

## 「積分獎賞計劃」

我們盡心為您增值財富，更致力奉上尊尚禮遇，讓您生活每一刻盡顯不平凡。

透過「積分獎賞計劃」，助您從多元化途徑賺取積分，更快換取心頭好。貴為「貴賓晉裕」及「貴賓理財」客戶，您的積分將會倍增，更見地位優越。

### 多元化理財兼享積分獎賞

只需選用下列指定銀行產品或服務，即可賺取積分，憑分換領豐富獎賞：



您更可於生日月份獲享 **2X** 積分獎賞，盡享雙倍開心。

註：  
投資涉及風險。就投資及保險計劃，請參閱本指南內的風險披露 / 重要提示。



## 銀行積分表<sup>1</sup>

交易類別 <sup>2</sup>	獎賞要求 <sup>3</sup>	可獲取之基本積分
經電匯之匯出匯款	每次交易	360積分
全新資金做定期存款 <sup>4</sup> (存款期≥一個月)	每200,000港元之交易金額	180積分 (每月最多可獲540積分)
儲蓄/支票戶口存款 (每月平均結存)	每200,000港元之結餘	180積分 (每月最多可獲900積分)
外幣買賣 (適用於賬戶間之外幣轉賬)	每10,000港元之交易金額	180積分
網上繳費	每2次不同商戶的交易	180積分 (每月最多可獲360積分)
認購基金 (認購費≥1.5%)	每2,500港元之交易金額	180積分
股票買賣 (佣金≥0.18%)	每20,000港元之交易金額	180積分
做外匯掛鈎存款 (存款期≥14天)		
貨幣轉存		
認購結構性票據		
認購結構性股票掛鈎產品		
二手市場債券 / 存款證買賣		
非槓桿式外匯保證金交易		
外匯期權交易	每200,000港元之交易金額	180積分
外匯孖展交易		
人民幣不交收外匯遠期交易		
人壽保險：年繳保費 (適用於首年保費)	每1,500港元之保費金額	180積分
人壽保險：整付保費 / 額外繳付保費	每150港元之保費金額	180積分
旅遊保險		
家傭保險		
家居保險		

註：  
投資涉及風險。就投資及保險計劃，請參閱本指南內的風險披露 / 重要提示。

## 積分倍增

客戶類別	倍數
「貴賓晉裕」客戶	1.33
成為「貴賓理財」客戶三年或以上*	
成為「貴賓理財」客戶少於三年*	1.13

\* 獎賞積分之價值將以客戶於賺取積分當日已成為「貴賓理財」客戶之年期計算。

請聯絡分行職員或於「網上銀行」瀏覽有關積分獎賞及換領要求。

## 簡易換領方法

- 分行
- 「貴賓晉裕」/「貴賓理財」專線
- 「網上銀行」



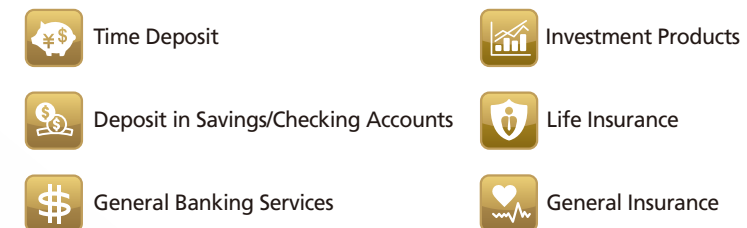
- 1 上述所列的獎賞要求及可獲取之積分由本行不時指定，如有更改恕不另行通知，請瀏覽本行網頁以了解最新的銀行積分表。此計劃受「積分獎賞計劃」條款及細則所約束，並且不可與其他折扣及優惠同時享用。投資涉及風險。
- 2 所賺的積分是根據每個交易記錄去決定的。交易不可累積或合併計算。若透過聯名戶口進行指定銀行服務交易，而所有賬戶持有人均合乎本計劃資格，本行將根據指定條件，由最高客戶類別的賬戶持有人獲取積分或雙倍積分優惠。如多於1位賬戶持有人均為同等客戶類別，只有主要賬戶持有人方可獲取積分或雙倍積分優惠。
- 3 如果交易以外幣進行，所賺的積分將會根據交易金額去決定。而交易金額會轉換成等值的港幣及以交易日期或積分計算當日由本行確定適用的匯率計算（由本行自行決定）。
- 4 積分獎賞只適用以全新資金做定期存款，而不適用於定期存款續期。

## 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 PREMIER SELECT / PREMIER 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 :



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

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>	Rewards Requirement <sup>3</sup>	Basic 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 HK\$200,000 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		
FX Option Trading	Every HKD200,000 of transaction amount	180 Points
FX Margin Trading		
CNY Non Deliverable Forward Trading		
Life Insurance with Annual Premium (applicable for first year of the policy)	Every HKD1,500 of premium amount	180 Points
Life Insurance with Single Premium / Dump in		
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

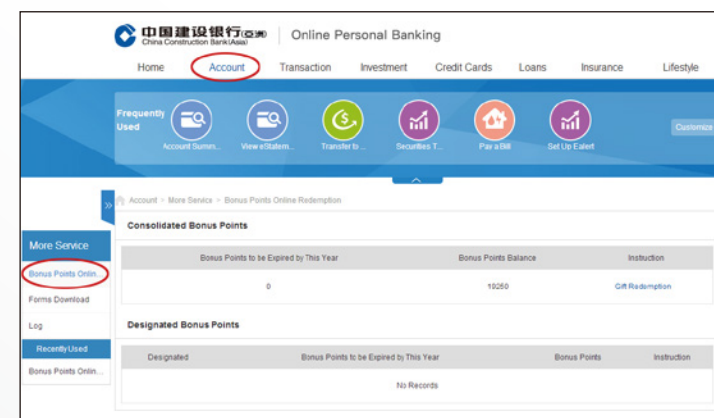
Customer Type	Multiplier
PREMIER SELECT customer	1.33
PREMIER BANKING customer who maintained the relationship for 3 years or more*	
PREMIER BANKING customer who maintained the relationship for less than 3 years*	1.13

\*The value of Bonus Point would be based on the number of years the customer has joined PREMIER BANKING as at the bonus point earned date.

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

## Easy Redemption

- At branches
- PREMIER SELECT / PREMIER BANKING hotlines
- Online Banking



<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.

## 「積分獎賞計劃」之條款及細則

### (A) 積分累積

1. **計劃適用性**—此計劃適用於以下客戶（「客戶」）：

- 任何由中國建設銀行(亞洲)股份有限公司（「本行」或「我們」）所發行而有效的Visa/Mastercard信用卡（建行（亞洲）香港航空Fly Away信用卡及建行（亞洲）Visa Infinite信用卡除外）（「信用卡」）及只適用於信用卡的主卡會員；或
- 仍然使用本行提供的「貴賓晉裕」/「貴賓理財」/「智選理財」服務（統稱「綜合理財服務」）的客戶（「綜合理財客戶」）；或
- 仍然使用本行提供的「網上個人銀行服務」並持有本行任何銀行產品或服務（不包括信用卡）的客戶（「網上理財客戶」）。

