



飛快加入 賞即飛天地 毋須差少少，立即出發遊世界

Join INSTANT TRAVEL CLUB now Let the explorer in you discover the world today

我們現誠邀建行(亞洲)白金卡會員[#]免費加入「賞即飛天地」。凡成功登記，除可繼續享用現有信用卡禮遇，更可盡享連串精彩旅遊禮遇，讓您盡情旅遊、享受人生。

CCB (Asia) cordially invites Platinum cardmembers[#] to join "Instant Travel Club". Upon successful registration, you can enjoy a series of exciting travel privileges along with all existing card benefits. You can now travel worry free.

「賞即飛天地」會員可享以下禮遇，讓您精明節省及靈活安排旅行開支：

"Instant Travel Club" members can enjoy following privileges for you to manage your expenses wisely and travel smart:

0% 旅遊任分期 Travel Instalment

- ▶ 0% 利息 + 0% 手續費 0% Interest + 0% Handling Fee
- ▶ 旅遊費用分6個月慢慢還 Travel expense to be settled in 6 months

旅遊及海外簽賬享3倍積分

3 times bonus point for travel and overseas transactions

旅行團、機票、海外消費購物以至海外酒店住宿簽賬均可獲額外積分獎賞

Applicable on transactions of travel tours, airfare, overseas shopping expenditure and even overseas hotel accommodation

里數預支

Advance Mileage Redemption

會員可預支積分換取里數讓您毋須差少少，與摯愛家人享受假期，然後再儲積分。

Cardmembers can advance bonus points for mileage redemption. Depart whenever you wish and enjoy the vacation with your family and loved ones without the wait on accumulating miles. Fly first and earn the redeemed points later.

里數預支時段：每年由5月1日至12月31日

Redemption Period: Each year from May 1 - December 31

賞到飛起 立即起飛!

Act Now and Register!

由即日起所有新會員及現有會員均可享永久免會費優惠

From now on, all new and existing members can enjoy perpetual membership fee waiver

[#] 不包括建行(亞洲)香港航空Fly Away信用卡、Home+ 信用卡、建行(亞洲)京東信用卡、任何銀聯雙幣信用卡及商務卡

Excluding CCB (Asia) Hong Kong Airlines Fly Away Credit Card, Home+ Credit Card, CCB (Asia) JD Credit Card, any UnionPay Dual Currency Credit Card and Business Card

註：3倍積分獎賞已包括積分優惠獎賞計劃下之基本積分。合資格信用卡會員每曆年度可於此計劃中獲取最多150,000額外積分獎賞(不包括基本積分)。

Note: 3 times bonus point rewards has included the basic bonus points given under Bonus Point Program. Eligible Cardmember can receive a maximum of 150,000 extra bonus points (excluding the basic bonus points) per Eligible Credit Card per calendar year under the Bonus Points Rewards.

請填妥下列登記表格並郵寄或傳真回本行。郵寄至香港九龍灣宏照道18號中國建設銀行中心16樓或傳真至3111 6104

Please complete below registration form and return to us by mail or fax. Mail to 16/F, CCB Centre, 18 Wang Chiu Road, Kowloon Bay, Hong Kong or fax to 3111 6104

本人欲以下列信用卡登記「賞即飛天地」。本人已細閱、明白及同意遵守有關「賞即飛天地」之條款及細則。
I would like to register for Instant Travel Club with the below indicated credit card account. I have read, understand and agree to be bound by the Terms and Conditions of Instant Travel Club.

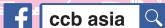
信用卡主卡會員姓名 Name of Principal Cardmember	信用卡號碼 Credit Card No.
_____	_____ _____ _____ _____ _____ _____ _____ _____ _____ _____
信用卡主卡會員簽署 Signature of Principle Cardmember	日期 Date
_____	_____ _____ _____ _____ _____ _____ _____ _____ _____ _____
	_____ _____ _____ _____ _____ _____ _____ _____ _____ _____
	_____ _____ _____ _____ _____ _____ _____ _____ _____ _____
	_____ _____ _____ _____ _____ _____ _____ _____ _____ _____
	_____ _____ _____ _____ _____ _____ _____ _____ _____ _____

X 簽署必須與信用卡上之簽名相符 Signature should correspond with specimen on credit card account

借定唔借？還得到先好借！

To borrow or not to borrow?

