

## Frequently Asked Questions

### Annexure 1 Termination of Commercial Account Designated Account Linking in the Portfolio Statement

1. Why are there changes to my portfolio statement?

Due to business development, the service of our Commercial Account Designated Account Linking in the Portfolio Statement will be terminated. Thereafter, all the commercial accounts under your company's name will be automatically linked in your company's Portfolio Statement. Operation of your company's account(s) with us will not be affected.

2. Can the service be remained on customer's request?

No. The change is for your easy management.

3. Do customers need to go to any branch to sign any document?

No. The new changes of this service will be automatically applied on your company.

### Annexure 2 Schedule of Service Fees, General Banking Services

1. When will be the new Schedule effected?

The new Schedule will be effected in the fourth quarter tentatively. We will notify you of the effective date separately at least two weeks before.

2. What's the change in the new Schedule?

The fees schedules of both China Construction Bank (Asia) Corporation Limited & China Construction Bank Corporation Hong Kong Branch have been combined and please refer to the fees applicable to the relevant entity. Also, certain fees will be adjusted according to business needs.

### Annexure 3 Bank's Savings/Checking/Time Deposit account number and the arrangement for recording Time Deposit transaction

#### **A. Change of the Bank's Savings/Checking/Time Deposit account number**

1. What are the changes to customers' Savings/ Checking/ Time Deposit account no. with CCBA?

Please refer to below summary:

	Change of Savings/Checking account number	Change of Time Deposit account number
Personal customers	extended to 12 digits*	extended to 19 digits*
Corporate customers		extended to 20 digits*

\*"0" will be added in front of the existing account numbers.

For example:

(1) If the existing account number of a savings account for a personal customer is 12345, the account number will become 000000012345 on and after the Effective Date.

(2) If the existing account number of a time deposit account for a personal customer is 56789, the account number will become 0000000000000056789 on and after the Effective Date.

(3) If the existing account number of a savings account for a corporate customer is 23456, the account number will become 000000023456 on and after the Effective Date.

(4) If the existing account number of a time deposit account for a corporate customer is 45678, the account number will become 0000000000000045678 on and after the Effective Date.

2. What is the impact to customers' existing SI/DDA operation?

There will be NO impact to customers' existing SI/DDA, i.e. they do not need to amend the instruction for SI/DDA that already set up. On and after the effective date, please use the new account no. for account transactions including new SI/DDA setup.

3. Do customers need to change the savings/checking account number for transactions via different channels on or after Effective Date?

For below transactions on or after Effective Date, customers need to change the Savings/checking account number. They can refer to the account number displayed on digital banking platform which has already added with "0" to 12 digits.

- New SI/ DDA;
- Online Banking / Mobile Banking;
- Transaction in branches of the Bank

4. What savings/checking account no. will be shown on customers' online banking, consolidated statement?

The new savings/ checking account no. that extended to 12 digits will be shown on online banking, consolidate statement on and after the Effective Date.

## **B. New arrangement for recording Time Deposit transaction**

1. What are the changes to customers' time deposit transactions?

New time deposit transactions on or after the Effective Date will be booked in one time deposit account (i.e. an existing time deposit account designated by you) and each transaction will have its own serial number.

For example, the first and second transactions of the time deposit account for personal customer 000000000000056789 will be represented by 000000000000056789\*1 and 000000000000056789\*2 respectively, whereas \*1 and \*2 are the serial numbers; the first and second transactions of the time deposit account for corporate customer 000000000000045678 will be represented by 000000000000045678\*1 and 000000000000045678\*2 respectively, whereas \*1 and \*2 are the serial numbers.

For time deposit renewal, the serial number will remain unchanged.

2. If I have more than one time deposit account and would like to set up a new time deposit, how will the new time deposit set up and display?

Customer has to decide one of his/her time deposit account to set up the new time deposit. Each new time deposit transaction will have its own serial number.