2. **賺取積分**—客戶使用以下銀行服務（「服務」）可賺取積分（「積分」）：

產品/服務	賺取積分率
信用卡	購物簽賬及現金透支每港幣1元，可獲取1積分
指定銀行服務	請查閱本行不時公佈的銀行積分獎賞表（「銀行積分表」）

指定銀行服務包括如下：

類別	指定銀行服務
一般銀行服務	<ul style="list-style-type: none"> <li>經電匯之匯出匯款</li> <li>以全新資金做定期存款而存款期為一個月或以上之交易，不適用於續期存款</li> <li>外幣買賣，適用於客戶賬戶間之外幣轉賬買賣</li> <li>網上繳費</li> <li>儲蓄/支票戶口存款</li> </ul>
投資	<ul style="list-style-type: none"> <li>證券買賣而證券交易佣金為0.18%或以上（包括以港元或人民幣計價股票），不適用於認購新股</li> <li>敘做外匯掛鈎存款而存款期為14天或以上之交易，不適用於掉期存款（或其他本行不時定明的存款）</li> <li>貨幣轉存</li> <li>認購結構性票據</li> <li>認購結構性股票掛鈎產品</li> <li>二手市場債券/存款證買賣</li> <li>認購基金而基金認購費為1.5%或以上，不適用於同一基金管理公司的基金轉換交易</li> <li>外匯期權交易，同一交易不會同時計算為外匯孖展買賣而獲享積分</li> <li>外匯孖展買賣，不適用轉倉交易</li> <li>人民幣不交收外匯遠期交易</li> <li>非槓桿式外匯保證金交易</li> </ul>
人壽保險*	成功投保指定的人壽保險計劃（投資相連人壽保險計劃除外），包括以(i)年繳保費（適用於首年）或(ii)整付保費/額外繳付保費投保的人壽保險計劃
一般保險*	成功投保指定的(i)旅遊保險、(ii)家傭保險或(iii)家居保險計劃，而家傭保險及家居保險計劃於本計劃下只適用於綜合理財客戶

\*人壽保險及一般保險的保費金額將以有關保險公司的記錄為準以決定所賺之積分，本行就其準確性或完整性概不負責，亦不會因依賴該等金額而引致之任何損失承擔任何責任。

客戶於其生日的月份進行的指定銀行服務可獲享雙倍積分（包括基本積分）（「生日雙倍積分優惠」）。生日雙倍積分優惠不適用於信用卡的交易。

若透過聯名戶口進行指定銀行服務交易，而所有賬戶持有人均合乎本計劃資格，本行將根據以下條件，由最高客戶類別的賬戶持有人獲取積分或雙倍積分優惠。如多於1位賬戶持有人均為同等客戶類別，只有主要賬戶持有人方可獲取積分或雙倍積分優惠。

優先客戶類別
（由高至低排列）
(i) 「貴賓晉裕」客戶
(ii) 「貴賓理財」客戶（維持關係達3年或以上）
(iii) 「貴賓理財」客戶（維持關係3年以下）
(iv) 「智選理財」客戶
(v) 網上理財客戶

- 信用卡的合資格交易**—積分只適用於以信用卡作出的購物簽賬及現金透支（包括分期付款安排之交易）。以下以信用卡作出的付款類別（包括但不限於）將不會獲取積分：信用額套現分期計劃、「越簽越Fun」分期計劃、繳交財務費用、逾期手續費、所有賬戶服務費用、以個人網上銀行償還保險計劃貸款、繳交稅項、強積金供款；或本行不時決定的交易類別。
- 指定銀行服務的合資格交易**—綜合理財客戶透過本行任何渠道使用上列條款2的指定銀行服務及本行不時指定之銀行服務可獲享積分；而網上理財客戶則須透過本行「網上銀行」或「流動理財」處理指定銀行服務（如適用），方可獲享積分。若指定的銀行服務取消或被沖銷記賬，隨後將不獲享積分。
- 信用卡簽賬之積分上限**—每曆年度（由1月1日至12月31日）（「曆年」）繳交保險公司之任何費用及網上繳費交易所累積的積分上限共為獲批核之最新永久綜合信用額（並不適用於臨時加額之信用額）之12倍。
- 指定銀行服務之合資格交易積分上限**—每位客戶透過指定銀行服務之合資格交易所累積的積分每曆年度（由1月1日至12月31日）上限為12,500,000。
- 積分入賬**—合資格交易所賺取之積分將會在信用卡賬戶入賬時存入客戶的積分獎賞賬戶（「積分獎賞賬戶」）內。透過分期貸款或免息分期付款購物之交易所賺取之積分將會於分期付款金額在信用卡賬戶誌賬時存入。任何透過不合資格交易所賺取之積分將在沒有事先通知的情況下被沖銷記賬。透過指定銀行服務交易所賺的積分將於達到本行不時公佈之銀行積分表所列的交易要求後存入客戶的積分獎賞賬戶。
- 積分之屆滿**—所賺取的積分有效期長達2年及於隨後曆年的最後一天在沒有通知的情況下被自動取消。例子：於2018年1月1日至2018年12月31日期間賺取之積分將於2019年12月31日失效。於2019年1月1日至2019年12月31日期間賺取之積分將於2020年12月31日失效。所有已賺取的積分將於終止或取消本行產品及服務時在沒有通知情況下被沒收及自動取消。當積分存入積分獎賞賬戶後，如客戶在開立該指定銀行服務戶口後6個月之內取消戶口，其所賺的積分將被沒收及在沒有通知的情況下，從積分獎賞賬戶扣除。
- 不可合併積分**—除非另有訂明，透過其他信用卡（包括但不限於銀聯雙幣信用卡、建行（亞洲）Visa Infinite信用卡及建行（亞洲）香港航空 Fly Away 信用卡）所賺取的特選積分並不能與本計劃所賺取的積分合併。

### (B) 積分換領

- 換領**—只有客戶方可作出禮品換領/現金回贈換領/現金券換領/訂購申請（「換領」）。當我們認為有關貨品/服務的供應量充足時，方會接受換領申請。
- 積分之使用**—換領所需積分將從積分獎賞賬戶內扣除。若換領需支付現金，客戶須指定一個隸屬於積分獎賞賬戶的信用卡賬戶以支付現金金額。所有交易詳情將顯示於相應信用卡之下一期月結單上。
- 積分不足**—任何積分不足之換領均會被自動取消。但以同一份實體表格提出換領多件禮品的申請，如積分不足夠換領所有禮品，我們將根據所列明之次序處理有關換領申請。
- 現金回贈的換領**—成功換領之現金回贈將於扣除適用的積分後，存入信用卡賬戶內，而有關現金回贈詳情將顯示於客戶的相應信用卡賬戶之下一期月結單上。
- 積分沒收**—任何就本計劃所作出欺詐或濫用行為可能導致已累積的任何積分將被沒收。
- 換領遞交後不得更改**—換領一經遞交不可更改或撤回。客戶需要根據銀行規定的程序（或不時通知客戶），以積分換領獎賞。若換領不成功，任何已扣除之有關積分及現金金額（如適用）及換領費用（如適用）將一併退回閣下之信用卡賬戶。
- 限制**—所有換領須視乎有關換領的禮品/優惠的供應量而定，並將以先到先得方式處理。如禮品/優惠換罄，我們可以其他相近價值之禮品/優惠代替。我們將不會就換領禮品的供應量短缺或被取代之禮品/優惠或換領優惠積分要求之更改而作出通知。被換領/訂購之禮品/優惠及任何現金券均不得兌換作現金。所有在本計劃下被換領之禮品/優惠均沒有免費試用或退貨服務。
- 禮品換領信/現金券及其他**—除非另有訂明，禮品換領信/現金券/通知書將會於成功換領後約4至6個星期內寄至客戶的通訊地址。客戶若未能於上述時段收到禮品換領信或現金券便須致電我們的客戶服務熱線317 95533。

### (C) 適用於所有現金券換領之條款及細則（「現金券換領」）

- 除非現金券發行公司另有訂明，在本計劃下所換領的現金券（「現金券」）將不可與任何其他推廣優惠或VIP會員優惠一併使用。
- 現金券不能兌換為現金。
- 現金券之使用將受有關的現金券發行公司所定之條款及細則所規限。
- 除儲值現金券外，每一張現金券只可使用一次。
- 現金券須印有現金券發行公司認可之簽署及/或公司蓋章方為生效。任何現金券之影印本或經塗污或殘缺不全或損毀之現金券均不會被接受。
- 客戶必須於任何交易或付款前向現金券發行公司出示有關的現金券。

