

「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「智選理財」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：

-  定期存款
-  投資產品
-  活期存款
-  人壽保險
-  一般銀行服務
-  一般保險

您更可於生日月份獲享 **2X 積分獎賞**，盡享雙倍開心。

銀行積分表¹

| 交易類別 ² | 獎賞要求 ³ | 可獲取之積分 |
|--------------------------------------|-------------------|------------------------|
| 經電匯之匯出匯款 | 每次交易 | 360積分 |
| 全新資金敍做定期存款 ⁴ (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港元之交易金額 | 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 |
| 敍做外匯掛鈎存款 (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 | | |
| 旅遊保險 | 每150港元之保費金額 | 180積分 |
| 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。

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積分倍增

| 客戶種類 | 倍數 |
|----------|------|
| 「智選理財」客戶 | 1.05 |

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
- 「智選理財」專線
- 「網上銀行」



關於「積分獎賞計劃」之條款及細則的詳情，請瀏覽：
<https://www.asia.ccb.com/hk/bonus-point-tn>

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.

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。

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



Banking Bonus Points Table¹

| Transaction Type ² | Reward Requirement ³ | Bonus Points Rewards |
|--|---|---|
| Outward Remittance through Telegraphic Transfer | Every transaction | 360 Points |
| Time Deposit Placement with new funds ⁴ (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) | 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 |
|-----------------------|------------|
| 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>

¹ 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.

² 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.

³ 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).

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