

## **建行(亞洲)信用卡會員合約**

生效日期：2025年2月4日

**重要：請仔細閱讀及確保閣下完全明白下述之條款及細則。**如閣下於任何時候不接受其中任何條款及細則，請把信用卡卡剪成兩半，並通知建行(亞洲)。信用卡會員合約(「合約」)包括閣下下文所列明之條款及細則連同服務收費一覽表，閣下一經使用信用卡(包括確認繳款新卡或保留信用卡賬戶)，即表示已接納本合約。如閣下之信用卡為建行(亞洲)八達通銀聯雙幣信用卡卡，合約亦包括建行(亞洲)八達通銀聯雙幣信用卡卡八達通卡功能使用條款及細則。

## 1. 定義

在本合約內，下述字詞具有如下含義：

【**建行(亞洲)**】指中國建設銀行(亞洲)股份有限公司。

【**信用卡**】指任何由建行(亞洲)所發出的VISA、Mastercard或銀聯信用卡(包括任何補發及期滿續發之信用卡)，及本文義准許或規定之信用卡，包括附屬卡。如為銀聯雙幣信用卡，信用卡將由建行卡賬戶及人民幣卡賬戶組成。

【**信用卡會員**】指獲發信用卡之人士，及本文義准許或規定發行之信用卡會員，包括附屬卡之信用卡會員。

【**信用卡賬戶**】指建行(亞洲)持有的信用卡的相應賬戶。如為銀聯雙幣信用卡，信用卡賬戶指港幣卡賬戶，或人民幣卡賬戶，或港幣及人民幣卡賬戶。

【**電子服務**】指由建行(亞洲)電子渠道，包括建行(亞洲)網站及銀行流動應用程式軟件所提供與信用卡有關的服務。

【**服務收費一覽表**】指不時更改或修訂之建行(亞洲)信用卡服務收費一覽表，其副本可致電建行(亞洲)信用卡24小時客戶服務熱線：VISA及Mastercard信用卡可致電317 95533，銀聯雙幣信用卡可致電317 95568，或上網www.asia.ccb.com索取。

【**收費及費用**】指載於服務收費一覽表之收費及費用。

【**香港**】指中華人民共和國香港特別行政區。

【**港幣**】指港元，香港的法定貨幣。

【**港幣卡賬戶**】指就信用卡在建行(亞洲)以港幣開立及存置的賬戶，並就使用信用卡而記錄支取及進賬。

【**本人**】及【**本人的**】指信用卡會員。

【**銀通**】指銀聯通寶有限公司。

【**澳門**】指中華人民共和國澳門特別行政區。

【**中國內地**】指中華人民共和國，但不包括香港及澳門。

【**Mastercard**】指Mastercard International(及任何其承繼人或受讓人)。

【**八達通**】指八達通卡有限公司。

【**八達通卡**】指由八達通發行的儲值卡或產品。

【**私人密碼**】指在本人使用以接達電子服務時，連同用戶姓名，提供予本人或本人所選擇的電子鑑定號碼/字母。

【**個人資料**】指與本人有關之個人資料。

【**PIN**】指由本人選用用作在信用卡進行交易時可供確認本人之身份的所有個人身份證明密碼。

【**人民幣**】指人民幣，中華人民共和國的法定貨幣。

【**人民幣卡賬戶**】指就信用卡在建行(亞洲)以人民幣開立及存置的賬戶，並就使用信用卡而記錄支取及進賬。

【**月結單**】指就信用卡賬戶而發給本人的月結單或其他賬單，月結單上載有(其中包括)本人於該日所結欠之費用及其他財務責任。

【**附屬卡會員**】指任何由信用卡會員提名，並獲發附屬卡之人士。

【**銀聯**】指中國銀聯股份有限公司，於中華人民共和國成立之股份有限責任公司。

【**用戶姓名**】指在本人使用以接達電子銀行服務時，連同本人的「私人密碼」，提供予本人或本人所選擇的電子鑑定號碼/字母。

【**VISA**】指Visa International Service Association(及任何其承繼人或受讓人)。

## 2. 本合約的適用範圍

2.1 本人明白、確認及同意信用卡或信用卡戶所提供予本人的所有信貸服務，均受本合約不時有效的條款及條件及任何其他適用條款及條件所規限。本人簽署、啟動、使用或准許使用信用卡須受該等條款及條件所約束(如仍未受約束)。

