months from Card issuance date

3. You shall indicate your choice of the Welcome Gift on the application form. If you have not indicated your choice or indicated more than one choice in the application form, Cardmember will automatically be assigned “Gift 2” as Welcome Gift. Once such choice has been made or assigned, it cannot be changed.
4. Gift 1 and Gift 2 cannot be entitled in conjunction.
5. If you select Gift 1, you shall successfully apply for “Chill” Spending Installment Program with tenor of 6 months or above and minimum total installment amount of HK\$15,000 in the first 3 months from Card issuance date. The “Chill” Spending Installment Program application must be received by the Bank during January 1, 2026 to November 30, 2026 (if applicable). Total Installment Amount will be credited to the account within 3 working days after successful application. To avoid potential late payment fee, please submit applications as follows:

Earliest date of application	1st working day after the relevant Eligible Transaction(s) is/are posted
Latest date of application	4 working days (excluding Saturdays) immediately before the Payment Due Date specified in the Statement

For the Terms and Conditions of "Chill" Spending Installment Program, please refer to www.asia.ccb.com/hk/0226sil.

6. If you select Gift 2, you shall have eligible retail spending made by the Card in the first 2 months from Card issuance date ("**Eligible Transactions**") of total HK\$6,000 or above. Eligible Transactions include: retail transactions made in Hong Kong, online transactions, and transactions with original sales slip or official payment record conducted outside Hong Kong. For the avoidance of doubt, the following spending will NOT be regarded as Eligible Transactions: all transactions not posted, fund transfer, cash advance transactions, balance transfers, installment loans, all interest free installment transactions, electronic wallet (AlipayHK, PayMe, WeChat Pay HK) transactions/ top-up/ fund transfer, payment for insurance policies issued by insurance companies, autopay transactions, all Octopus reloading (include Octopus reloading via electronic wallet), RentSmart transactions, interest-free advance cash out program, bill payment, wire transfers, betting and gambling transactions, recurring transactions, charity donations, phone/ fax/ mail order, tax payment, fees and charges made or incurred (whether in relation to the Card account(s) or otherwise), any transactions that have been cancelled or refunded, and such other categories as we may at our sole discretion determine from time to time, or which we otherwise decide are not eligible.
7. Cash Rebate of Gift 1 and Gift 2 will be automatically credited to Cardmembers' Card account within 6 months after you have fulfilled the spending requirement and shown in the monthly statement. Cash Rebate can only be applied against outstanding in Card account statement. Cash Rebate cannot be converted into cash, and/ or withdrawn as cash and is not transferable. If the Cash Rebate amount would be drawn by any means as cash or transfer to other accounts, relevant fees and charges will be incurred.
8. Your eligibility for the Welcome Gift shall be subject to our final decision (at our discretion), for which we are not obliged to provide any reason
9. **If there is fraud and / or abuse in relation to your participation in this Program or you cancel your Card within 12 months from the date of Card issuance, we may charge you an administration fee of an amount equivalent to the cost of**

the Welcome Gift given to you from your Card account or any account with the Bank without prior notice. You may only receive one Welcome Gift, notwithstanding the number of successful applications of the Card under the Program. Your Card account has to remain valid and in good standing at the time of fulfillment in order for you to be eligible for the Welcome Gift.

10. Our records of your Welcome Gift earned under the Program shall be final. The Bank reserves the right to request Cardmember to submit the relevant original sales slip(s) and /or such further document(s) and /or evidence for inspection at purchase or any time.
11. We may terminate or withdraw the Program at any time without notice and have the final decision (at our discretion) in all matters and disputes in relation to the Program. We may vary any relevant details and these Terms and Conditions. We shall not be responsible or liable for any claims or liability in relation to use of the Program howsoever suffered or incurred by any Cardmember or other person.
12. In case of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

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