24. 我們及現金券發行公司均不會就任何因現金券之遺失或損毀負上責任。
25. 現金券發行公司（或，就我們決定，參與之現金券發行公司）可就所有現金券之使用有關的事宜或糾紛作出最終決定。
- (D) 「亞洲萬里通」里數換領之條款及細則（「亞洲萬里通里數換領」）**
26. **換領**—亞洲萬里通里數換領只適用於持有由本行發出的 Visa 或 Mastercard 白金信用卡（建行（亞洲）香港航空Fly Away信用卡除外）（「白金卡」）的客戶。客戶須持有有效的「亞洲萬里通」會籍。
27. **里數換領**—客戶可以15積分換取1「亞洲萬里通」里數，而換領的里數不設最低要求。須繳付換領費用。
28. **換領費用**—每次換領「亞洲萬里通」的首1萬里數費用為HKD100，然後每5,000里數為HKD50（若換領不足5,000里數，亦會收取HKD50）；每次換領費用的上限為HKD300。客戶必須指定一個與積分獎賞賬戶相應的白金卡賬戶以繳付換領費用。
29. **里數之存入**—當本行收到閣下有關於里數換領申請後，本行會將有關申請轉交「亞洲萬里通」安排里數轉換。而有關之里數將於收到「亞洲萬里通」里數換領申請當日起計4至6星期內存入閣下有關於「亞洲萬里通」賬戶內。
30. **換領結果通知**—除非另有訂明，有關換領結果的通知書會寄至客戶的通訊地址。

**(E) 一般條款及細則**

31. **免責條款**—我們將不會補發或就任何遺失或損毀的禮品換領信件或現金券負上責任。本計劃內任何換領之貨品/禮品/獎品之有效性及使用均受供應商的相關使用指示及條款及細則所規限。我們不會充當作為產品/服務供應商的代理人或其代表或負上任何責任。任何有關換領之貨品/禮品/獎品的申索、投訴或糾紛應聯絡有關的產品/服務供應商及與供應商直接解決，而不會解除該客戶對我們所承擔的付款及其他責任。我們就任何被換領之貨品/禮品/獎品不會作出保養保證。任何可提供的保養將受有關供應商所定之條款及細則規限。
32. **最終決定**—我們可於任何時間更改、終止或撤回本計劃及就所有因計劃引發的事宜及紛爭作出最終決定（在我們的酌情權下）。我們可不在作出事先通知的情況下更改任何有關細節及此條款及細則。我們將不會負責或承擔任何客戶或任何人因參與本計劃的任何申索或責任。
33. **信用卡會員合約及條款適用**—所有建行（亞洲）信用卡會員合約內的條款及細則、建行（亞洲）信用卡服務收費一覽表、戶口及有關服務的條款及細則（個人）、中國建設銀行（亞洲）「貴賓晉裕」/「貴賓理財」/「智選理財」服務條款及條件以及一般銀行服務收費表（如適用）將會適用於本計劃。如它們與本條款及細則有任何衝突或差異，則以前者為準。
34. 英文版本為準—本條款及細則中英文版本之間如有任何歧異，即以英文版本為準。

**Terms & Conditions of “Bonus Points Reward Programme”**

**(A) Bonus Point Accumulation:**

1. **PROGRAMME AVAILABILITY** - 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. **POINT EARNING** - 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

Designated Banking Services include the following:

Categories	Designated Banking Services
General Banking Service	<ul style="list-style-type: none"> <li>• Outward Remittance through Telegraphic Transfer</li> <li>• Time Deposit Placement with new funds and deposit tenor of 1 month or above, except time deposit renewals</li> <li>• Foreign Currency Trading, applicable to foreign exchange via Customer’s account transfer</li> <li>• Online Bill Payment</li> <li>• Deposit in Savings/ Checking Account</li> </ul>
Investment	<ul style="list-style-type: none"> <li>• Securities Trading (including HKD or RMB denominated stocks) with brokerage commission equal to or higher than 0.18%, except IPO subscription</li> <li>• FX Linked Deposit Placement with deposit tenor of 14 days or above, except swap deposit (or other deposit as updated by the Bank by time to time)</li> <li>• Currency Switching</li> <li>• Structured Notes Subscription</li> <li>• Structured Equity-Linked Product Subscription</li> <li>• Bond / Certificate of Deposit Secondary Market Trading</li> <li>• Mutual Fund Subscription with subscription fee equal to or higher than 1.5%, not applicable to fund switching transactions within the same fund management company</li> <li>• FX Option Trading and the transaction will not double count as FX Margin Trading for earning Bonus Points</li> <li>• FX Margin Trading, not applicable to rolled-over contracts</li> <li>• CNY Non-Deliverable Forward</li> <li>• Non-leveraged Collateralized Foreign Exchange Trading</li> </ul>
Life Insurance*	Successful application of designated life insurance plans (except investment-linked life insurance plan), including life insurance plans with (i) annual premium (applicable to the first year of the policy) or (ii) single premium / dump in
General Insurance*	Successful application of designated (i) travel insurance plan, (ii) domestic helper insurance plan or (iii) home insurance plan, and domestic helper and home insurance plans are only applicable to Packaged Banking Customer under this Programme

\*The premium amount of Life Insurance and General Insurance used to determine the amount of Bonus Points earned shall be based on the relevant insurance company(ies)’s record and the Bank takes no responsibility to its accuracy or completeness, and disclaims any liability for any loss arising from or in reliance of such amount.

Double Bonus Points (include the basic Bonus Points) will be awarded for the Designated Banking Services used by a Customer during his/her birthday month (“Birthday Double Rewards”). The Birthday Double Rewards are not applicable to transactions in relation to Credit Card.

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 (maintained relationship ≥ 3 years)
(iii) PREMIER BANKING Customer (maintained relationship < 3 years)
(iv) WISE BANKING Customer
(v) Online Banking Customer

3. **ELIGIBLE TRANSACTIONS FOR CREDIT CARD** - Only spending on retail purchases and cash advances (including by installment arrangements) by using the Credit Cards will be eligible for Bonus Points. There are no Bonus Points for the following payment types by Credit Cards, including but not limited to, "Cash Out" Installment Program, "FUN Express" Installment Program, settlement of finance charges, late charges, all account service charges, settlement through online personal banking service for insurance loan repayment, tax payment, payment for MPF contribution, or other categories as we may at our sole discretion determine from time to time.
4. **ELIGIBLE TRANSACTIONS FOR DESIGNATED BANKING SERVICES** - Packaged Banking Customers will be entitled to earn Bonus Points by using the Designated Banking Services stated in Clause 2 or such other banking services as the Bank may specify from time to time through any channels. Online Banking Customers will be entitled to earn Bonus Points by using the Designated Banking Services through Online Banking or Mobile Banking (if applicable) of the Bank only. Bonus Points will not be awarded for any Designated Banking Services that are subsequently cancelled or reversed.
5. **BONUS POINT CAP ON DESIGNATED TRANSACTIONS OF CREDIT CARD** - The total Bonus Points earned for each calendar year (from 1 January to 31 December) ("Calendar Year") will be capped at 12 times of the permanent combined credit limit (not applicable to temporary increase in credit limit) for transaction(s) of online bill payment(s) and payment(s) to insurance companies which are paid by Credit Card.
6. **BONUS POINT CAP ON ELIGIBLE TRANSACTIONS 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.
7. **POSTING OF BONUS POINTS** - The Bonus Points will be credited to the bonus point rewards account ("Bonus Points Rewards Account") of Customers when an eligible transaction is posted on the Credit Card account. For installment loans or interest-free purchase-by-installment transactions, Bonus Points will be credited when an installment is posted on the Credit Card account. Any Bonus Point that credited for ineligible transaction may, without prior notice, be reversed. Bonus Points earned through Designated Banking Services will be credited to the Bonus Points Rewards Account of Customers upon meeting the transaction requirements as set out in the Banking Bonus Points Table published by the Bank from time to time.
8. **EXPIRY OF BONUS POINTS** - 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.  
When Bonus Points have been credited to a Bonus Points Rewards Account and there is a subsequent cancellation of account for that Designated Banking Service within 6 months after account opening, the Bonus Points which have been earned will be forfeited and debited from the Bonus Points Rewards Account directly without any notice.
9. **NO CONSOLIDATION OF BONUS POINTS** - Unless otherwise specified, other types of exclusive Bonus Points earned from other credit cards, including but not limited to, UnionPay Dual Currency Credit Card, CCB (Asia) Visa Infinite Card and CCB (Asia) Hong Kong Airlines Fly Away Credit Card cannot be combined with the Bonus Points earned under this Programme.