3. Will my existing time deposit accounts be combined into one after the Effective Date?

No, each time deposit account will be kept with the account number extended to 19 (for personal customers) / 20 (for corporate customers) digits after the Effective Date.

## **Annexure 4 "China Construction Bank (Asia) Terms and Conditions for Value Added Payroll Service"**

1. What are the changes to the VAP T&C?

The changes include:

(1) Update of the service termination period from 12 month to 14 month

(2) Remove 「Fun Plus」 Rewards Scheme. Customer using Value Added Payroll Service will no longer enjoy 「Fun Plus」 Rewards Scheme.

## Annexure 5 Consolidation of Terms and Conditions for China Construction Bank (Asia) 「Fun Plus」 Rewards Scheme into Terms & Conditions of “Bonus Points Reward Programme”

### **A. Consolidation of “Fun Plus” Rewards Scheme into “Bonus Points Reward Programme”**

1. When will be the effective date of this “Bonus Points Reward Programme”?

This is tentatively set in the fourth quarter of 2018. The effective date will be notified separately.

2. Why “Fun Plus” will be consolidated into “Bonus Points Reward Programme”?

Starting from the effective date, customer's Bonus Point earned from the eligible transaction of designated banking services will be consolidated with Bonus Point earned from the eligible transaction of Credit Cards. Thus, customer will be more flexible to use Bonus Point for redemption and benefit from more reward items.

Please note that the eligible transaction of designated Banking Services for earning bonus point will be updated, please refer to the Banking Bonus Points Rewards Table (“Banking Bonus Points Table”) published by the Bank from time to time.

For the Banking Bonus Points Table, please refer to Question 3 under Section B.

3. How about my “Fun Plus” Bonus Point which is still unused and valid in 2018?

Your “Fun Plus” Bonus Point earned from the eligible transactions of Banking Services will be multiplied by a designated multiplier according to your customer type based on the below table (if any decimal places, it will be rounded off to the nearest integer) and consolidated with Bonus Point of Credit Card as “Bonus Points Reward Programme”. Also, the expiry date of all of your “Fun Plus” Bonus Point will be extended to Dec 31, 2019. Please note that this is a one-off arrangement due to the consolidation of “Bonus Point Reward Programme”.

Customer Type	Multiplier
PREMIER SELECT BANKING Customer	2.5
PREMIER BANKING Customer (maintaining relationship $\geq$ 3 years)	2.5
PREMIER BANKING Customer (maintaining relationship < 3 years)	2.147
WISE BANKING Customer	1.978
Online Banking Customer	1.891

Example: Assume that you are a PREMIER BANKING Customer (maintaining relationship  $\geq$  3 years), you have 2,000 Bonus Point of banking services before the effective date as below:

“Fun Plus” Bonus Point	To be Expired on Dec 31, 2018	To be Expired on Dec 31, 2019
Before effective date	1,000	1,000

After the effective date, your Bonus Point will be multiplied by 2.5, and Bonus Point to be expired in 2018 will be extended to 2019. Please refer to the result as below:

Bonus Point	To be Expired on Dec 31, 2019
After effective date	5,000

## B. Bonus Point Accumulation

1. Is Corporate account eligible for "Bonus Points Reward Programme"?

No, the eligibility only limited to personal account. This Programme is available to: Customer ("Customer(s)") who

- (i) is the principal cardmember of any valid Visa / Mastercard Credit Card (except CCB (Asia) Hong Kong Airlines Fly Away Credit Card and CCB (Asia) Visa Infinite Credit Cards) ("Credit Card(s)") issued by China Construction Bank (Asia) Corporation Limited ("Bank", "we", "us", or "our"); or
- (ii) maintains PREMIER SELECT / PREMIER BANKING / WISE BANKING service (collectively known as the "Packaged Banking Service") with the Bank ("Packaged Banking Customer(s)"); or
- (iii) maintains Online Personal Banking Service and holds at least one banking product or service (excluding credit card account) with the Bank ("Online Banking Customer(s)").