Borrow only if you can repay!



中国建设银行(亞洲)
China Construction Bank (Asia)

建行(亞洲)白金卡24小時客戶服務熱線 CCB (Asia) Platinum Card 24-hour Customer Service Hotline: 317 95588

www.asia.ccb.com



「賞即飛天地」(「本計劃」)之條款及細則

- 1. 本計劃** — 本計劃只適用於由中國建設銀行(亞洲)股份有限公司(「本行」,「我們」)所發行的白金信用卡(「信用卡」)的主卡會員(「會員」,「閣下」)(但不包括建行(亞洲)香港航空Fly Away信用卡、Home+ 信用卡、建行(亞洲)京東信用卡、任何銀聯雙幣信用卡及商務卡),並只適用於已登記本計劃之信用卡(「合資格信用卡」)。
- 2. 登記** — 閣下必須致電我們的「賞即飛天地」登記熱線3179 5508、登入本行網上銀行或填寫申請表格進行登記。登記確認信將於2星期內郵寄予成功登記之會員(「合資格會員」)之通訊地址。如信用卡會員持有多於一張合資格信用卡,只要以其中一張成功登記,則會籍自動適用於其名下所有其他合資格的信用卡。
- 3. 會籍** — 本計劃所有禮遇將由成功登記後之第二個工作天起生效並有效至閣下致電或書面通知我們取消本計劃之登記。若閣下於成功登記本計劃後申請另一張合資格信用卡,則有關登記自動適用於該新發的合資格信用卡,而所有優惠將於該信用卡之發卡日生效。新卡會員於申請信用卡時同時遞交登記申請,本計劃的所有優惠之生效期為信用卡(「卡賬戶」)開戶日期之下一個月份首天。本計劃之生效期(「賞即飛天地會籍生效期」)以詳列於登記確認信上之日期為準。本計劃所有禮遇將由成功登記後之第二個工作天起生效並有效至閣下致電或書面通知我們取消本計劃之登記。若閣下於成功登記本計劃後申請另一張合資格信用卡,則有關登記自動適用於該新發的合資格信用卡,而所有優惠將於該信用卡之發卡日生效。新卡會員於申請信用卡時同時遞交登記申請,本計劃的所有優惠之生效期為信用卡(「卡賬戶」)開戶日期之下一個月份首天。本計劃之生效期(「賞即飛天地會籍生效期」)以詳列於登記確認信上之日期為準。
- 4. 禮遇** — 合資格會員可享下列禮遇:

「額外積分獎賞」

- i. 積分獎賞** — 由閣下的賞即飛天地會籍生效期起,合資格的簽賬可享3倍積分獎賞(3倍積分獎賞已包括積分獎賞計劃下之基本積分)(「積分獎賞」)。有關積分獎賞賬戶(「積分獎賞賬戶」)之詳情,請參閱「積分獎賞計劃」換領計劃之條款及細則。
- ii. 合資格的簽賬** — 所有本地旅遊(包括於旅行社及航空公司)之簽賬及以合資格信用卡作出的非港幣之海外零售簽賬可獲(i)所列之積分獎賞。合資格的簽賬須為已誌賬之交易。合資格信用卡會員之每張合資格信用卡每曆年度可於此計劃中獲取最多150,000額外積分獎賞(不包括基本積分)。所有未誌賬、取消或退款之交易及任何被發現為欺詐交易,均被視為不合資格簽賬。任何被取消或被退款之交易,本行有權於積分獎賞賬戶直接扣除合資格信用卡會員所獲享之積分獎賞而不事先通知。
- iii. 賬戶狀況** — 積分獎賞(包括積分獎賞計劃下之基本積分)將於交易誌賬後之第二個工作天直接存入成功登記此計劃之合資格信用卡會員的積分獎賞賬戶內。合資格積分獎賞賬戶的狀況須在獲享積分獎賞時維持生效及狀況良好(根據本行酌情權而定)。