#### (B) Bonus Points Redemption

10. **REDEMPTION** - Applications for gift redemption/cash rebate redemption/voucher redemption/purchase requests ("Redemption(s)") may only be made by Customers. Redemptions are only accepted if we consider that the relevant products/services are still available.
11. **USE OF BONUS POINTS** - The Bonus Points required for Redemption will be deducted from the Bonus Points Rewards Account. If cash is required for Redemption, Customer must appoint a Credit Card account which is relevant to the Bonus Points Rewards Account to pay the cash amount. All transaction details will be set out in the subsequent monthly statement of the relevant Credit Card account.
12. **INSUFFICIENT BONUS POINTS** - Any Redemption with insufficient Bonus Points will be automatically rejected. However, for Redemption request of multiple items submitted by the same physical form, if the Bonus Points are not enough to redeem all the items, we will process the Redemption following the listed order.
13. **CASH REBATE REDEMPTION** - Successfully redeemed cash rebate will be credited to the Credit Card account upon deduction of the applicable Bonus Points. The cash rebate details will be shown in the Customer's subsequent monthly statement of the relevant Credit Card account.
14. **FORFEITURE OF BONUS POINTS** - Any fraud or abuse committed in relation to the Programme may result in the forfeiture of any accrued Bonus Points.
15. **NO CHANGE AFTER REDEMPTION SUBMITTED** - Redemption cannot be changed or withdrawn once submitted. Customers are required to redeem the rewards by Bonus Points according the procedures as prescribed by the Bank (or as notified to the Customers by the Bank from time to time). In case of unsuccessful Redemption, any deducted Bonus Points, cash amount (if applicable) and redemption fee (if applicable) will be refunded to your credit card account accordingly.
16. **RESTRICTIONS** - All Redemptions are subject to availability of the redeemed item/offer, and will be accepted on a first-come-first-served basis. We may substitute other items/offers of similar value in case of non-availability. We will not provide notice of non-availability or substitution or any change in Redemption and/or Bonus Points requirements. Items/offers and any vouchers being redeemed/ purchased are not exchangeable for cash. No free trial or return service will be offered in relation to any item/offer redeemed under this Programme.
17. **ISSUE OF REDEMPTION LETTER/VOUCHERS ETC** - 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 he/she fails to receive the redemption letters or vouchers within such period.

#### (C) Terms & Conditions for all Vouchers Redemption ("Voucher Redemption")

18. Vouchers redeemed under this Programme ("Voucher(s)") cannot be used in conjunction with any other promotional or VIP offers, unless otherwise specified by the Voucher issuers.

19. Vouchers are not redeemable for cash.
20. Use of the Vouchers will be subject to the terms and conditions imposed by the Voucher issuers.
21. Except for Vouchers with stored-value nature, each Voucher can only be used once.
22. Vouchers will only be valid with the issuers' authorized signature and/or company chop. Photocopies of Vouchers or defaced or mutilated or damaged Vouchers will not be accepted.
23. Vouchers must be presented to the relevant Voucher issuer before placing an order or settling payment.
24. Neither we nor the Voucher issuers will be responsible for any loss or damage of any Voucher.
25. All matters or disputes in relation to the use of the Voucher will be resolved directly with Voucher issuer and subject to Voucher issuer final decision (or, as we determine, the Voucher issuers).

#### (D) Terms and Conditions of Asia Miles Redemption ("Asia Miles Redemption") :

26. **REDEMPTION** - Asia Mile Redemption is only available to Customer with a Visa or Mastercard Platinum Credit Card (except CCB (Asia) Hong Kong Airlines Fly Away Credit Card) ("Platinum Card(s)") issued by the Bank. Customer shall have a valid membership of Asia Miles.
27. **ASIA MILES REDEMPTION** - Customer can redeem 1 Asia Miles™ by 15 Bonus Points and there is no minimum redeemed Asia Miles. Customer is required to pay redemption fee.
28. **REDEMPTION FEE** - The redemption fee for the first 10,000 miles of each Asia Miles Redemption is HKD100, and HKD50 for every additional 5,000 miles (HKD50 will be charged for less than 5,000 miles) of the same Asia Miles Redemption. The maximum redemption fee for a single redemption is HKD300. Customer must appoint a Platinum Card account which is relevant to the Bonus Points Rewards Account to pay the redemption fee.
29. **MILES CREDITING** - Upon receipt of Asia Miles Redemption request, the Bank will forward the request to Asia Miles Limited for processing. Asia Miles will be credited to your Asia Miles account within 4 to 6 weeks from the day of receiving the Asia Mile Redemption request.
30. **NOTIFICATION OF REDEMPTION RESULT** - Unless otherwise specified, a notification letter for the redemption result will be mailed to the Customer's correspondence address.

#### (E) General Terms & Conditions

31. **DISCLAIMERS** - We will not replace, and have no liability, if any redemption letter or voucher is lost or damaged for any reason. The validity and use of any redeemed item/gift/prize under this Programme is subject to the relevant usage instructions and terms and conditions imposed by the relevant suppliers. We shall not act as, or assume any liability of, a product/service supplier or agent of any such suppliers. Any claim, complaint, or dispute in connection with any redeemed item/gift/prize shall be addressed to and resolved directly with the relevant suppliers, which shall in no way relieve such Customer from his/ her payment and other obligations to us. We provide no warranty for any redeemed item/gift/prize. Any available warranty shall be subject to the terms and conditions set by the relevant suppliers.
32. **FINAL DECISION** - We may modify, terminate or withdraw this Programme at any time and have the final decision at our discretion in all matters and disputes in relation to the Programme. We may vary these terms and conditions without prior notice. We shall not be responsible or liable for any claims or liability in relation to use of this Programme by any Customer or other person.
33. **CARDMEMBER AGREEMENT & TERMS AND CONDITIONS APPLY** - All terms and conditions of the CCB (Asia) Credit Card Cardmember Agreement, the CCB (Asia) Credit Card Fee Schedule, the Terms and Conditions for Accounts and Related Services (For Individuals), the Terms and Conditions for China Construction Bank (Asia) PREMIER SELECT / PREMIER BANKING / WISE BANKING Service and Schedule of Service Fees (whichever applicable) apply to this Programme and shall prevail in case of any conflict or inconsistency with these terms and conditions.
34. **ENGLISH VERSION PREVAILS** - In case of any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

## 風險披露

投資涉及風險。投資產品的價格波動不定，有時波動幅度非常大，甚至可能變得一文不值。投資者不應只根據本文檔便作出任何投資決定，在作出任何投資決定之前，應事先徵詢獨立財務顧問意見及細閱有關產品的銷售文件以獲取進一步資料包括風險因素，確保本身瞭解有關產品之風險性質。