2.2 本合約對信用卡會員的繼承人，遺產代理人及法定代表均具有約束力。

## 3. 信用卡之使用

3.1 **信用卡**－ 本人在收到信用卡時當立即即在卡上簽名並確認新卡，並保存信用卡在安全之地方。而當本人在發現信用卡有異常或可疑交易後，亦應盡快通知建行(亞洲)。如因為未能或延遲履行上述之行爲而引致損失，本人須負上全責。信用卡於所有時候均屬建行(亞洲)之財物，並須在建行(亞洲)要求下交還。

3.2 **PIN、生物憑據認證及一次性專用密碼**－ 本人須小心處理任何連同信用卡或PIN或私人密碼，及將該PIN或私人密碼(密碼)保密。另外，本人亦須小心處理任何身份認證識別因素，包括生物憑據認證及一次性專用密碼。尤其，本人同意：

## PIN

(i) 鑄印有任何PIN或私人密碼的通知正本；

(ii) 不容許任何人土使用本人的信用卡，任何PIN或私人密碼；

(iii) 不得將任何PIN或私人密碼寫於信用卡上或任何通常與信用卡一起存放或存放於信用卡附近的物品上；

(iv) 若寫下或記錄任何PIN或私人密碼時，必須加以掩飾使人難以辨讀；

(v) 在本人選取PIN或私人密碼時，本人不得選取可讓第三者輕易猜中的數字，(如避免使用本人或附屬卡會員或親友之生日日期或本人任何電話號碼之任何部份)；及

(vi) 不得將任何PIN或私人密碼通知其他服務(如接連互聯網或其他網站)。

生物憑據認證

(i) 裝置只儲存本人的生物憑據認證。

(ii) 本人如有雙胞胎或長相相似的兄弟姊妹，避免使用面孔辨識功能。

## 一次性及專用密碼

(i) 將一次性專用密碼告知任何人(包括親友)或在社交媒體上公開。

(ii) 不存儲一次性專用密碼。

如因為未能妥善選擇 PIN 或私人密碼或妥善處理信用卡，PIN 或私人密碼或生物憑據認證屬一次性專用密碼而引致損失，本人須負上全責。本人同意將 PIN 或私人密碼或生物憑據認證或一次性專用密碼告知任何原因(包括建行(亞洲)的疏忽或外)洩予任何人士而引致之一切後果、損失及/或責任，本人須負上全部責任，並會為此而令建行(亞洲)產生之任何合理損失或損害向建行(亞洲)作出賠償。

3.3 **有效期、終止及續期**－ 信用卡的有效期直至卡上所示之月份的最後一日為止(除非非定期終止)。本人須在建行(亞洲)要求下將信用卡退還予建行(亞洲)。建行(亞洲)可在其酌情權下決定是否續發信用卡。如本人之信用卡不獲續期，該信用卡卡各賬戶全部未清繳款項將立即到期，並須立即清繳。本人有權於信用卡卡續期日起計三十(30)日內，向建行(亞洲)發出書面通知，取回新卡。

3.4 **聯營商號接受信用卡**－ 在下述情況下，建行(亞洲)須負上或承擔任何責任：(i)任何商戶因為任何原因拒絕接受信用卡；及/或(ii)建行(亞洲)拒絕就任何交易授予信用授權，儘管本人之信用卡卡賬戶仍可供使用之信用限額。此外，建行(亞洲)亦毋須就本人或其他人士透過信用卡獲取之優惠或購買之任何產品或服務負上或承擔任何責任。如本人欲取消以信用卡進行的任何直接付款交易或授權，本人須與有關商戶安排取消交易。而戶與本人之間出現之任何索償或糾紛並不會免除本人繳付信用卡欠款予建行(亞洲)之責任。在以下第9.3條規限下，本人不會因沒有簽署任何信用卡購物單或現金透支單據或其他本人就信用卡進行的有關交易負上全責。