2. Once the "Bonus Points Reward Programme" effective, which product/service is eligible for Bonus Point? Customer will earn bonus point ("Bonus Point(s)") by using the following banking services ("Services"):

Products/Services	Earn Rate
Credit Cards	1 Bonus Point for every HKD1 spent on retail purchases and cash advances
Designated Banking Services	Please refer to the Banking Bonus Points Rewards Table ("Banking Bonus Points Table") published by the Bank from time to time

3. Will the designated Banking Service for earning Bonus Point be changed?

Yes, services will be added/ removed as below:

Added	Removed
Deposit in Savings/Checking Account	eDeposit
CNY Non-Deliverable Forward	Value Added Payroll Services
Non-leveraged Collateralized Foreign Exchange Trading	Rider of Life Insurance

Below will be the latest Banking Bonus Points Table after effective date:

	Transaction Type <sup>2</sup>	Reward Requirement <sup>3</sup>	Basic Bonus Points Rewards	
			Package Banking Customers	Online Banking Customers <sup>5</sup>
1	Deposit			
	Time Deposit Placement with new funds <sup>4</sup> (tenor ≥ 1 month)	Every HK\$200,000 of transaction amount	180 Points (maximum 540 Points per month)	
	Deposit in Savings/Checking Account  (Monthly Average Balance)	Every HK\$200,000 of balance	180 Points (maximum 900 Points per month)	
2	General Banking Services			
	Outward Remittance through Telegraphic Transfer	Every transaction	360 Points	
	Foreign Currency Trading (foreign exchange via account transfer)	Every HK\$10,000 of transaction amount	180 Points	
	Online Bill Payment	Every 2 transactions of different merchants	180 Points (maximum 360 <del>200</del> Points per month)	
3	Investment Products			
	Mutual Fund Subscription (Subscription fee≥ 1.5%)	Every HK\$2,500 of transaction amount	180 Points	
	Securities Trading (commission rate ≥ 0.18%)	Every HK\$20,000 of transaction amount	180 Points	
	FX Linked Deposit Placement (tenor ≥ 14 days)	Every HK\$20,000 of transaction amount	180 Points	
	Currency Switching	Every HK\$20,000 of transaction amount	180 Points	Not Applicable
	Structured Notes Subscription	Every HK\$20,000 of transaction amount	180 Points	Not Applicable
	Structured Equity-Linked Product Subscription	Every HK\$20,000 of transaction amount	180 Points	Not Applicable
	Bond / Certificate of Deposit Secondary Market Trading	Every HK\$20,000 of transaction amount	180 Points	Not Applicable
	FX Option Trading	Every HK\$200,000 of transaction amount	180 Points	Not Applicable
	FX Margin Trading	Every HK\$200,000 of transaction amount	180 Points	Not Applicable
	CNY Non-Deliverable Forward	Every HK\$200,000 of transaction amount	180 Points	Not Applicable
	Non-leveraged Collateralized Foreign Exchange Trading	Every HK\$20,000 of transaction amount	180 Points	Not Applicable
	4	Life Insurance		
Life Insurance with Annual Premium (applicable for first year of the policy)		Every HK\$1,500 of premium amount	180 Points	Not Applicable
Life Insurance with Single Premium/ Dump in		Every HK\$1,500 of premium amount	180 Points	Not Applicable
5	General Insurance			
	Travel Insurance	Every HK\$150 of premium amount	180 Points	
	Domestic Helper Insurance	Every HK\$150 of premium amount	180 Points	Not Applicable
	Home Contents Insurance	Every HK\$150 of premium amount	180 Points	Not Applicable

4. If I'm a Package Banking customer, can I still redeem reward with an exclusive redemption discount?

Exclusive Redemption Discount will no longer be available. Instead, basic Bonus Points earned by the Designated Banking Services will be multiplied according to different type of Customers.