### 證券買賣

買賣證券很可能會招致損失而不是一定獲利。

### 證券孖展買賣

倘若客戶在本行保持一個孖展賬戶，透過存入抵押品融資作交易的損失風險是重大的。客戶遭受的損失可能會大於客戶存於本行作為抵押品的現金及任何其他資產。市場狀況可能令客戶不可能行使或有指令，例如「止蝕」或「止限」指令。客戶可能收到短期通知，須存入額外孖展或利息付款。倘若所須的孖展或利息付款未能在指定時間內作出，客戶的證券抵押品可被清算而毋須客戶同意。此外，客戶對在客戶賬戶中產生的任何不足的款項及對客戶賬戶收取的利息，仍須承擔法律責任。客戶因此應慎重考慮因應客戶本身的財政狀況及投資目標，有關財務安排是否適合。

### 人民幣之貨幣風險

人民幣受中華人民共和國政府的管制（例如，外匯限制）。此外，人民幣也存在貶值風險。閣下倘若以港幣或任何其他貨幣兌換人民幣用作投資人民幣計值投資產品，一旦人民幣貶值，閣下其後兌換人民幣贖回款項或港幣或其他貨幣時將承受損失。

### 網上投資買賣服務

由於無法預料的網絡擠塞及其他原因，互聯網或其他電子或電訊媒介本來並非可靠的通訊媒介，而且透過互聯網或其他電子或電訊媒介進行的交易可能會發生以下情況：(i) 任何或所有投資產品交易的指示或其他訊息的傳送和接收可能出現故障或被延誤，及(ii) 指示可能沒有被執行或被延誤執行，或執行指示所依據的價格與閣下發出指示時的價格不同。網上投資交易系統有其相關的風險，包括硬體和/或軟件故障，而且任何該等系統故障可能導致閣下的指令不能按照閣下指示被執行或者完全不能被執行。任何或所有投資產品交易指示的傳送有發生中斷、失真、遺漏、停頓或被截取以及被誤解或任何溝通失誤的風險。

### 基金投資

基金的過去表現，並不一定反映或保證其將來的表現。客戶有可能損失部份或全部投資本金。本行或任何其他附屬機構並不承擔或擔保該投資所構成的任何責任。於適當範圍內本行可從基金經理獲取佣金或回扣。

### 債券買賣/存款證買賣

買賣債券/存款證涉及流通及利率風險，未必百分百能夠保證賺取利潤，反而可能招致損失。如果債券/存款證發行機構出現信貸或失責事件，客戶有該機構未能如期向客戶繳付利息或本金的風險。投資於新興市場債券/存款證涉及特別考慮及較高風險，例如較大的價格波動、較不完善的監管及法律架構、經濟、社會及政治的不穩定等。

### 結構性股票掛鈎/票據產品

投資結構性股票掛鈎/票據產品，涉及重大風險，包括市場風險、流通性風險、市況變化風險、交易對手的風險，以及發行商不能履行其結構性股票掛鈎/票據產品下義務之風險。客戶務必清楚明白其結構性股票掛鈎/票據產品於到期時可能全無價值。結構性股票掛鈎/票據產品最大的投資回報通常限於已決定的現金金額，假如基礎股票價格移動完全與客戶的觀點相反，客戶面對的潛在損失可達全部投資金額。

### 外匯掛鈎存款

外匯掛鈎存款屬於非上市投資產品，需承擔銀行的信貸及無力償債之風險。其回報限於應付的利息，而該利息將受掛鈎匯率的變動影響。匯率受多種因素影響，包括國際金融、經濟、政治、中央銀行或其他體系干擾及自然事件的發生，有時會驟升或驟跌。雖然回報可能比傳統定期存款為高，但一般都承受較高風險。當掛鈎匯率的浮動與客戶預期有所不同時，客戶可能需承擔損失。除部分類型具有受條件限制的保本性質，其他類型並不保本。外匯掛鈎存款等不同投資於相關掛鈎貨幣。外匯掛鈎存款不受投資者賠償基金保障。若銀行同意客戶於到期前提取，則可能需承擔所涉及的費用，可能減低可取回的回報及本金。外匯掛鈎存款沒有二手市場且不附抵押品，銀行亦有權提早終止。

### 外匯期權交易

外匯期權並不保本，屬於非上市投資產品，可能沒有活躍或流通的二手市場且需承擔銀行的信貸及無力償債之風險。假如銀行無力償債或未能履行其於本產品下的責任，客戶只可以銀行的無抵押債權人身份提出申索。有關投資不等同投資於其參考貨幣，不受投資者賠償基金保障，銀行有權提早終止。槓桿式外匯期權買賣的虧損風險可以十分重大。客戶所蒙受的虧損可能超過客戶的最初保證金的款額。即使客戶定下備用買賣指示，例如「止蝕」和「限價」買賣指示，亦未必可將虧損局限於原先設想的數額。市場情況可能使這些買賣指示無法執行。客戶可能被要求一接到通告即存入額外的保證款額。如客戶未能於所定的時間內提供所需的款額，其未平倉期權合約可能會被平倉。客戶將要為其戶口所出現的任何逆差負責。因此，客戶必須在仔細考慮自己的財務狀況及投資目標後，方可決定作這種買賣。假如市場走勢不利於期權賣方的持倉，理論上期權賣方的潛在虧損是無限的。匯率受多種因素影響，包括國際金融、經濟、政治、中央銀行或其他體系干擾及自然事件的發生，有時會驟升或驟跌。人民幣之貨幣風險：人民幣受中華人民共和國政府的管制（例如，外匯限制）。此外，人民幣也存在貶值風險。閣下倘若以港幣或任何其他貨幣兌換人民幣用作投資人民幣計值投資產品，一旦人民幣貶值，閣下其後兌換人民幣贖回款項或港幣或其他貨幣時將承受損失。某政府可能會在很少或沒有警告的情況下加設外匯管制或其他貨幣政策。該等政策可能對某貨幣的可兌換性有重大影響，從而對閣下持有之外匯交易產生未能預計的影響。投資外匯孖展及放大金額槓桿比率具有高程度風險。請於決定進行交易或投資前，詳閱有關之文件及細則及其所述之風險。

### 外匯孖展交易

槓桿式外匯買賣的虧損風險可以十分重大。您所蒙受的虧損可能超過您的最初保證金的款額。即使您定下備用買賣指示，例如「止蝕」和「限價」買賣指示，亦未必可將虧損局限於您原先設想的數額。市場情況可能使這些買賣指示無法執行。您可能被要求一接到通告即存入額外的保證款額。如您未能於所定的時間內提供所需的款額，您的未平倉合約可能會被平倉。您將要為您的戶口所出現的任何逆差負責。因此，您必須在仔細考慮自己的財務狀況及投資目標後，方可決定作這種買賣。投資外匯孖展及放大金額槓桿比率具有高程度風險。貨幣匯率受多種因素影響，包括國家及國際金融及經濟條件及政治及自然事件的發生。有時正常市場力量會受中央銀行或其他體系所干擾。有時匯率及有關的價目會驟升或驟跌。請於決定進行交易或投資前，詳閱有關之文件及細則及其所述之風險。人民幣之貨幣風險：人民幣受中華人民共和國政府的管制（例如，外匯限制）。此外，人民幣也存在貶值風險。閣下倘若以港幣或任何其他貨幣兌換人民幣用作投資人民幣計值投資產品，一旦人民幣貶值，閣下其後兌換人民幣贖回款項或港幣或其他貨幣時將承受損失。某政府可能會在很少或沒有警告的情況下加設外匯管制或其他貨幣政策。該等政策可能對某貨幣的可兌換性有重大影響，從而對閣下持有之外匯交易產生未能預計的影響。投資外匯孖展及放大金額槓桿比率具有高程度風險。請於決定進行交易或投資前，詳閱有關之文件及細則及其所述之風險。

### 投資滬港通及深港通風險

投資滬港通及深港通不受投資者賠償基金保障，並涉及額度用盡、交易日差異、前端監控對沽出的限制、合資格股票的調出及內地市場風險。

### 人民幣不交收外匯遠期交易

人民幣不交收外匯遠期交易乃金融衍生工具產品。投資決定是由閣下自行作出的，除非中介人於銷售此產品時已向閣下解釋經考慮閣下的財務情況、投資經驗及目標後，此產品是適合閣下的，否則，閣下不應投資在此人民幣不交收外匯遠期交易。