## 3.5 信用限額

(i) **VISA、Mastercard及銀聯雙幣信用卡之綜合信用限額**－ 本人將獲以港幣為單位之綜合信用限額(包括現金透支限額)。該綜合信用限額即為本人所有VISA、Mastercard及銀聯雙幣信用卡卡賬戶於任何時候最高可結欠之總金額。就此綜合信用限額，建行(亞洲)亦為信用卡賬戶開設預定信用限額(如適用)。

(ii) **保留調整權利**－ 建行(亞洲)可隨時調整本人：VISA、Mastercard及銀聯雙幣之綜合信用限額、預定信用限額及/或現金透支限額(統稱為「限額」)。有關最高可結欠之總金額及/或限額之詳情，本人可與建行(亞洲)聯絡。本人之限額將由本人及本人名下之所有附屬卡會員(如適用)共同使用，本人須嚴格遵守該限額。建行(亞洲)保留權利，可在沒有給予本人事前通知或未得本人事前同意的情況下，隨時調低本人之限額。建行(亞洲)可在其擁有酌情權下准許交易超出限額。本人須就該等交易款項及有關收費及費用(包括逾額費用)按本合約的條款負上全責。本人明白本人可透過建行(亞洲)指定之從徑選擇不超出限額之信貸服務。儘管有以上選擇，本人同意建行(亞洲)仍保留權利按規定之情況下准許本人之交易超出限額及/或現金透支限額。

## 3.6 信用卡之使用

(i) 所獲發的信用卡只供本人使用及不得轉讓。本人須以建行(亞洲)滿意之方式開立及維持信用卡賬戶。本人明白及同意如使用卡未被電腦啟動，某些交易(尤其是在毋須提交信用卡情況下進行的交易)仍可有效及誌賬於本人信用卡賬戶。無論信用卡賬戶被電腦啟動與否，本人仍須負責以信用卡進行的所有交易。信用卡的使用須(i)受信用限額所限制(VISA、Mastercard及銀聯雙幣信用卡為綜合信用限額或預定信用限額，方可享用以下之服務，此包括支付任何購買貨物及/或服務之債款，所付款額當誌賬於信用卡卡賬戶內；及(ii)受制於本合約所載之現金透支安排及認可之現金透支及/或信貸服務。

建行(亞洲)有權決定本人透過使用信用卡以獲取現金透支之途徑。本人明白及知悉海外現金透支及海外外匯櫃檯的功能須預先啟動(以不時適用的啟動方式)，方能使用。任何其他人土不得非法使用本人信用卡作記賬、離別或任何其他方式。如本人容許他人使用本人信用卡或本人自動放棄管理本人之信用卡，本人須就信用卡被使用所引致的所有款項向建行(亞洲)負上全部責任。信用卡不可以被用作支付任何適用法例所指定之非法之交易。建行(亞洲)保留權利拒絕處理或支付建行(亞洲)懷疑屬任何適用法例所指定之非法之交易。本人可於香港、中國內地及由建行(亞洲)不時指定的其他地方地使用VISA、Mastercard、銀聯及/或銀通或之連接的商戶或金融機構使用信用卡購買貨品及/或服務及/或於持有VISA、Mastercard、銀聯及/或銀通不時採用的標記的自動櫃員機作現金透支或建行(亞洲)不時所提供或安排的其他信用卡設施及服務。

(ii) **〔只適用於銀聯雙幣信用卡〕**本人承認及同意如獲發建行(亞洲)八達通銀聯雙幣信用卡，該信用卡將備有八達通所提供之八達通卡功能。當使用信用卡於八達通卡功能時，本人須受建行(亞洲)八達通銀聯雙幣信用卡之八達通卡功能使用條款及細則所約束。