「0%旅遊任分期」(「分期付款」)

- iv. 合資格的簽賬** — 會員可就本地旅遊(包括於旅行社及航空公司)之簽賬及非港幣之海外零售簽賬申請6個月分期付款,分期付款只適用於已誌賬月結單之交易。所申請之最低交易總額須為港幣1,000元或以上。
- v. 申請辦法** — 會員須按下列指定之申請期內致電建行(亞洲)白金卡24小時客戶服務熱線 3179 5588進行分期付款申請:

最早申請日期	於有關月結單發出後之第一個工作天
最遲申請日期	在顯示有關零售交易之月結單上,所指明到期繳款日前四個工作天(星期六除外)

- vi. 分期付款限額** — 會員的分期付款總額(包括分期付款本金款額)於任何時間不得超過於本計劃獲批核時之信用卡賬戶可用信用額。若此最高可信用額被超出,我們可以我們的酌情權處理本計劃申請並批核分期付款數額至該最高可信用額。若有此安排,相關之過額費用會按我們的服務收費一覽表所列之金額收取。本分期計劃申請一經處理,申請人不能更改或撤銷任何本分期計劃申請。
- vii. 還款期** — 第一期之每月分期還款會於成功申請後下一月結單之截數日由合資格信用卡賬戶內扣除,餘額將平均於往後之連續5個月內由合資格信用卡賬戶內扣除並顯示於月結單上。
- viii. 批核受有關條件限制** — 「0%旅遊任分期」之批核將受制於我們的審查賬戶的賬戶狀況及其可用信用額。我們將有權在不須要提供決定原因的情況下,批核或拒絕任何之申請、決定任何全數分期付款總額和每月分期付款之金額。在正常情況下,若申請被拒絕,會員會收到專函通知。

「里數預支」

- ix. 換領期** — 合資格會員可於每年5月1日至12月31日內申請預支飛行里數,逾期恕不接納(以本行收到申請紀錄為準)。
 - x. 換領** — 只適用於換領「亞洲萬里通」里數並須受「亞洲萬里通」里數換領計劃之條款及細則約束。換領申請一經接納,恕不能更改或取消。換領里數預支所需之積分及/或預支積分(如適用)將自動於積分獎賞賬戶中扣除。因換領而扣除的積分恕不退還。
 - xi. 積分預支** — 除以積分獎賞賬戶所賺取之積分外,會員可透過里數預支以預支積分換領「亞洲萬里通」里數。每位合資格信用卡會員之每張合資格信用卡每曆年度可於此計劃中獲取最多150,000額外積分獎賞(不包括基本積分)。會員所預支的積分不可轉讓。
 - xii. 積分類別** — 「里數預支」只接受由積分獎賞計劃所賺取及里數預支所預支的積分。
 - xiii. 預支積分清還期** — 預支的積分須於換領後下一年度之4月30日或以前或積分獎賞賬戶取消/終止時(不論任何原因)(「積分清還期」),以較早者為準,完全清還。若信用卡未能於積分清還期前完全清還所預支的積分,所有未清還之積分將按每100預支積分為港幣1.2元(不足100分之預支積分,將視為100預支積分),於積分清還期或積分獎賞賬戶取消/終止後之一個月內(以較早者為準)從該信用卡賬戶中收取而不需事前通知。
- 5. 賬戶狀況** — 會員參與本計劃之資格將受制於本行審查其合資格信用卡賬戶的狀況,其合資格信用卡賬戶的狀況須維持生效及狀況良好(根據本行酌情權而定)。
 - 6. 本行有權更改本計劃** — 我們保留可隨時更改及在我們的酌情權下更改本計劃及/或本條款及細則,或取替、取消或撤回本計劃而不須事先通知閣下之權利。
 - 7. 最終決定權** — 我們保留對所有就本計劃有關的事宜及糾紛的最終決定權。我們將不會負責或承擔會員就本計劃引致或承受的任何申索或責任。
 - 8. 英文版為準** — 本條款及細則中英文版本之間如有任何差異,即以英文版本為準。