客戶投資此產品前，應閱讀本行有關人民幣不交收外匯遠期交易之條款和條件的介紹文件（包括當中的風險披露聲明）及適用於人民幣不交收外匯遠期交易之任何其他條款及條件、客戶協議及其他補充。請注意，本產品並不保本，即本產品不保證客戶在投資完結時可獲發還本金的全部。倘若人民幣與美元（或其他指定貨幣）之間的匯率在交易訂立至交易結算期間內出現變化，客戶則須承擔蒙受損失的風險。投資人民幣不交收外匯遠期交易可招致重大虧損風險。投資者所蒙受的虧損有可能超出最初保證金。發出「止蝕」或「限價」盤等委託指令未必可將虧損減輕至預定款額。市況可能導致有關的買賣指令無法執行。投資者可能須在短暫通知時間內存入額外保證金。若未能在指定時限內存入所需款項，所持投資有可能被斬倉，而投資者仍須承擔其戶口內因而導致的虧蝕。因此，投資者應按本身的財政狀況及投資目標而仔細考慮有關買賣是否適合其本人。人民幣不交收外匯遠期交易市場並非特別流通，買賣差價有時極高。若干情況下，客戶可能難以訂立交易或將投資平倉。客戶在作出投資時應持有合約直至結算日的打算。

### 非槓桿式外匯保證金交易

註：外幣匯率可升亦可跌。若因外幣匯率升跌而使保證金降至低於您的外匯買賣合約限額的5%，本行會盡快與您聯絡，以便您作出補倉或平倉之決定。

若剩餘保證金少於保證金購催繳起點額，本行可透過口頭、電話或書面形式向客戶作出保證金催繳。客戶應於本行催繳保證金後48小時前向銀行提交金額為剩餘保證金金額及初期保證金金額之間的差額的保證金。若於任何時間，剩餘保證金少於清算起點額，本行可按協議立即（且無需通知客戶）拋售並清算所有外匯交易（包括保證金交易），並使用本行所持有的所有保證金抵銷因拋售及結算所產生的任何淨虧損額。

請注意：外匯買賣的虧損風險可以十分重大。您所蒙受的虧損可能超過您的最初保證金的款額。即使您定下備用買賣指示，例如「止蝕」和「限價」買賣指示，亦未必可將虧損局限於您原先設想的數額。市場情況可能使這些買賣指示無法執行。您可能被要求一接到通告即存入額外的保證款額。如您未能於所定的時間內提供所需的款額，您的未平倉合約可能會在未經您的同意下被平倉。您將要為您的戶口所出現的任何逆差負責。因此，您必須在仔細考慮自己的財務狀況及投資目標後，方可決定作這種買賣。

貨幣匯率受多種因素影響，包括國家及國際金融及經濟條件及政治及自然事件的發生。有時正常市場力量會受中央銀行或其他體系所干擾。有時匯率及有關的價目會驟升或驟跌。

### 貨幣轉存或外幣買賣

貨幣匯率受多種因素影響，包括國家及國際金融及經濟條件及政治及自然事件的發生。有時正常市場力量會受中央銀行或其他體系所干擾。有時匯率及有關的價目會驟升或驟跌。

### 黃金買賣

黃金市場情況反覆，客戶可能會因黃金的交易蒙受損失。黃金並不附帶利息。通過賬戶買入黃金並不代表購買實物金屬或存放款項。在本行所擁有或持有的任何黃金庫存中，客戶並無擁有任何權益，亦無權實物交收黃金。儘管投資可帶來賺取利潤的機會，然而各類投資均存在本身的風險。基於黃金買賣市場的波動性質，黃金的價格或會超出客戶預期的升跌幅度。損失可能會大大減少客戶的投資本金和收益（如有）。客戶在黃金買賣的投資均承受本行的信貸風險。在作出投資決定前，客戶應評估本身的意願及承受風險的能力，本行建議客戶尋求獨立財務顧問的意見。黃金買賣（「本計劃」）已獲證券及期貨事務監察委員會（「證監會」）認可。證監會對本計劃的認可並非對本計劃的保證或推薦，且證監會亦並未對本計劃的商業價值或表現作出擔保。此認可不表示本計劃適合所有投資者，亦並非對其適合某特定投資者或某類別投資者的保證。

### 保險

客戶在投保前，應先閱讀相關保險公司發出的銷售文件，包括產品小冊子、保險利益說明（如適用）及保單文件及條款以了解保險計劃的資料及詳情（包括但不限於詳盡條款、細則、保障範圍、不保事項、收費及產品風險）及考慮該保險產品是否切合個人需要。保單持有人須承受相關保險公司的信貸風險。

就人壽保險而言，保險計劃有機會包含儲蓄成分。部分保費將用作支付保險及相關費用。若客戶並非完全滿意保單，客戶有權在冷靜期內取消保單，並獲退還已繳的相關保費及保費徵費。為行使該權利，相關保險公司的香港總辦事處須於冷靜期內（即是將保單交付予保單持有人或其指定代表後，或將《冷靜期通知書》（說明保單已經可以領取，及「冷靜期」的屆滿日）交付予保單持有人或其指定代表後，緊接起計的21個曆日內，以較先者為準）收到由客戶簽署的取消保單通知書。冷靜期結束後，若客戶在保單期滿前取消保單，其退保價值可能少於客戶已付的保費總額。

## 聲明

銀行是獲相關產品發行商授權的分銷商/代理人，而有關保險產品乃是相關產品發行商而非銀行的產品；對於銀行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍），銀行須與客戶進行金融糾紛調解計劃程序；然而，對於有關產品的合約條款的任何爭議應由保險公司與客戶直接解決。本文檔的資料並不構成買賣任何投資或保險產品的建議或要約。本文檔、上述外匯掛鈎存款及外匯期權由中國建設銀行（亞洲）股份有限公司發行。中國建設銀行（亞洲）股份有限公司為一間受香港金融管理局規管之持牌銀行、保險公司條例下的認可保險代理，及證券及期貨條例下的註冊機構（中央編號：AAC155），從事第一類（證券交易）及第四類（就證券提供意見）的受規管活動。本文檔並未經香港任何監管機構審閱。

中國建設銀行（亞洲）股份有限公司（保險中介人牌照號碼：FA3132）（「本行」）為友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）（「友邦」）、富衛人壽保險（百慕達）有限公司（於百慕達註冊成立之有限公司）（「富衛人壽」）、昆士蘭聯保保險有限公司（「昆士蘭保險香港」）及中國太平保險（香港）有限公司（「太平香港」）之委任保險代理機構，於香港特別行政區分銷人壽保險及一般保險產品。相關人壽保險及一般保險產品為保險公司之產品，而非本行之產品。友邦或富衛人壽為上述人壽保險產品的發行及承保人。友邦及富衛人壽已獲保險業監管局（「保監局」）授權及受其監管，於香港特別行政區經營長期保險業務；昆士蘭保險香港或太平香港為上述一般保險產品的發行及承保人。昆士蘭保險香港及太平香港已獲保險業監管局授權及受其監管，於香港特別行政區經營一般保險業務。有關人壽保險或一般保險產品詳情（包括但不限於各項保障項目及承保範圍、詳盡條款、主要風險、細則、不保事項、重要事項、保單費用及收費），請參閱相關保險公司發給的銷售文件，包括產品小冊子、保險利益說明（如適用）及保單文件及條款。友邦、富衛人壽、昆士蘭保險香港及太平香港保留根據擬受保人（如適用）及客戶於投保時所提供的資料而自行決定是否接受或拒絕任何人壽保險或一般保險產品申請的權利。對於本行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍），本行須與客戶進行金融糾紛調解計劃程序；然而，對於有關人壽保險或一般保險產品的合約條款的任何爭議，應由保險公司與客戶直接解決。此網頁只在香港特別行政區（「香港」）刊發，內容僅供參考，不應被視為在香港境內或境外購買任何保險產品的要約、建議或招攬。

根據《保險業條例》（第41章）下的保險業（徵費）規例（第41章）及保險業（徵費）令（第41J章）訂明，由2018年1月1日起，保單持有人須向保險業監管局繳交「保費徵費」，詳情可瀏覽保監局網頁。有關保監局的最新資訊，請瀏覽<https://www.ia.org.hk>。有關保險投訴局的最新資訊，請瀏覽<https://www.icb.org.hk>。

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請瀏覽[www.asia.ccb.com](http://www.asia.ccb.com)參閱最新有關個人資料（私隱）條例之客戶通告。

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## Risk Disclosure

Investment involves risks. The prices of investment products fluctuate, sometimes dramatically, and may become valueless. Investors should not invest based on this document alone. Before making any investment decision, customers must consult their own independent financial advisors and read the relevant offering documents for further details including the risk factors in their order to ensure that they fully understand the risks associated with the investment products.