Customer Type	Multiplier
PREMIER SELECT BANKING Customer	1.33
PREMIER BANKING Customer (maintaining relationship $\geq$ 3 years)	1.33
PREMIER BANKING Customer (maintaining relationship $<$ 3 years)	1.13
WISE BANKING Customer	1.05
Online Banking Customer	1

5. Is Double Bonus Point applicable to the credit card transaction?

No. This is only limited to designate Banking Services.

6. If I have a joint account, can I assign one of the account holder to earn and use the Bonus Point?

No. In case the Designated Banking Services are conducted through a joint account of which all the account holders are eligible for this Programme, only the account holder with the highest priority based on the below criteria will be entitled to earn the Bonus Points or Double Bonus Points. If there is more than one account holder with the highest priority, only the primary account holder will be entitled to earn the Bonus Points or Double Bonus Points.

Priority According To Customer Type
From highest to lowest
(i) PREMIER SELECT BANKING Customer
(ii) PREMIER BANKING Customer (maintaining relationship $\geq$ 3 years)
(iii) PREMIER BANKING Customer (maintaining relationship $<$ 3 years)
(iv) WISE BANKING Customer
(v) Online Banking Customer

Example 1:

Assume that "X" and "Y" opened a joint account, "X" is PREMIER BANKING Customer (maintaining relationship  $<$  3 years), "Y" is PREMIER BANKING Customer (maintaining relationship  $\geq$  3 years), while "X" is the primary account holder.

Account holder who entitled to Bonus Point: "Y", as his/her customer type is the highest. Double Bonus Point will be offered in the birthday month of "Y".

Example 2:

Assume that "X", "Y", "Z" opened a joint account, "X" and "Y" are PREMIER SELECT BANKING Customers, "Z" is WISE BANKING Customer; while "Z" is the primary account holder.

Account holder who entitled to Bonus Point: "Z". As "X" and "Y" with the highest priority, so only the primary account holder will be entitled to earn the Bonus Point or Double Bonus Point. Double Bonus Point will be offered in the birthday month of "Z".

7. Any maximum cap of Bonus Point earned from the eligible transaction of designated Banking Services?

The total Bonus Points earned for each Calendar Year (from 1 January to 31 December) will be capped at 12,500,000 of each Customer for eligible transaction of Designated Banking Services.

8. Any expiry date of Bonus Point?

Bonus Points earned are valid for up to 2 years and will be forfeited without notice on the last day of the following calendar year. For example, Bonus Point earned during 1 January, 2018 to 31 December, 2018 will be expired on 31 December, 2019. Bonus Point earned during 1 January, 2019 to 31 December, 2019 will be expired on 31 December, 2020. All Bonus Points earned will be forfeited and cancelled without notice upon termination or cancellation of all the products and services with the Bank.

9. Which of the designated Banking Services cancelled within 6 months after account opening date, the Bonus Points which have been earned will be forfeited and debited from the Bonus Points Rewards Account directly without any notice?

Including the following designated Banking Services:

	Designated Banking Services
1	Deposit in Savings/ Checking Account
2	Mutual Fund Subscription
3	Securities Trading
4	FX Linked Deposit Placement
5	Currency Switching
6	Structured Product Subscription
7	Bond / Certificate of Deposit Secondary Market Trading
8	FX Margin Trading
9	FX Option Trading
10	CNY Non-Deliverable Forward
11	Non-leveraged Collateralized Foreign Exchange Trading

### C. Bonus Point Redemption

1. Where can I redeem the rewards?

Customer can login to ebanking, click Bonus Point and goes to Bonus Point interface to redeem rewards. The Bank will send an One-Time-Password to customer's mobile number whenever you redeem the rewards.

