

建行(亞洲)信用卡「稅季分期計劃」(「本計劃」)之條款及細則

1. **本計劃** – 本計劃只適用於持有中國建設銀行(亞洲)股份有限公司(「**本行**」或「**我們**」)所發行並有效的指定之信用卡(商務卡及銀聯雙幣信用卡人民幣卡賬戶除外)(「**信用卡**」)之合資格信用卡主卡會員(「**閣下**」或「**信用卡會員**」)。
2. **本計劃申請** – 所有本計劃申請須於2021年12月31日(「**推廣期**」)或之前遞交給本行及獲批核。閣下之申請代表閣下接受本計劃之條款及細則(「**條款及細則**」)，一經批核，不論兌現金額之支票已被提取、存入或兌現與否，閣下都須受本計劃之條款及細則約束。
3. **現金兌現金額** – 在本計劃下最低現金兌現金額(「**最低現金兌現金額**」)為HKD50,000，而其後之現金兌現金額須以HKD1,000作為倍數。最高兌現金額應為本計劃獲批核之時信用卡賬戶(「**賬戶**」)的可用綜合信用額或HKD600,000(以較低者為準)。我們將從賬戶之綜合信用額預扣起兌現金額總額。
4. **合資格客戶** – 信用卡會員必須**完全符合**以下條件：
- i. 由2020年1月1日起計從未成功申請本行任何之建行(亞洲)信用卡信用額套現分期計劃、「越簽越FUN」簽賬分期計劃或免息現金計劃；及
 - ii. 環聯之信貸風險評級最新記錄為AA至CC級別之客戶；及
 - iii. 於本行持有之所有信用卡，於2021年之所有信用卡月結單皆為全數還款，並且未有任何拖欠記錄；及/或
 - iv. 視乎客戶個別情況，信用卡會員或須同時申請增加信用額度及提供最近3個月內(由申請日起計)之最新入息證明文件。請注意我們於審核此項信用額提升過程中，將會參考閣下在信貸資料機構中的資料。閣下可向信貸資料服務機構索取有關閣下的資料，有關申請請聯絡環聯資訊有限公司「個人資料查詢部」。
5. **批核通知** –
- i. 我們需要最少8個工作天去處理閣下的申請。若申請獲批核，信用卡會員將會收到通知信。獲批核之兌現金額將一次過以支票形式寄往信用卡會員於本行記錄之通訊地址並由閣下承擔相關風險或存入或轉賬至閣下之指定銀行賬戶(而收款銀行可能會於上述之指定銀行戶口扣除手續費)或以我們所定之其他形式支付；
 - ii. 如閣下於遞交申請後一個月內並未收到任何通知關於閣下申請之狀況，請致電熱線31795518查詢。
6. **計劃利率及貸款金額** –

貸款額 (HKD)	50,000 至少於 350,000		350,000 或以上	
還款期 (月)	每月平息	實際年利率	每月平息	實際年利率
12 個月	0.108%	2.41%	0.09%	2.01%
24 個月		2.50%		2.08%
36 個月	0.15%	3.51%	0.12%	2.81%
48 個月		3.50%		
60 個月		3.50%		

請注意此每月利率優惠：

- i. 由申請獲批日起計算直至閣下全數清還為止；
- ii. 是適用於全個貸款期數每月份之兌現金額，而不會就閣下已繳付每期還款而逐步減少；
- iii. 我們的實際年利率(「**實際年利率**」)之計算方法以香港銀行公會所提供之計算方法作依據，並已約至小數點後兩個位。實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他適用的費用與收費。