Terms and Conditions of "Instant Travel Club" ("Program")

- 1. This Programme** — This Programme is only applicable to principal cardmembers of Platinum credit cards issued by China Construction Bank (Asia) Corporation Limited ("we", "us", "the bank") (excluding CCB (Asia) Hong Kong Airlines Fly Away Credit Card, Home+ Credit Card, CCB (Asia) JD Credit Card, any UnionPay Dual Currency Credit Card and Business Card) ("cardmember(s)", "you") ("Eligible Credit Card(s)").
- 2. Registration** — Cardmembers are required to register through the "Instant Travel Club" Registration Hotline at 317 95508, Online Banking or fill in the enrollment form. Cardmembers ("Eligible Cardmembers") will receive a Registration Confirmation Letter sent to your correspondence address within 2 weeks after successful registration. If a Cardmember has more than one Eligible Credit Card, successful registration with one of his/her Eligible Credit Cards will automatically be applied to all other Eligible Credit Cards under his/her name.
- 3. Membership** — All privileges under this Programme will be effective on the second working day after your successful registration until you call or write to us to cancel the registration of this Programme. For new card cardmembers who submit the registration together with the card application, all privileges under this Programme will be effective on the first day of the following month after your credit card account is opened. The effective date as indicated on the Registration Confirmation Letter ("Instant Travel Club Membership Effective Date") shall be final. If you apply for another Eligible

Credit Card after successful registration of this Programme, the registration will be automatically applied to the new Eligible Credit Card and the privileges will be effective on the card issue date.

4. Privileges — Eligible Cardmembers who successfully enrolled this Program can enjoy the below listed privileges.

"Extra Bonus Points"

- i. Bonus Point Rewards** — From your Instant Travel Club Membership Effective Date, eligible transaction will receive 3 times bonus point rewards (3 times bonus point rewards has included the basic bonus points given under Bonus Points Reward Programme) ("Bonus Point Rewards"). Please refer to terms and conditions of Bonus Points Reward Programme for details of Bonus Point Rewards Account ("Bonus Points Rewards Account").
- ii. Eligible Transaction** — All local travel related transactions (include transactions at travel agencies and airline companies) and overseas retail transactions conducted with Eligible Credit Cards in currency other than Hong Kong Dollar can enjoy Bonus Point Rewards as described under (i) above. Only posted transactions will be counted as eligible. Eligible Cardmember can receive a maximum of 150,000 extra bonus points (excluding the basic bonus points) per Eligible Credit Card per calendar year under the Bonus Points Rewards. Un-posted, cancelled or refunded transactions and transactions that are found fraudulent will be counted as ineligible transactions. For any cancelled/refunded transactions, the Bank has the right to and will be entitled to debit or charge back any bonus point so granted to the Eligible Cardmember from the Bonus Points Rewards Account without prior notice.
- iii. Account Status** — Bonus Point Rewards (including the basic bonus points given under Bonus Points Reward Programme) will be credited to the Bonus Points Rewards Account of Eligible Cardmember who have successfully registered the Programme directly on second working day after the transaction is posted. The Bonus Points Rewards Account should be valid and in good standing (as determined at the Bank discretion) at the time when the bonus point rewards is given.

