

以下條款適用於Home+信用卡獎賞換領計劃：

- 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」或「我們」)所發的Home+ 信用卡(「信用卡」)主卡會員(「信用卡會員」或「閣下」)。除我們不時所訂明外，信用卡會員可憑信用卡購物簽賬及作現金透支，以每港幣1元，獲取1分積分(「積分」)。
- 2. 合資格的交易** - 積分只適用於購物簽賬及現金透支(包括分期付款安排之交易)。以下付款類別(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。
- 3. 指定簽賬之積分獎賞上限** - 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信用卡賬戶獲批准之最新信用額(並不適用於臨時加額之信用額)之12倍。
- 4. 積分入賬** - 合資格交易所賺取之積分將會在交易入賬時存入賬戶內。透過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入賬時存入賬戶內。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賬。
- 5. 積分的屆滿** - 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2020年1月1日至2020年12月31日期間賺取之積分將於2021年12月31日失效。於2021年1月1日至2021年12月31日期間賺取之積分將於2022年12月31日失效。所有未使用的積分將於信用卡終止或取消時(不論任何原因)在沒有通知情況下被沒收及自動取消。
- 6. 積分合併** - 在本計劃下，信用卡賬戶內之積分不能與任何其他建行(亞洲)信用卡所獲取之積分合併。
- 7. 申請程序** - 只有信用卡之主卡會員方可作出禮品換領/訂購申請(「申請」)。任何附屬卡會員所賺取的積分，將視作主卡會員所獲取並顯示於主卡會員的月結單內。信用卡賬戶須具有良好的信貸紀錄(在我們酌情權下)，我們方會接受該申請。
- 8. 積分不足** - 如積分不足，任何申請將會被自動取消。但如積分數目足以換領申請內一份或多於一份於申請中列出的貨品/禮品/換領/訂購，我們將根據所列明禮品先後次序處理。而餘下的因積分不足而未能處理之申請則被自動取消。
- 9. 積分沒收** - 任何就本計劃所作出欺詐或濫用行為(包括但不限於就任何積分的賺取或任何申請)，該信用卡會員已累積的任何積分將被沒收，而其持有的信用卡賬戶亦將被取消。
- 10. 適用性** - 除非被特定的更改或排除，此條款及細則適用於所有就積分相關之計劃。
- 11. 最終決定權** - 我們可於任何時間及在不作出通知的情況下終止或撤回本計劃，及就所有因本計劃引發的事宜及紛爭作出最終決定，及可更改任何有關細節及本條款及細則而無須作出通知。我們將不會負責或承擔申請人或其他人士因參與本計劃的任何申索或責任。
- 12. 英文版為準** - 本文之中、英文版本如有任何歧異，一概以英文版為準。

現金回贈換領之條款及細則

- 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。

禮券換領之條款及細則

- 1. 禮券換領** - 合資格會員可以指定積分換取指定商戶禮券(「禮券」或「電子禮券」)，每次換領禮券數目不限。除非另有訂明，禮券將於我們收到成功的禮券換領申請(「申請」)後約4至6個星期內寄至信用卡會員的通訊地址或以短訊方式將電子禮券優惠碼發放到信用卡會員的手提電話號碼。信用卡會員若未能於上述時段收到禮券或禮券優惠碼，請致電我們的客戶服務熱線+852 3179 5533查詢。
- 2. 限制** - 所有申請須視乎有關禮券的供應量而定，並將以先到先得方式處理。如禮券換罄，我們可以其他相近價值之禮券代替。我們將不會就換領禮券的供應量短缺或被取代之禮券或換領優惠積分要求之更改而作出通知。被換領之禮券均不得兌換作現金，任何禮券在使用後之剩餘金額將不會被退回。每一張現金券只可使用一次。除非禮券供應商(「供應商」)另有訂明，在本計劃下所換領的禮券將不可與任何其他推廣優惠一併使用。禮券須印有供應商認可之簽署及/或其蓋章方為生效(如適用)。任何禮券之影印本均不會被接受(如適用)。信用卡會員必須於任何交易或付款前向供應商出示有關的禮券。
- 3. 免責條款** - 我們將不會補償或就任何遺失或損毀的禮券負責。禮券之有效性及使用均受供應商的所有使用指示及條款及細則所規限。我們不會充當作為供應商的代理人或其代表或負上任何責任。任何有關禮券的申索、投訴或糾紛應由信用卡會員聯絡供應商及與供應商直接解決，任何信用卡會員向供應商所作的申索將不會解除該信用卡會員對我們所承擔的付款及其他責任。我們不會就任何被換領之禮券作出保證。我們及供應商均不會就任何因禮券之遺失或損毀負責。本行(或，就我們決定，參與之現金券發行公司)可就所有禮券之使用有關的事宜或糾紛作出最終決定。

The following provisions apply to the Home+ Credit Card Gifts Redemption Programme:

- 1. THE PROGRAMME** - This Programme is only available for Home+ Credit Cards ("Card") issued by China Construction Bank (Asia) Corporation Limited ("Bank", "we", "us", or "our") and is available only to the principal cardmembers of the Cards ("Cardmember(s)"). Cardmembers will earn 1 bonus points ("Bonus Point(s)") for every HK\$1 spent on retail purchases and cash advances, unless otherwise specified by us from time to time.
- 2. ELIGIBLE TRANSACTIONS** - Only spending on retail purchases and cash advances (including by installment arrangements) will be eligible for Bonus Points. There are no Bonus Points for the following payment types, including but not limited to, "Cash Out" Installment Programme, "FUN Express" Installment Programme, 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.
- 3. BONUS POINT CAP ON DESIGNATED TRANSACTIONS** - 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 latest approved credit limit (not applicable to temporary increase in credit limit) for transaction(s) of online bill payment(s) and payment(s) to insurance companies.
- 4. POSTING OF BONUS POINTS** - Bonus Points will be credited when the eligible transaction is posted on the Card account. For interest-free purchase-by-installment transactions, Bonus Points will be credited when an installment is posted on the account. Any Bonus Points that are credited for ineligible transaction may, without prior notice, be reversed.
- 5. BONUS POINTS EXPIRY** - 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, 2020 to 31 December, 2020 will be expired on 31 December, 2021. Bonus Point earned during 1 January, 2021 to 31 December, 2021 will be expired on 31 December, 2022. All Bonus Points earned will be forfeited and cancelled without notice upon termination or cancellation of the Card account (despite any reason) with the Bank.
- 6. CONSOLIDATION OF BONUS POINTS** - Under this Programme, the Bonus Points earned on the Card cannot be combined with the bonus points earned by any other CCB (Asia) Credit Cards.
- 7. APPLICATION PROCEDURE** - Applications for gift redemption/purchase requests ("Application(s)") may only be made by principal Cardmembers of the Cards. Bonus Points earned by supplementary cardmember(s) will be treated as earned by the principal cardmember and be shown in the principal Cardmember's monthly statement. Applications are only accepted if the relevant account is in good credit status (as per our own discretion).
- 8. INSUFFICIENT BONUS POINTS** - Any Application for which insufficient Bonus Points are held will be automatically rejected. However, if there are sufficient Bonus Points for one or more of the items/gifts/redemptions/purchases listed in an Application, we will process following the listed order. Those unprocessed Application due to lack of Bonus Points will be automatically rejected.
- 9. FORFEITURE OF BONUS POINTS** - Any fraud or abuse committed in relation to the Programme (including, without limitation, the earning of any Bonus Point or in connection with any Application) may result in the forfeiture of any accrued Bonus Points as well as the cancellation of a Cardmember's Card account(s).
- 10. APPLICABILITY** - These Terms and Conditions apply to all Programmes in relation to Bonus Points, unless specifically varied or excluded.
- 11. FINAL DECISION** - We may modify, terminate or withdraw any of the Programmes at any time and have the final decision (at our discretion) in all matters and disputes in relation to the Programmes. We may vary any relevant details and these Terms and Conditions without prior notice. We shall not be responsible or liable for any claims or liability in relation to use of the Programmes by any Cardmember or other person.
- 12. ENGLISH VERSION PREVAILS** - Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Terms and Conditions of 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.

Terms and Conditions of Coupon Redemption Programme

- 1. COUPON REDEMPTION** - Eligible Cardmembers can redeem designated Merchant Coupons ("Coupons" or "e-Coupon") by required Bonus Points and there is no redemption quantity limit. Unless otherwise specified, Coupon will be mailed to the Cardmember's correspondence address or redemption code of e-Coupons will be sent to the Cardmember's correspondence mobile number by SMS approximately 4 to 6 weeks from our receipt of a successful Coupon redemption application ("Application"). A Cardmember shall enquire through our Customer Services Hotline at 3179 5533 if he/she fails to receive the Coupons or redemption code of e-Coupons within such period.
- 2. RESTRICTIONS** - All Applications are subject to availability of the relevant Coupons, and shall be accepted on a first-come-first-served basis. We may substitute other Coupons 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 BonusPoints requirements. Coupons being redeemed are not exchangeable for cash. Coupons are not redeemable for cash, no change will be given for purchase under the face value of the relevant Coupons. Each Coupon can only be used once. Coupons redeemed under the Programme cannot be used in conjunction with any other promotion, unless otherwise specified by the Coupon suppliers ("Suppliers"). Coupons will only be valid with the Suppliers' authorized signature and/or their chop (if applicable). Photocopies of Coupons will not be accepted (if applicable). Coupons must be presented to the relevant Suppliers by Cardmembers before placing an order or settling payment.
- 3. DISCLAIMERS** - We will not replace, and have no liability if any Coupons is lost or damaged for any reason. The validity and use of any Coupons under the Programmes is subject to all usage instructions and terms and conditions set by the 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 such Coupons shall be addressed to and resolved directly with the relevant Suppliers, which shall in no way relieve such Cardmember from his/her payment and other obligations to us. We provide no warranty for any redeemed Coupons. Neither we nor the Suppliers will be responsible for any loss or damage of any Coupons. All matters or disputes in relation to the use of the Coupons will be subject to our final decision (or, as we determine, the Suppliers).