7. **還款** – 兌現金額將根據通知信分12、24、36、48或60個月內清還(「**還款期**」)。我們會以兌現金額總額及所有利息之總和，除以還款期之月份數目計算出每月分期付款額(「**還款額**」)，還款額會每月從賬戶誌賬，而第一期之還款額會於本計劃申請成功批核日的當期賬單日由賬戶誌賬。在本計劃下之還款額不會獲取信用卡之積分。如閣下未能於每月根據閣下之月結單到期繳款日全數還清還款額，本行將根據建行(亞洲)信用卡服務收費一覽表為已到期但仍未繳付的還款額收取現行適用之財務費用。可用綜合信用額將隨本行收到還款額後相應地逐步回升。
8. **最終批核受有關條件限制** – 請注意，申請之最終批核將受制於本行對閣下最近期賬目狀況之審查，包括閣下於所有時間在本行持有良好之信貸紀錄。本行將有權在不須要提供任何決定之原因及在本行獨有及絕對酌情權的情況下，批核或拒絕任何本計劃之申請、決定任何現金兌現金額、每月分期還款之金額及遞交任何本計劃申請的截止日期。一般而言，信用卡會員將收到專函通知其申請被拒絕。信用卡會員於此計劃獲批核之現金兌現金額將不可轉讓。
9. **不能更改或撤消** – 除非事先得到本行批准，本計劃申請一經處理，信用卡會員不能更改或撤消任何本計劃申請。
10. **終止費用** – 閣下明白及同意本行將保留審核、修改、暫停、取消、終止及/或撤消本計劃及向閣下要求立即償還所有尚欠餘額、累計利息及所有其他本計劃下須付費用的權利，而不需事先通知閣下。若客戶要求提早將還款額付清，我們會從信用卡會員之賬戶中直接誌賬**HKD500**的終止費用並於下一期發出的月結單中顯示。於上述情況下，兌現金額將不會以本計劃下之優惠平息計算。本行會按「78法則」之方式分配每月還款額中的本金與利息之比率(包括已向本行繳付之還款額)。而在本計劃下之所有尚未繳付的一切款項將即時到期並須清還，及從賬戶中誌賬。閣下若有意提早全數還款或需要知道於提早還款或終止之情況下有關每月還款本金與利息之分配，請致電客戶服務熱線317 95533辦理及查詢。閣下只可為全數尚未誌賬之兌現金額餘額申請提早還款，並且必須於最少5個工作天前通知我們。申請一經提交至本行後，將不得撤回。
11. **本行有權更改本計劃** – 我們保留可隨時更改本計劃及/或其條款及細則之權利，或行使我們的酌情權以取替、取消或撤回本計劃而不須事先通知閣下之權利。
12. **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任何信用卡會員就本計劃引致或承受的任何申索或責任。
13. **適用性** – 建行(亞洲)信用卡會員合約(「**信用卡會員合約**」)內的條款及細則以及建行(亞洲)信用卡服務收費一覽表(「**信用卡服務收費一覽表**」)將會分別相應地適用於本計劃及信用卡會員。如它們與本條款及細則有任何衝突或差異，即以前者為準。尤其還款額將從賬戶中誌賬，並於月結單上顯示，以及由信用卡會員依照信用卡會員合約繳付。
14. **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。

借定唔借？還得到先好借！

Terms and Conditions for the CCB (Asia) Credit Card “Tax Season Installment Loan” (“Program”)

1. **THE PROGRAM** – This Program is only available to eligible principal cardmembers (“You”, “Cardmember(s)”) holding valid selected credit cards (except for Business Card and UnionPay Dual Currency Credit Card RMB Account) (“Card”) issued by China Construction Bank (Asia) Corporation Limited (“the Bank”, “we”, “us” or “our”).
2. **APPLICATION** – All applications under this Program must be applied and approved on or before December 31, 2021. You agree to be bound by the terms and conditions of this Program (“Terms and Conditions”) upon your application and approval by us thereof, irrespective of whether or not you have collected, deposited or otherwise utilized the loan disbursed to you in the form of a check under this Program.
3. **CASH OUT AMOUNT** – The Cash Out Amount under this Program (“Cash Out Amount”) shall be at a minimum of HKD50,000 (“Minimum Amount”), and any Cash Out Amount more than the Minimum Amount must be in multiples of HKD1,000. The maximum Cash Out Amount shall be the available combined credit limit of your Card account (“Account”) or HKD\$600,000 (whichever is lower). We will hold the combined credit limit of the Account with an amount equal to the sum of the Cash Out Amount.
4. **ELIGIBLE CARDMEMBERS** – To apply for the Program, you must **FULFILL ALL** of the following criteria:
 - i. You should not have any approved application of CCB (Asia) Cash Out Installment Program, “FUN Express” Spending Installment Plan and “Interest-Free Advance Cash Out Program” starting from January 1, 2020 till now; and
 - ii. Your latest Credit Score of TransUnion must be within AA – CC grade; and
 - iii. For all your credit cards with the Bank, you should have paid your balance in full by the due date each month and do not have any unpaid balance in 2021; and/or
 - iv. For individual circumstances, you may be requested to apply credit limit increase and need to provide salary slips for the last 3 months (effect from the application date). Please note that your information held by the credit reference agency will be accessed by us as part of our consideration of your credit limit. You are entitled to request access to your information held by the credit reference agency. Such request should be made to the Consumer Relations Department of TransUnion Limited.
5. **APPROVAL NOTIFICATION** –
 - i. We need a minimum of 8 working days for processing your application. If your application under this Program is approved, you will be notified by mail. The approved Cash Out Amount shall be drawn down in a lump sum, and will be disbursed by check via mail to your correspondence address at your own risk, or the approved Cash Out amount be directly deposited to a bank account (in the name of Cardmember) as designated by Cardmember (The fund-receiving bank may charge a handling fee from the above designated account), or in other manner as we may determine.
 - ii. Please contact us at our hotline 317 95518 if you do not hear from us within a month from the date of submitting your application.
6. **PROGRAM INTEREST RATE AND INSTALLMENT AMOUNT** –