2. Is Bonus Point able to redeem cash rebate for the transaction fees for designated investment/insurance transactions?

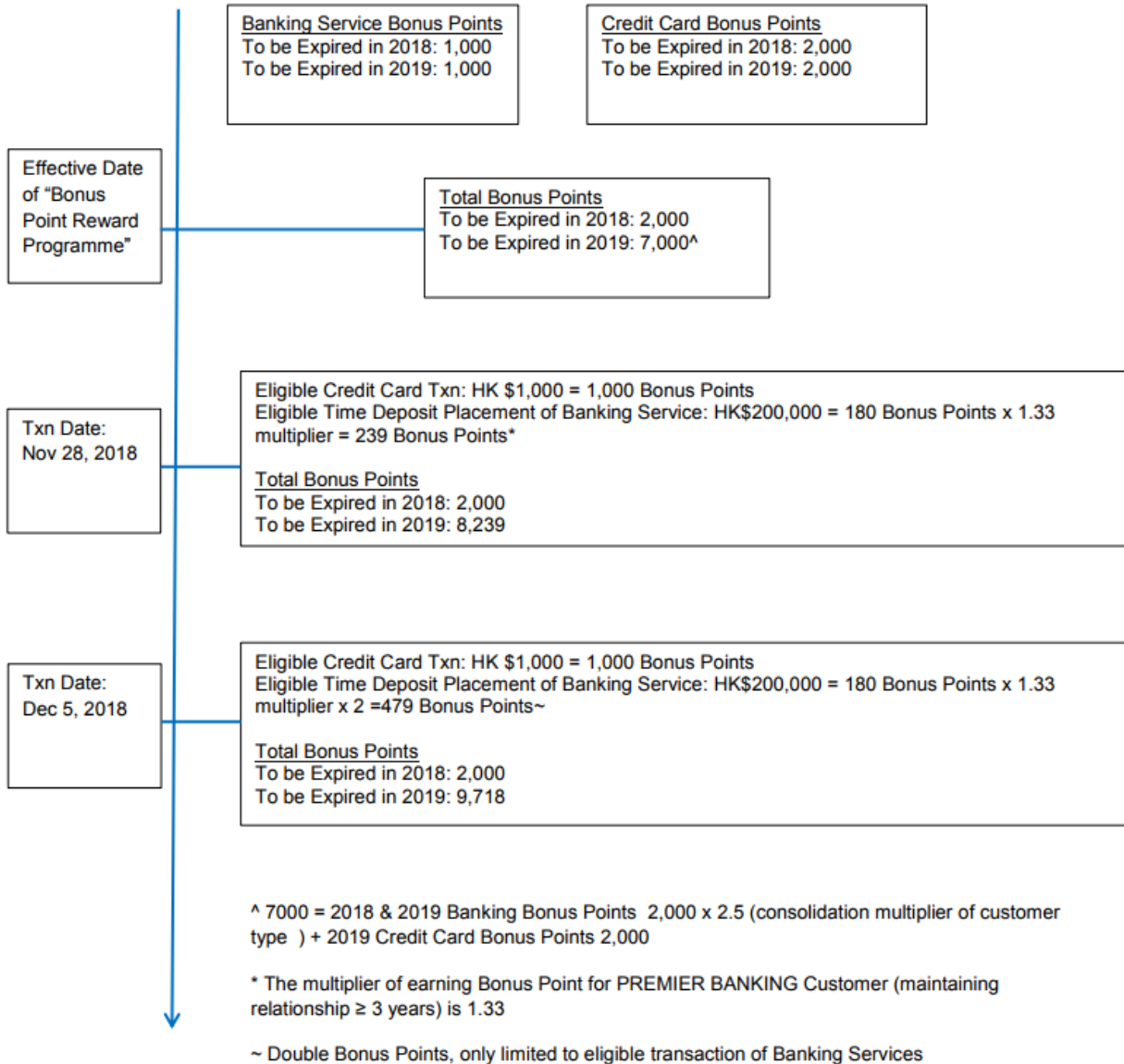
No. However, customer can redeem cash rebate and credit to his/her credit card account.