## 4. 收費及費用

4.1 **收費及費用**－ 本人同意以下之收費及費用將從本人之信用卡賬戶中扣除，詳細的資料載於**服務收費一覽表**上。本人確認明白該等收費及費用。

**會員年費**－ 除另行通告外，建行(亞洲)將收取會員年費。

**優惠費用**－ 本人同意，為了享用某些信用卡優惠，本人須符合有關之條款及細則。否則本人將不合乎資格享有該等優惠，或建行(亞洲)將會向本人收取相關費用(由建行(亞洲)在其酌情權下決定)。

**補發新卡費用**－ 對於補發新卡，建行(亞洲)將會就每張新卡收取補發新卡費用。

**現金透支費用**－ 對於每筆現金透支，建行(亞洲)將會收取手續費。

**退回賬戶結餘手續費**－ 對於退回信用卡賬戶內之任何結存予本人，建行(亞洲)將會收取手續費。

**信用卡指定地點繳款手續費**－ 以每筆繳款交易計算，包括現金及支票繳款。指定地點包括中國建設銀行(亞洲)分行櫃檯及7-ELEVEn。

**發出信用狀況信件手續費**－ 對於發出信用狀況信件，建行(亞洲)將會收取手續費。

**郵寄紙張信用卡月結單費用**－ 若本人選擇收取郵寄紙張月結單，須於每季繳付服務費。

**外幣交易收費〔只適用於VISA及Mastercard信用卡〕**－ 每項以非港幣所進行之交易將收取費用。

**以港幣支付外幣賬額的有關費用**－ 客戶在海外商戶或在香港以外地方註冊的商戶消費時，海外商戶可直接安排以港幣支付外幣賬額，VISA、Mastercard或銀聯(如適用)將會收取費用。

**財務費用**－ 就現金透支交易而言，財務費用由透支日期起計算，直至全數清還為止。就購物賬額而言，若本人在月結單列明之到期繳款日之前全數付清月結單所載之欠款，則無須就月結單上之欠款繳付財務費用。若繳付之款項低於月結單上之全數欠款(不論是現金透支或購物賬額)，其購物賬額則須根據以下條款繳付財務費用(利率載於服務收費一覽表)：

(i) 所有未清付的結欠(顯示於上一期月結單內)須從到期日**前一個月結單日起計息直至所有款項清還為止**；及

(ii) 所有一個月結單日後記錄的新交易款項須根據交易日期起計算，直至所有款項清還為止。

有關現金透支及購物賬額所適用之財務費用列明於服務收費一覽表上。

**兌現外幣支票手續費**－ 對於兌現外幣支票(有關信用卡賬戶所指定的貨幣除外)(建行(亞洲)可其酌情權下決定是否接受兌現)，建行(亞洲)將會收取手續費；本行恕不接受人民幣支票。

**逾期費用**－ 如本人未能於月結單所示之「到期繳款日」之前全數付清月結單列明之任何信用卡賬戶之各「最低付款額」，建行(亞洲)將會就逾期欠款的各有關信用卡賬戶收取逾期手續費。

**過賬費用**－ 如賬戶總結欠於月結單之月結單數目超出該VISA、Mastercard信用卡卡賬戶之綜合信用限額或預定信用限額，建行(亞洲)將會就每個月結單收取過額費用。

**處理爭議事項手續費**－ 如證實為無根據之爭議交易，本行將收取處理爭議事項手續費。

**月結單檢查費**－ 對於月結單檢查，建行(亞洲)將會就每份收取手續費。

## 17. 附屬卡

17.1 **主卡會員之責任**－ 附屬卡會員將受本合約之條款及細則所約束。本人須就信用卡卡賬戶中本人之欠款及債務或附屬卡會員土所有欠款及債務負上全責。

17.2 **附屬卡會員之責任**－ 每位附屬卡會員須負責信用卡賬戶中他/她的欠款及債務，但毋須負責本人或其他附屬卡會員在該賬戶中之欠款及債務。如本人要求取消任何附屬卡，本人與該附屬卡會員同意於提出該要求後，繼續支付及負責該附屬卡之所有欠款及債務，直至該附屬卡退還予建行(亞洲)及建行(亞洲)妥妥為止。