Loan Amount (HKD)	50,000 to less than 350,000		350,000 and above	
Repayment Period (Months)	Monthly Flat Rate	APR	Monthly Flat Rate	APR
12 Months	0.108%	2.41%	0.09%	2.01%
24 Months		2.50%		2.08%
36 Months	0.15%	3.51%	0.12%	2.81%
48 Months		3.50%		
60 Months		3.50%		

Please note that the promotional monthly interest rate:

- i. Runs from the approval date of the application until your full repayment;
- ii. Applies to the Cash Out Amount every month throughout the tenor and this basis will not be reduced upon your repayment of each installment; and

- iii. Our Annualized Percentage Rate (“APR”) is calculated according to the standard of Hong Kong Association of Banks, and is rounded to the nearest two decimal places. An APR is a reference rate which includes the basic interest rates and other applicable fees and charges of the product expressed as an annualized rate.
7. **REPAYMENT** – The Cash Out Amount will be repaid over periods of 12, 24, 36, 48 or 60 months (“Repayment Period”) as specified in the approval notice. We will calculate the monthly installment amount (“Repayment Amount”) by dividing the sum of the Cash Out Amount and the total interest by the number of months in the Repayment Period. Repayment Amount will be billed to the Account on a monthly basis, with the first Repayment Amount billed to the Account on the current statement date of the program application approval date. Repayment Amount will not be eligible for earning any bonus points of the Card. If you fail to pay the Repayment Amount specified in the monthly statement of your Account in full on or before the payment due date of each month, any Repayment Amount due but unpaid will be subject to a finance charge at an interest rate specified in CCB (Asia) Credit Card Fee Schedule. The available combined credit limit will be proportionally restored according to the Repayment Amount paid to the Bank.
8. **FINAL APPROVAL IS CONDITIONAL** – Please note that the final approval is subject to a satisfactory review of your recent credit card transactions history, including an all-time good standing of your other financial facilities with us. We shall retain all rights in approving or rejecting any application under this Program, deciding any Cash Out Amount, monthly repayment installment amount, and the deadline for submitting any application under this Program at our sole and absolute discretion without having to provide a reason for any decision. Rejection will normally be notified by letter. The Cash Out Amount disbursed to you under this Program is non-transferable.
9. **NO CHANGE OR WITHDRAWAL** – You may not change or withdraw any application under this Program once it is received for processing unless with our prior approval.
10. **TERMINATION FEE** – You understand and agree that the Bank reserves the right to review, modify, suspend, cancel, terminate and/or withdraw this Program and demand immediate repayment of the entire outstanding balance, all accrued interests and all other charges payable under this Program without prior notice to you. If you request early repayment of the Cash Out Amount, we will charge you a termination fee of **HKD500** by direct debit from the Account, which will be shown in the following monthly statement. In such event, any promotional flat rate under this Program shall not be applicable to the total Cash Out Amount, and the Bank shall apportion the interests and the principal for each Repayment Amount (including those already paid to the Bank) in accordance with the Rule of 78. All outstanding amounts payable by you under this Program shall in such case be immediately due and payable and will be charged to the Account. If you wish to make early full repayment and/or enquire about the apportionment of interests and principal for each Repayment Amount, please contact our Customer Service Hotline at 317 95533. You can only early repay in full the remaining unbilled Cash Out Amount by giving us at least 5 working days’ prior notice, which cannot be revoked upon receipt by the Bank.
11. **PROGRAM VARIATION BY THE BANK** – We reserve the right to vary this Program and/or these Terms and Conditions, or to replace, cancel or withdraw this Program, at our sole discretion at any time without giving you prior notice.
12. **FINAL DECISION** – We retain the final decision in all matters and disputes in relation to this Program, and shall not be responsible or liable for any claims or liability in relation to use of or availability of this Program howsoever suffered or incurred by you.
13. **APPLICABILITY** – You are also subject to the terms and conditions of the CCB (Asia) Credit Card Cardmember Agreement (“Cardmember Agreement”) and the CCB (Asia) Credit Card Fee Schedule (“Credit Card Fee Schedule”) and shall prevail if there is any conflict or inconsistency with these Terms and Conditions of this Program. In particular, every Repayment Amount shall be charged to the Account and shown in the Statement of Account and be payable by you in accordance with the Cardmember Agreement.
14. **ENGLISH VERSION PREVAILS** – In case of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

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

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