3. If I'm a Package Banking Customer, can I collect the reward at branch?

No. Unless otherwise specified, redemption letter/voucher/notification will be mailed to the Customer's correspondence address approximately 4 to 6 weeks from our receipt of a successful Redemption. Customer shall contact our Customer Services Hotline at 317 95533 if you fail to receive the redemption letters or vouchers within such period.

#### D. Bonus Point Difference Before & After Consolidation

Assume that you are PREMIER BANKING Customer (maintaining relationship  $\geq 3$  years) before and after the consolidation, and your birthday month is in December



**Annexure 6 "Terms and Conditions for China Construction Bank (Asia) PREMIER SELECT / PREMIER BANKING / WISE BANKING Service" and "PREMIER BANKING and WISE BANKING Birthday Program ("Birthday Offer") Terms and Conditions";**

**A. PREMIER SELECT / PREMIER BANKING / WISE BANKING Services**

1. Am I being affected?

This Terms and Conditions amendment is applicable to the Individual customers of PREMIER SELECT / PREMIER BANKING / WISE BANKING only

2. What are the additional conditions for the Customer to apply PREMIER SELECT / PREMIER BANKING / WISE BANKING Service?

The additional condition is that a Customer has to maintain a valid HKD statement savings account or checking account with the Bank as the settlement account in order to apply for and continue to use the Packaged Banking Service.

**B. PREMIER Savings Account**

1. Can WISE BANKING customer apply for PREMIER Savings Account?

Yes, PREMIER Savings Account applicable to PREMIER SELECT / PREMIER BANKING / WISE BANKING customers.

2. Can the Customer who successfully opens the Premier Savings Account enjoy the Extra Bonus Interest for any deposit balance?

No. For any deposit balance that exceeds the eligible amount, the prevailing saving interest rate applicable to a regular HKD Statement Savings account of the Bank applies. For the eligible amount and latest Extra Interest rate, Please visit the Bank's website [www.asia.ccb](http://www.asia.ccb).

3. If the Customer terminates Packaged Banking Service, any impact on the PREMIER Savings Account?

There are two impacts as following,

- (1) The PREMIER Savings Account will be adjusted to a regular HKD Statement Savings account automatically within the first calendar month immediately after termination of the Packaged Banking Service AND  
(2) The Extra Interest Rate will then cease to apply.

**C. Birthday Offer**

1. I receive the SMS/ eDM Birthday Greeting. Can I select the Birthday Offer via Online Banking?

Sorry, the Birthday offer can no longer redeem via Online Banking. Pls kindly contact your Relationship Manager or visit our branch for redemption.

**Annexure 7 CCB (Asia) "Personal Installment Loan", "Tax installment Loan", "Personal Loan for Employees of China's State-owned Enterprises", "Personal Loan for Employees of China's State-owned Enterprises in Tax Season", "Associate Tax Installment Loan", "Personal Overdraft", "Lease Agreement", "Hire Purchase Agreement" and "Mortgage Loan"**

1. What is the change on the loan account number?

Currently the loan account number is the combination of 3 to 8 digit, after system upgrade the loan account number will be in 26-digit, if you forget the loan account number during the enquiry, it's also acceptable by providing us the HKID card number.

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2. What is the change of the early settlement fee?

Currently it's specified in the loan confirmation letter that when early settlement is made earlier than half of the total tenor of the loan, for example if the total tenor of the loan is 12-month, the early settlement is made right after the 3rd repayment, the Bank will charge not only the early settlement fee but also an amount equivalent to any offers awarded in respect of the loan. After system upgrade, whenever the early settlement is made, the early settlement fee & the amount equivalent to any offers awarded in respect of the loan will be charged.