## 18. 抵銷權

18.1 **抵銷**－ 建行(亞洲)可隨時及在毋須預先通知的情況下，組合或合併任何戶口(以何種類別、任何地方、不論戶口是否以本人個人或其他人聯名名義管有，及是否需票通過)，及抵銷、扣除、提款、運用及/或轉移其總額並存入一個或多個戶口以滿足本人對建行(亞洲)的其他戶口或任何有關的本人的義務及責任，不論該義務及或責任是否屬於現存的或將來的，真實的或可能發生的，基本的或附屬性的，多項的或共同的，有抵押的或沒有可抵押的，及不論本人以任何身份拖欠建行(亞洲)的所有義務及責任，並且，若組合、合併、抵銷、扣除、提款、申請或轉帳涉及由一種貨幣兌換至另一種貨幣時，該外幣兌換將以當時於相關的外幣交易市場的即時外幣兌換率為準(建行(亞洲)最後決定)。如屬零名戶口，建行(亞洲)可行使此條款和條件賦予的權利，運用該聯名戶口之結餘以符合一個或多個本人在建行(亞洲)的義務及責任。建行(亞洲)將在其分行展示該等通知或宣佈；或

(i) 如以預付郵遞，在郵寄日後的第3個營業日；及

(ii) 如以電郵、短訊或傳真方式傳送，則在發出之時。本人知悉建行(亞洲)可以透過電子方式通知本人有關信用卡服務之事宜。本人同意承擔以電子方式通知之風險：通知於傳送過程中出現未經授權的干攔或竊取、資料及資訊於傳送過程中損壞或遺失；檔案、附件或通知傳送延誤或未能接收；(因通知而傳播的病毒等，檔案或資料損壞及系統故障。本人同意建行(亞洲)毋須負上或承擔任何損失或損害之責任。

20.2 在不影響以上第14.1條款的情況下，所有由建行(亞洲)發出並受本合約規限的任何賬戶、服務或收費及費用的通知或宣佈，如按以下方式處理，即被視為已有效發出，並對本人具約束力：

(i) 建行(亞洲)於香港每日流通的報紙登載或展示該等通知或宣佈；

(ii) 建行(亞洲)以普通郵遞方式將通知或宣佈寄往本人最後為建行(亞洲)所知悉的地址；或

(iv) 建行(亞洲)以電郵方式將通知或宣佈發送往本人最後為建行(亞洲)所知悉的電郵地址；或

(v) 建行(亞洲)以短訊方式將通知或宣佈發送往本人最後為建行(亞洲)所知悉的手提電話號碼；或

(vi) 透過建行(亞洲)提供的電子服務就所作的交易在銀行的電子渠道上放置或顯示該等通知或宣佈，無論本人是否收取或閱讀該等通知。

20.3 建行(亞洲)向信用卡持有人提供訊息時，有可能以電子格式作為唯一的通知方式。如信用卡持有人欲以紙本格式收取相關訊息，可聯絡建行(亞洲)索取。

## 19. 口頭指示

在提供信用卡服務的過程中，本人確認認建行(亞洲)有權(但不負責任)以錄音方式記錄本人所給予的口頭指示，及/或本人與建行(亞洲)之間就該服務的任何口頭通訊。

## 20. 口頭指示

## 21. 無力履行責任

如因任何債務、資料處理系統或傳送聯繫發生故障，或由於工業糾紛或遭到非建行(亞洲)或建行(亞洲)之代理人或次聯名人士所能控制之事件發生，以致建行(亞洲)不能履行本合約(不論是直接或間接)，或本人/附屬卡會員不能使用信用卡或信用卡卡服務，建行(亞洲)毋須負責。

## 22. 不能豁免之權利

建行(亞洲)未能或延遲按本合約行使任何權利、權力或補救事宜，並不能構成對該權利，或任何相同或類似的單獨或局部行使，或任何其他權利、權力或補救事宜的放棄。

本人同意支付建行(亞洲)不時指明的其他合理費用及收費(包括但不限於(i)有關處理現金付款時所收取之其他收費及費用；及(ii)於任何有關信用卡的申請表格、產品單張或其他有關的宣傳或推廣資料內所列明的收費及費用)。