"0% Travel Installment" ("Installment Plan")

- iv. Eligible Transactions** — Cardmember may apply for 6 months installment plans for any local travel related transactions (include transactions at travel agencies and airline companies) and overseas retail transactions in currency other than Hong Kong Dollar. Installment can only be applied after the monthly statement is generated for the transactions. The minimum transaction amount applicable for Installment Plan should be HK\$1,000.
- v. Application** — Cardmembers shall call CCB (Asia) Platinum Card 24-hour Customer Service Hotline 317 95588 and apply this Installment Plan according to application dates as follows:

Earliest date of application	1 st working day after the relevant statement is generated
Latest date of application	4 working days (excluding Saturdays) immediately before the Payment Due Date specified in the Statement of Account where the relevant eligible retail transaction appears

- vi. Installment Amount** — The maximum total installment amount (which shall include the principal) per Cardmember at any time shall be the available credit limit of a Card Account at the time of Installment Plan approval. If this maximum is exceeded, we may at our discretion process the Installment Plan application and approve the installment amount up to that maximum amount. If this happens, related overlimit fee will be charged referring to our Fee Schedule. The Installment Plan application cannot be changed or cancelled upon process.
- vii. Repayment Period** — The first monthly installment amount shall be posted to the Eligible Credit Card Account on the statement date of the next statement after successful application, and the remaining balance will be posted to the Eligible Credit Card Account by 5 monthly equal installments on the following consecutive months and shown in the monthly statements.
- viii. Approval is conditional** — Application approval shall be subject to our checking of the account status and available credit limit of the Account. We shall have all rights in approving or rejecting any Installment Plan application, deciding any total installment amount, monthly installment amount, and the deadline for submitting any Installment Plan application without having to provide a reason for any decision. Rejections will normally be notified by letter.

"Advance Mileage Redemption"

- ix. Redemption Period** — Eligible Cardmembers can apply to advance redeem mileage within May 1 - December 31 each year.
 - x. Redemption** — "Advance Mileage Redemption" is only applicable for Asia Miles redemption and the Terms and Conditions of "Asia Miles Redemption" apply. Any redemption request is irrevocable and may not be changed or withdrawn once submitted to us. Bonus points / advanced bonus points from Advance Mileage Redemption (if applicable) required for redemption will be deducted from the Bonus Points Rewards Account automatically. Bonus points deducted for redemption will not be returned.
 - xi. Advanced Bonus Points** — Besides bonus points earned under the Bonus Points Rewards Account, Cardmembers can redeem Asia Miles with advanced bonus points earned from Advance Mileage Redemption. Eligible Cardmember can receive a maximum of 150,000 extra bonus points (excluding the basic bonus points) per Eligible Credit Card per calendar year under the Bonus Points Reward Programme. The advanced bonus points are not transferable.
 - xii. Bonus Point Category** — Only bonus point earned from the Bonus Points Reward Programme and advanced bonus points from Advance Mileage Redemption can be used for the purpose of Advance Mileage Redemption.
 - xiii. Advanced Bonus Points Repayment Period** — Any advanced bonus points must be fully repaid on or before April 30 in the next year after redemption or upon cancellation/termination of Bonus Points Rewards Account (disregard of cancellation reason) ("Bonus Point Repayment Period"), whichever is earlier. If Cardmembers cannot repay the advanced bonus points within Bonus Points Repayment Period, the outstanding advanced bonus points will be charged within 1 month after the expiry of Bonus Points Repayment Period or upon cancellation/termination of Bonus Point Reward Account (whichever is earlier) from the Eligible Credit Card Account at HKD1.2 per 100 advanced bonus points (outstanding balance less than 100 advanced bonus points will be rounded as 100 advanced bonus points) without prior notice.
- 5. Account Status** — Cardmember's eligibility for the Programme is subject to the Bank checking on Eligible Credit Card Account status and the Eligible Credit Card Account(s) should be valid and in good standing (as determined at the Bank discretion).
- 6. Right to vary** — We reserve the right to vary the Program and/or these Terms and Conditions, or to replace, cancel or withdraw the Program, at our discretion at any time without giving you prior notice.
- 7. Final decision** — We retain the final decision in any differences or disputes under the Program, and shall not be responsible or liable for any claims or liability resulting from any Cardmember's participation in the Program howsoever suffered or incurred.
- 8. English version prevails** — In case of any inconsistency between English and Chinese versions of these Terms and Conditions, the English version shall prevail.