### Securities Trading

It is as likely that losses will be incurred rather than profits made as a result of buying and selling securities.

### Securities Margin Trading

If a client maintains a margin account with the Bank, the risk of loss in financing a transaction by deposit of collateral is significant. The client may sustain losses in excess of the client's cash and any other assets deposited as collateral with the Bank. Market conditions may make it impossible to execute contingent orders, such as "stop-loss" or "stop-limit" orders. The client may be called upon at short notice to make additional margin deposits or interest payment. If the required margin deposits or interest payments are not made within the prescribed time, the client's securities collateral may be liquidated without the client's consent. Moreover, the client will remain liable for any resulting deficit in the client's account and interest charged on the client's account. The client should therefore carefully consider whether such a financing arrangement is suitable in light of the client's own financial position and investment objectives.

### RMB Currency Risk

RMB is subject to the PRC government's control (for example, exchange restrictions). Besides, there is no guarantee that RMB will not depreciate. If customers convert Hong Kong Dollar or any other currency into RMB so as to invest in RMB denominated investment products and subsequently convert the RMB redemption proceeds back into Hong Kong Dollar or any other currency, you may suffer a loss if RMB depreciates against Hong Kong Dollar or other currency.

### Online Investment Trading Services

Due to unpredictable network traffic congestion and other reasons, the Internet and other electronic media may not be reliable media of communication and transactions conducted over the Internet and via other electronic media are subject to: (i) possible failure or delay in the transmission and receipt of instructions for any or all transactions in investment products or other information, and (ii) possible failure or delay of execution or execution at prices different from those prevailing at the time when your instructions were given. There are risks associated with the online investment trading system, including the failure of hardware and/or software, and the result of any such system failure may be that your orders are either not executed according to your instructions or are not executed at all. There are risks of interruption, distortion, omission, blackout or interception during the transmission of instructions for any or all transactions in investment products, as well as of any misunderstanding or errors in communication.

### Mutual Fund Investment

The past performance of a mutual fund is not a guide to its future performance and yields are not guaranteed. Customers could lose some or all of the principal amount invested. Funds are not obligations of, or guaranteed by, the Bank or any of its affiliates. The Bank will normally be paid a commission or rebate by the fund manager.

### Bond Trading/ Certificate of Deposit Trading

Trading of bond/ certificate of deposit involves liquidity risk and interest rate risk and there is no 100% guarantee of positive return but loss may be incurred. There is a risk that the bond/ certificate of deposit issuer fails to promptly pay the client the interest or principal if a credit event or default occurs on the bond/ certificate of deposit issuer. Investing in emerging markets bonds involves special consideration and higher risks, such as greater price volatility, less developed regulatory and legal framework, economic, social and political instability, etc.

### Structured Equity-linked/ Notes Subscription Products

Investment in structured equity-linked/ notes subscription products involves substantial risks including market risks, liquidity risks, risks relating to changes in market conditions, counterparty risks, and the risks that the issuer(s) will be unable to satisfy its obligations under the structured equity-linked/ notes subscription products. Customers should recognize that their structured equity-linked/ notes subscription products may mature worthless. While the maximum return on a structured equity-linked/ notes subscription product is usually limited to a predetermined amount of cash, an investor stands to potentially lose up to the entire investment amount if the underlying stock price moves substantially against the investor's view.

### FX Linked Deposit

FX linked deposit is an unlisted investment product and subject to the credit and insolvency risk of the Bank. Its return is limited to the interest payable, which will be dependent on movements in some linked exchange rate. Exchange rates are affected by a wide range of factors, including international finance, economics, politics, central banks and other bodies intervention and natural events, and may rise or fall rapidly. Whilst the possible return may be higher than conventional time deposits, it is normally associated with higher risks. When the fluctuation of the linked exchange rates differs from what the customer expected, the customer may have to bear the loss. While some FX linked deposit types are principal-protected conditionally, others are not principal-protected. FX linked deposit is not the same as investing in its linked currency. It is not protected by the Investor Compensation Fund. If the FX linked deposit is approved by the Bank to be withdrawn before its maturity, the customer may also need to bear the costs involved which may reduce the return and the principal amount of FX linked deposit he may get back. There is no secondary market for the FX linked deposit and it is not collateralized. The Bank can early terminate FX linked deposit.

### FX Option Trading

FX options are not principal-protected and are unlisted. There may not be an active or liquid secondary market. They are subject to the credit and insolvency risks of the Bank. If the Bank becomes insolvent or defaults on its obligations under this product, customers can only claim as an unsecured creditor of the Bank. Investing in FX options is not the same as investing in the reference currencies. FX options are not covered by the Investor Compensation Fund and may be early terminated by the Bank. The risk of loss in FX option trading can be substantial. Customers may sustain losses in excess of their initial margin funds. Placing contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. A customer may be called upon at short notice to deposit additional margin funds. If the required funds are not provided within the prescribed time, the customer's position may be liquidated. The customer will remain liable for any resulting deficit in the customer's account. Customers should therefore carefully consider whether such trading is suitable in light of their own financial position and investment objectives. The maximum potential loss for an option seller is theoretically unlimited if the market movement is unfavorable to his position. Exchange rates are affected by a wide range of



factors, including international finance, economics, politics, central banks and other bodies intervention and natural events, and may rise or fall rapidly. RMB is subject to the PRC government's control (for example, exchange restrictions). Besides, there is no guarantee that RMB will not depreciate. If customers convert Hong Kong Dollar or any other currency into RMB so as to invest in RMB denominated investment products and subsequently convert the RMB redemption proceeds back into Hong Kong Dollar or any other currency, you may suffer a loss if RMB depreciates against Hong Kong Dollar or other currency. Exchange controls or other monetary measures may be imposed by a government, sometimes with little or no warning. Such measures may have a significant effect on the convertibility or transferability of a currency and may have unexpected consequences for a FX Transaction that the Customer is holding. Please refer to the risk disclosures in the specific documentation of these products before making a decision to invest using margin or leverage.