4.2 **付款次序**－ 收費及費用須以建行(亞洲)不時指明及其日常事務規程及程序所接受之方法及方式繳付。本人所支付之任何款項或匯款須按以下次序支付：

(i) 逾期費用及過額費用；之後

(ii) 現金透支費用；之後

(iv) 會員年費；之後

(v) 現金透支利息財務費用；之後

(vi) 購物賬款利息財務費用；之後

(vii) 分期付款之每月供款金額；之後

(viii) 最高實際年利率之未清還金額；之後

(ix) 其他未清還金額(依其適用之實際年利率，按遞降次序支付)；及、最後

(x) 任何其他根據本合約的應繳款項。

為免存疑，在(viii)及(x)條所指之未清還金額包括於不時推出的優惠計劃(如有的話)下之結欠金額，及所欠現金透支之結欠金額及購物賬額之結欠金額。

## 5. 失責及賠償

5.1 **失責**－ 如本人未能按本合約履行任何付款之責任，本人使用信用卡之權利會被撤銷或被暫停。本人亦有責任即時繳付信用卡之所有欠款(不論交易是否已經記入信用卡賬戶)，包括利息、所有費用及全數會員年費、逾期費用及其他收費(不論產生於香港、中國內地或其他地方)。

5.2 **追討費用**－ 如建行(亞洲)需要將追討本人信用卡賬戶欠款之事宜委託追討代理人及/或律師，本人須負責繳付該追討代理人及/或律師之合理收費及費用及建行(亞洲)因追討款項及強制執行其權利所產生之合理成本及支出。

5.3 **賠償**－ 如建行(亞洲)由於信用卡之使用而產生之任何收費，或本人未能履行任何於本合約中之條文，因而在引致任何合理損失、損害、收費及費用(包括所有合理之訴訟費、法庭收費、律師費及債務追討代理人的費用及支出)，本人將一經建行(亞洲)要求下立即作全數賠償。

## 6. 個人私隱

6.1 **私隱通知**－ 本人明白、確認及同意，建行(亞洲)可以並可繼續將建行(亞洲)不時於其客戶之私隱政策或任何其他其聲明、通告、通知書或條款及細則列明之有關使用及透露個人資料政策中所載之用途及/或人，收集、使用、儲存、轉交及透露(不論在香港或外地)個人資料。因此，建行(亞洲)不時指定之電話號碼通知建行(亞洲)或立即透過建行(亞洲)的電子銀行報失通知，如本人之任何情況，本人亦須立即通知警方，及在建行(亞洲)要求下將警方報告提供予建行(亞洲)。

7.2 **責任**－ 如過信用卡或流動裝置或被竊、PIN及/或生物辨識資料或一次性專用密碼被未經授權使用或信用卡被偽造，本人須完全就本人按照上述之指示通知建行(亞洲)前已進行之所有交易負責。已建行(亞洲)(基於其獨有意見)認為本人行為誠實及已盡力保護信用卡、PIN及流動裝置，並於信用卡或流動裝置遺失或被竊或PIN及/或生物辨識資料或一次性專用密碼被透露予任何未被授權使用後，已按上述指示通知建行(亞洲)及警方，本人對於建行(亞洲)接獲每宗通知

之前所產生的未經授權之信用卡交易(不包括現金交易)的最高負責金額為500港元。該有限責任不適用於涉及詐騙或顯著疏忽之情況，或當本人在發行情況下或已綁定信用卡於電子錢包的流動裝置(視乎情況而定)遺失或失竊時，或者在未經授權的情況下洩露了PIN及/或生物辨識資料或一次性專用密碼時，未能在合理可行情況下儘快通知建行(亞洲)之情況，本人將對所有損失負責。

7.3 **補發新卡費用**－ 建行(亞洲)可在其酌情權下決定會否補發新卡。建行(亞洲)可就補發已遺失或被竊之信用卡，向本人收取補發新卡之費用(列明於服務收費一覽表上)，而有關之費用可在信用卡賬戶中扣除。