3. Are those scheduled repayment instruction still valid? If no PPS, any other repayment method?

Please be reminded that the PPS repayment method is only applicable to some of the following loan type, "Personal Installment Loan", "Tax installment Loan", "Personal Loan for Employees of China's State-owned Enterprises", "Personal Loan for Employees of China's State-owned Enterprises in Tax Season". After system upgrade, you are not able to use PPS as the loan repayment method, if you've made scheduled repayment instruction through PPS, your scheduled repayment will be invalid. Please use other repayment method, e.g. by cross cheque, with at least 5 working days before the Repayment Date, and mail to G.P.O. Box 9594, Hong Kong, payable to China Construction Bank (Asia) Corporation Limited. Please write down your loan account number at the back of the cheque. Post-dated cheque is not accepted. Or pay by cash / cheque at any consumer branches of China Construction Bank (Asia) in Hong Kong on or before the Repayment Date. Cash payment will be processed on the same day. Cheque payment will be recognized as payment on its clearance date. Please visit our website [www.asia.ccb.com](http://www.asia.ccb.com) for branch locations.

4. No minimum payment requirement under personal overdraft, is the bank statement still available?

Yes, the bank statement still available, this personal overdraft is related to unsecured personal overdraft. Simply without minimum repayment requirement, the interest is calculated on the overdraft amount and the interest accrued will be shown on the monthly statement.

5. When the mortgage loan is overdue, when will charge a late fee & default interest?

When there is an overdue at the mortgage loan, the late fee & the default interest will be deducted separately in addition to the principal portion of the loan in the next due date. Therefore please reserve sufficient amount in the repayment account so as to debit by the Bank successfully.

## Annexure 8 CCB (Asia) "Personal Loan PIL", "Personal Loan BTL", "CCB HNW", "CCB PNBWD" and "China Mortgage"

1. How will the loan account number change?

Now it is usually composed of 3 - 8 digits. After the system is upgraded, the loan account number will be changed to 26 digits. If you forget the loan account number in the future, you can also provide Mainland Chinese residence or Hong Kong ID card number, we can all check it out for you.

2. After the new system is upgraded, will there still be relevant customer notifications sent?

After the system is upgraded, the Bank will still send relevant customer notifications to the communication methods provided by you, including: SMS, letter and other related notices.

3. After the new system is upgraded, can I upgrade my previous loan information through your inquiry system?

Yes, your loan related information before the system upgrade can be queried.

4. Will it affect the repayment of the loan at the time?

The upgrade of the new system will not affect the way you repay the loan at the time. The DDA originally set in the repayment account is still valid.

**Annexure 9 "China Construction Bank (Asia) Terms And Conditions For Accounts And Related Services (For Individuals)"**

1. What are the changes to Accounts And Related Services (For Individuals) T&C?

The changes include:

- (1) Add the provisions of notices to customers by the Bank in electronic forms
- (2) Delete off-shelf savings/time deposit products and its relevant provisions
- (3) Add the provisions for customer's responsibility of using passbook service
- (4) Update the arrangement of deposit maturing on non-business day. If a deposit with non-renewal maturity instruction and matures on a day which is non-business day, the deposit shall be payable on the maturity day.
- (5) Remove the deposit installment method of direct debit from any bank account of the customer to Fixed Rate Target Savings Accounts
- (6) Since Schedule 6 will be removed, Schedule 7 will be renumbered as Schedule 6.

2. What if a time deposit matures on a day when typhoon warning signal No.8 is issued?

It will be treated as a non-business day:

- (1) Time deposit with renewal instruction: the time deposit shall be payable on the next Business Day (excluding Saturdays) and interest shall be paid to but excluding that day.
- (2) Time deposit with non-renewal instruction: the time deposit shall be payable on the maturity day.

3. What are the methods to pay the deposit installment to my Fixed Rate Target Savings Accounts?

- (1) By direct debit from any bank account of the customer maintained with the Bank.
- (2) For the account in currency other than Hong Kong dollars, by making payment at any branch of the Bank by way of cash, cashier's order or check.