#### FX Margin Trading

The risk of loss in leveraged foreign exchange trading can be substantial. You may sustain losses in excess of your initial margin funds. Placing contingent orders, such as "stop loss" or "stop limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. You may be called upon at short notice to deposit additional margin funds. If the required funds are not provided within the prescribed time, your position will be liquidated. You will remain liable for any resulting deficit in your account. You should therefore carefully consider whether such trading is suitable in light of your own financial position and investment objectives. Currency exchange rates are affected by a wide range of factors, including national and international financial and economic conditions and political and natural events. The effect of normal market force may at times be countered by intervention by central banks and other bodies. At times, exchange rates, and price linked to such rates, may rise or fall rapidly. Please refer to the risk disclosures in the specific documentation of these products before making a decision to invest using margin or leverage. RMB is subject to the PRC government's control (for example, exchange restrictions). Besides, there is no guarantee that RMB will not depreciate. If customers convert Hong Kong Dollar or any other currency into RMB so as to invest in RMB denominated investment products and subsequently convert the RMB redemption proceeds back into Hong Kong Dollar or any other currency, you may suffer a loss if RMB depreciates against Hong Kong Dollar or other currency. Exchange controls or other monetary measures may be imposed by a government, sometimes with little or no warning. Such measures may have a significant effect on the convertibility or transferability of a currency and may have unexpected consequences for a FX Transaction that the Customer is holding. Please refer to the risk disclosures in the specific documentation of these products before making a decision to invest using margin or leverage.

#### Shanghai-Hong Kong Stock Connect/ Shenzhen-Hong Kong Stock Connect

Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect are not covered by Hong Kong's Investor Compensation Fund. They involve risks of quotas used up, difference in trading day, restrictions on selling imposed by front-end monitoring, recalling of eligible stocks, and mainland market risks.

#### Chinese Yuan Non-Deliverable Forward

Chinese Yuan Non-Deliverable Forward (CNY NDF) is a derivative product. The investment decision is yours but you should not invest in the CNY NDF unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

Prior to investing in this product, Customer should carefully read the terms and conditions set out in the feature sheet for Renminbi Non-Deliverable Forward ("CNY NDF") (including the Risk Disclosure Statements), together with any other terms and conditions or Customer agreements and other supplement to which the transaction may be subject. Please note that this product is not principal-protected, i.e. it does not guarantee the return of the entire amount of the principal at the end of the investment. Customer bears risk of loss should the exchange rate between CNY and USD (or other specified currencies) changes between the time the transaction is entered into and the settlement date. The risk of loss in investing in CNY NDF can be substantial. You may sustain losses in excess of your initial margin funds. Placing contingent orders such as "stop loss" or "stop limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. You may be called upon at short notice to deposit additional margin funds. If the required funds are not provided within the prescribed time, your position may be liquidated. You will remain liable for any resulting deficit in your account. You should therefore carefully consider whether such investment is suitable in light of your own financial position and investment objectives. The CNY NDF market is not particularly liquid and the bid-and-offer spreads are sometimes probably exceptionally high. In some cases, it may be difficult for Customer to enter into a transaction or square off the positions. When investing in this product, Customer will be expected to hold the contracts till settlement date.

#### Non-leveraged Collateralized Foreign Exchange Trading

NOTE: Foreign exchange rates can move in favor of or against you. If they move against you to the extent that your margin deposit goes below 5% of your foreign exchange contract line of credit, we will endeavor to contact you as soon as possible to give you the option of depositing more funds or closing your position.

If the Remaining Margin is less than the Margin Call Threshold Amount, then the Bank may make a margin call on the Customer by oral, telephonic or written notice. If the Bank makes a margin call, customer shall deliver to the Bank not later than 48 hours after the margin call, additional margin in the amount of the difference between the Remaining Margin and the Initial Margin Amount. If at any time the Remaining Margin is less than the Liquidation Threshold Amount, then the Bank may immediately and without notice to customer close-out and liquidate all FX Transactions (including Margin Transactions) as provided for in the Agreement and apply all margin held by the Bank against any net loss resulting from such close-out and liquidation.

IMPORTANT: The risk of loss in foreign exchange trading can be substantial. You may sustain losses in excess of your initial margin funds. Placing contingent orders, such as "stop loss" or "stop limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. You may be called upon at short notice to deposit additional margin funds. If the required funds are not provided within the prescribed time, your position will be liquidated without your consent. You will remain liable for any resulting deficit in your account. You should therefore carefully consider whether such trading is suitable in light of your own financial position and investment objectives.

Currency exchange rates are affected by a wide range of factors, including national and international financial and economic conditions and political and natural events. The effect of normal market force may at times be countered by intervention by central banks and other bodies. At times, exchange rates, and price linked to such rates, may rise or fall rapidly.

#### Currency Switching or Foreign Exchange

Currency exchange rates are affected by a wide range of factors, including national and international financial and economic conditions and political and natural events. The effect of normal market forces may at times be countered by intervention by central banks and other bodies. At times, exchange rates, and prices linked to such rates, may rise or fall rapidly.

#### Gold Trading

The gold market is volatile and a loss may be incurred from trading gold. Gold does not bear interest. A customer's purchase of gold for the account does not represent a purchase of physical gold or a deposit of money. Customers will not have any interest in

any gold owned or held by the Bank, or be entitled to physical delivery of gold. Although investment may bring about profit opportunities, each kind of investment tool comes with its own risks. Due to the fluctuating nature of the gold market, the gold price may rise or fall beyond customers' expectations and the losses may substantially reduce customers' capital invested and

earnings (if any). Customers' investments in Gold Trading are subject to the credit risk of the Bank. Before making any investment decision, customers should assess their own willingness and ability to bear risks and seek advice from independent financial advisors. Gold Trading (the "Scheme") has been authorized by the Securities and Futures Commission ("SFC"). The SFC's authorization of the Scheme is not an endorsement or recommendation of the Scheme nor does it guarantee the commercial merits of the Scheme or its performance. It does not mean the Scheme is suitable for all investors nor it is an endorsement of its suitability for any particular investor or class of investors.

#### Insurance

Customers should read the sales documents, including product brochure, benefit illustration (if applicable) and policy documents and provisions issued by relevant insurance company to understand the details of the insurance plan (including but not limited to detailed terms, conditions, coverage, exclusions, fees and product risks) and consider whether the insurance product meets their personal needs before application. Policyholders are subject to the credit risk of relevant insurance company.

For life insurance product, an insurance plan may comprise a savings element. Part of the premium will be paid for the insurance and related costs. If a customer is not completely satisfied with his/her life insurance policy, the customer has a right to cancel it within the cooling off period and obtain a refund of relevant premium and levy paid. To exercise such right, a notice of cancellation signed by the customer must be received by relevant insurance company's Hong Kong Main Office within the cooling off period (i.e. within 21 calendar days immediately following either the day of the delivery of the policy or delivery of a Cooling-off Notice (stating the availability of the policy and expiry date of the cooling off period) to the customer or the customer's nominated representative, whichever is the earlier). After the cooling off period is expired, if a customer cancels the policy before maturity, the surrender value may be less than the total premium the customer has paid.

#### Disclaimer

The Bank is an authorized distributor / an agent of the relevant product issuer(s) and the concerned products are products of such product issuer but not the Bank; and in respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the product should be resolved between directly between the relevant product issuer(s) and the customer. This document does not constitute advice to buy or sell, or an offer with respect to any investment or insurance products. This document, the FX linked deposits and FX options abovementioned are issued by China Construction Bank (Asia) Corporation Limited which is a licensed bank regulated by the Hong Kong Monetary Authority, an approved insurance agent under the Insurance Companies Ordinance and a Registered Institution (CE No. AAC155) under the Securities and Futures Ordinance to carry on Type 1 (Dealing in Securities) and Type 4 (Advising on Securities) Regulated Activities. This document has not been reviewed by any regulatory authorities in Hong Kong.

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Pursuant to the Insurance (Levy) Regulation (Cap. 41) and the Insurance (Levy) Order (Cap. 41) under the Insurance Ordinance (Cap. 41), the IA collects levies for insurance premiums from policyholders with effect from 1 January 2018. For further details, please visit the website of IA. For the latest information about the IA, please visit <https://www.ia.org.hk>. For the latest information about The Insurance Complaints Bureau, please visit <https://www.icb.org.hk>.

### To Borrow or not to borrow? Borrow only if you can repay!

Please visit [www.asia.ccb.com](http://www.asia.ccb.com) to read our latest Notice to Customers relating to the Personal Data (Privacy) Ordinance.

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