(i) 為本人提供及負責保留有關信用卡賬戶運作之行政服務及資料保管，(不提供信用卡推廣服務之任何第三者服務供應商，及/或不在香港境內及)；

(ii) 其他建行(亞洲)之聯營機構或同集團公司或其於世界各地的特許持有人；及

(iii) 名稱或標誌顯示在信用卡上的任何世界各地的第三者。

本人進一步授權建行(亞洲)使用及透露本人之個人資料及有關本人信用卡賬戶資料，以便更新及/或執行任何建行(亞洲)之聯營機構，或同集團公司或代理所有有關本人之資料及所有個人記錄，或作推廣用途(包括但不限於(i)推廣任何建行(亞洲)之聯營機構、同集團公司或代理及/或指定商業夥伴之產品及/或服務；及/或(ii)與任何建行(亞洲)之聯營機構、或同集團公司或代理及/或指定商業夥伴交換非財務性質之資料)，以及用作建行(亞洲)不時知會本人之任何其他用途。

6.4 **要求查閱之權利**－ 本人確認，本人知道本人有權於任何時候查閱建行(亞洲)持有本人之信用卡卡賬戶資料，並要求更新及改正該等資料。建行(亞洲)有權在處理上述要求而向本人收取合理費用。關於查閱或更正資料的要求，應向資料保障主任提出(地址：中國建設銀行(亞洲)股份有限公司，九龍九龍德輔道中18號中國建設銀行中心十九樓)。

(iii) **〔只適用於銀聯雙幣信用卡〕**本人同意所有透過信用卡或以非港幣計算之交易(包括現金透支)，將會按VISA或Mastercard(當適用之匯率折算為港幣，並且誌賬於本人港幣卡賬戶。本人同意接受匯率及不提出爭議。

(iii) **〔只適用於銀聯雙幣信用卡〕**本人同意：

(a) 於香港或海外(不包括中國內地)進行的所有交易(包括現金透支)(無論該交易以何貨幣進行)，將誌賬於本人港幣卡賬戶。

(b) 在以下第(c)條款規限下，於中國內地進行的所有交易(包括現金透支)(無論該交易以何貨幣進行)，將誌賬於本人人民幣卡賬戶。

(c) 由於清算安排，某些以人民幣為貨幣單位的交易(包括現金透支)，將可能誌賬於本人港幣卡賬戶。

(d) 於中國內地以外地方，以信用卡所作之港幣及人民幣以外貨幣的所有交易(包括現金透支)，將按銀聯於折算日所採用的匯率折算為港幣，並誌賬於本人港幣卡賬戶。本人同意接受匯率及不提出爭議。

(e) 就港幣卡賬戶而產生的所有收費及費用，將誌賬於本人港幣卡賬戶。

7.1 **遺失或失竊**－ 如信用卡或已綁定信用卡於電子錢包的流動裝置遺失或被竊，或有任何其他人士(如可疑或懷疑外洩)信用卡之PIN及/或生物辨識資料或一次性專用密碼被透露予任何未被授權者等情況，或信用卡被懷疑已被偽造時或有與相同之信用卡號碼，本人須在合理可行的情況下儘快致電24小時失竊熱線：(852) 317 95505或向其進行建行(亞洲)不時指定之電話號碼通知建行(亞洲)或立即透過建行(亞洲)的電子銀行報失通知，如本人之任何情況，本人亦須立即通知警方，及在建行(亞洲)要求下將警方報告提供予建行(亞洲)。

7.2 **責任**－ 如過信用卡或流動裝置或被竊、PIN及/或生物辨識資料或一次性專用密碼被未經授權使用或信用卡被偽造，本人須完全就本人按照上述之指示通知建行(亞洲)前已進行之所有交易負責。已建行(亞洲)(基於其獨有意見)認為本人行為誠實及已盡力保護信用卡、PIN及流動裝置，並於信用卡或流動裝置遺失或被竊或PIN及/或生物辨識資料或一次性專用密碼被透露予任何未被授權使用後，已按上述指示通知建行(亞洲)及警方，本人對於建行(亞洲)接獲每宗通知

