

「积分奖赏计划」

我们尽心为您增值财富，更致力奉上尊尚礼遇，让您生活每一刻尽显不平凡。

透过「积分奖赏计划」，助您从多元化途径赚取积分，更快换取心头好。贵为「智选理财」客户，您的积分将会倍增，更见地位优越。

多元化理财兼享积分奖赏

只需选用下列指定银行产品或服务，即可赚取积分，凭分换领丰富奖赏：

-  定期存款
-  投资产品
-  活期存款
-  人寿保险
-  一般银行服务
-  一般保险

您更可于生日月份获享 **2X 积分奖赏**，尽享双倍开心。

银行积分表<sup>1</sup>

交易类别 <sup>2</sup>	奖赏要求 <sup>3</sup>	可获取之积分
经电汇之汇出汇款	每次交易	360积分
全新资金叙做定期存款 <sup>4</sup> (存款期≥一个月)	每200,000港元之交易金额	180积分 (每月最多可获540积分)
储蓄/支票户口存款 (每月平均结存)	每200,000港元之交易金额	180积分 (每月最多可获900积分)
外币买卖 (适用于账户间之外币转账)	每10,000港元之交易金额	180积分
网上缴费	每2次不同商户的交易	180积分 (每月最多可获360积分)
认购基金 (认购费≥1.5%)	每2,500港元之交易金额	180积分
股票买卖 (佣金≥0.18%)	每20,000港元之交易金额	180积分
叙做外汇挂钩存款 (存款期≥14天)		
货币转存		
认购结构性票据		
认购结构性股票挂钩产品		
二级市场债券 / 存款证买卖		
非杠杆式外汇保证金交易		
外汇期权交易	每200,000港元之交易金额	180积分
外汇孖展交易		
人民币不交收外汇远期交易		
人寿保险：年缴保费 (适用于首年保费)	每1,500港元之保费金额	180积分
人寿保险：整付保费 / 额外缴付保费		
旅游保险	每150港元之保费金额	180积分
家佣保险		
家居保险		

注：  
投资涉及风险。就投资及保险计划，请参阅本指南内的风险披露 / 重要提示。

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积分倍增

客户种类	倍数
「智选理财」客户	1.05

请联络分行职员或于「网上银行」浏览有关积分奖赏及换领要求。

简易换领方法

- 分行
- 「智选理财」专线
- 「网上银行」



关于「积分奖赏计划」之条款及细则的详情，请浏览：  
<https://www.asia.ccb.com/hk/bonus-point-tnc/sc>

Bonus Points Reward Programme

In addition to grow your wealth further, we offer superior rewards to enrich your life to the fullest. With our Bonus Points Reward Programme, you can redeem fabulous rewards more quickly by earning bonus points through diversified channels. As our valued WISE BANKING customer, your bonus point will be multiplied.

Earn Bonus Points via Diversified Banking Services

Simply use the below designated banking products or services to earn bonus points and redeem fabulous rewards :

 Time Deposit

 Investment Products

 Deposit in Savings/Checking Accounts

 Life Insurance

 General Banking Services

 General Insurance

You can also enjoy **2X Bonus Points** during your birthday month to get double happiness.

<sup>1</sup> 上述所列的奖赏要求及可获取之积分由本行不时指定，如有更改恕不另行通知，请浏览本行网页以了解最新的银行积分表。此计划受「积分奖赏计划」条款及细则所约束，并且不可与其他折扣及优惠同时享用。投资涉及风险。

<sup>2</sup> 所赚的积分是根据每个交易记录去决定的。交易不可累积或合并计算。若透过联名户口进行指定银行服务交易，而所有账户持有人均合乎本计划资格，本行将根据指定条件，由最高客户类别的账户持有人获取积分或双倍积分优惠。如多于1位账户持有人均为同等客户类别，只有主要账户持有人方可获取积分或双倍积分优惠。

<sup>3</sup> 如果交易以外币进行，所赚的积分将会根据交易金额去决定。而交易金额会转换成等值的港币及以交易日期或积分计算当日由本行确定适用的的汇率计算（由本行自行决定）。

<sup>4</sup> 积分奖赏只适用以全新资金叙做定期存款，而不适用于定期存款续期。

Notes:  
Investments involve risks.  
For investments and insurance plans, please read the Risk Disclosure / Important Notes of this Customer Guide.



### Banking Bonus Points Table<sup>1</sup>

Transaction Type <sup>2</sup>	Reward Requirement <sup>3</sup>	Bonus Points Rewards
Outward Remittance through Telegraphic Transfer	Every transaction	360 Points
Time Deposit Placement with new funds <sup>4</sup> (tenor ≥ 1 month)	Every HKD200,000 of transaction amount	180 Points (maximum 540 Points per month)
Deposit in Savings/Checking Accounts (Monthly Average Balance)	Every HKD200,000 of balance	180 Points (maximum 900 Points per month)
Foreign Currency Trading (foreign exchange via account transfer)	Every HKD10,000 of transaction amount	180 Points
Online Bill Payment	Every 2 transactions of different merchants	180 Points (maximum 360 Points per month)
Mutual Fund Subscription (subscription fee ≥ 1.5%)	Every HKD2,500 of transaction amount	180 Points
Securities Trading (commission rate ≥ 0.18%)	Every HKD20,000 of transaction amount	180 Points
FX Linked Deposit Placement (tenor ≥ 14 days)		
Currency Switching		
Structured Notes Subscription		
Structured Equity-Linked Product Subscription		
Bond / Certificate of Deposit Secondary Market Trading		
Non-leveraged Collateralized Foreign Exchange Trading	Every HKD200,000 of transaction amount	180 Points
FX Option Trading		
FX Margin Trading		
CNY Non Deliverable Forward Trading		
Life Insurance with Annual Premium (applicable for first year of the policy)		
Life Insurance with Single Premium / Dump in	Every HKD1,500 of premium amount	180 Points
Travel Insurance	Every HKD150 of premium amount	180 Points
Domestic Helper Insurance		
Home Insurance		

Notes:  
Investments involve risks. For investments and insurance plans, please read the Risk Disclosure / Important Notes of this Customer Guide.

### Bonus Point Multiplier

Customer Type	Multiplier
WISE BANKING customer	1.05

Please contact our branch staff or visit Online Banking for the available redemption rewards and the redemption requirement.

### Easy Redemption

- At branches
- WISE BANKING hotline
- Online Banking



For details regarding the Terms & Conditions of the “Bonus Points Reward Programme”, please visit:  
<https://www.asia.ccb.com/hk/bonus-point-tnc/en>

<sup>1</sup> The above reward requirement and bonus points rewards are designated by the Bank from time to time and are subject to change without prior notice. Please visit our Bank's website for the latest Banking Bonus Points Table. The programme is bounded by the "Terms and Conditions for Bonus Points Rewards Programme" and cannot be enjoyed in conjunction with exceptional pricing discounts or other promotional offers. Investment involves risks.

<sup>2</sup> The amount of Bonus Points earned is determined on the basis of each transaction. Transactions cannot be accumulated or combined for calculating Bonus Points rewards. 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 designated 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.

<sup>3</sup> If a transaction is conducted in foreign currency and the amount of Bonus Points earned is based on the transaction amount, the transaction amount will be converted to Hong Kong dollar equivalent using an exchange rate set by the Bank on the transaction date or on the date the amount of Bonus Points earned is calculated (determined by the Bank at its sole discretion).

<sup>4</sup> Only applicable to New Time Deposit placement with new fund and not applicable to time deposit renewals.