(iv) 本人同意及授權建行(亞洲)於有關到期日從信用卡賬戶收取本人所有須付款項，在不影響建行(亞洲)可於任何時候要求本人即時全數付清欠款的權利之情況下，本人須於每份月結單所顯示之到期日或之前，向建行(亞洲)繳付不少於

自動增值服務方可自動增值。所有透過自動增值服務增值至信用卡的金額須於主卡會員的信用卡賬戶中扣除。使用自動增值服務須受信用卡會員與建行通之「自動增值服務協議」及/或八達通不時訂定之其他條款及細則約束。信用卡會員不可取消自動增值服務(除非自動增值服務與信用卡一併終止)。

2.3 如信用卡於任何情況下被終止，任何儲存於信用卡內用作八達通功能之正數或負數剩餘金額將被誌於本人的信用卡主卡賬戶，並同意信用卡終止後兩個月內顯示在月結單上。本人同意(i)建行(亞洲)有權以信用卡內之八達通卡功能所能儲存的剩餘金額抵償信用卡會員欠下建行(亞洲)的債務；或(ii)建行(亞洲)有權從信用卡卡賬戶中扣除信用卡內之八達通卡功能所記錄之欠款。



**CCB (ASIA) CARD CARMEMBER AGREEMENT**  
**Effective Date:** February 4, 2025  
**IMPORTANT! PLEASE READ CAREFULLY AND MAKE SURE THAT YOU THOROUGHLY UNDERSTAND THE TERMS AND CONDITIONS SET OUT BELOW. IF AT ANY TIME YOU DO NOT AGREE WITH ANY OF THEM, PLEASE CANCEL THE CARD IN ACCORDANCE WITH THE CARD CANCELLATION PROCEDURE SET OUT IN THE NOTIFICATION OF THE CARDMEMBER AGREEMENT ("AGREEMENT") COMPRISES THE TERMS AND CONDITIONS SET OUT BELOW AND THE FEE SCHEDULE. YOUR USE OF THE CARD (INCLUDING ACTIVATION OR SIMPLY MAINTAINING THE CARD ACCOUNT) WILL CONSTITUTE ACCEPTANCE OF THE AGREEMENT. IF YOUR CREDIT CARD IS A CCB (ASIA) OCTOPUS UNIONPAY DUAL CURRENCY CREDIT CARD, THE CARDMEMBER AGREEMENT SHALL ALSO COMPRISE THE TERMS AND CONDITIONS FOR USE OF OCTOPUS CARD FUNCTION ON CCB (ASIA) OCTOPUS UNIONPAY DUAL CURRENCY CREDIT CARD.**

## 1. DEFINITIONS

In this Agreement, the following words have the corresponding meanings:

**"CCB (Asia)"** means China Construction Bank (Asia) Corporation Limited.

**"Card"** means any credit card (including any replacement and subsequently renewed) issued by CCB (Asia) from time to time, whether it be VISA, Mastercard or UnionPay. Where the context permits or requires, a Card includes a supplementary card. For UnionPay Dual Currency Credit Card, the Card shall comprise a HKD Card Account and a RMB Card Account or both in respect of the Card.

**"Cardmember"** means the person to whom the Card is issued and, where the context permits or requires, includes the Supplementary Cardmember(s).

**"Card Account"** means the account with CCB (Asia) in respect of the Card. For UnionPay Dual Currency Credit Card, Card Account means either the HKD Card Account or the RMB Card Account or both in respect of the Card.

**"Electronic Service"** means the Card related services available from CCB (Asia)'s electronic channels, including CCB (Asia)'s website and mobile application software.

**"Fee Schedule"** means the CCB (Asia) Credit Card Fee Schedule (as amended from time to time), a copy of which is available by calling the CCB (Asia) Credit Card 24-hour Customer Service Hotline at 317 95533 for VISA and Mastercard Credit Card or 317 95568 for UnionPay Dual Currency Credit Card or at CCB (Asia)'s website at [www.asia.ccb.com](http://www.asia.ccb.com).

**"Fees and Charges"** means the fees and charges set out in the Fee Schedule.

**"Hong Kong"** means the Hong Kong Special Administrative Region of the People's Republic of China.

**"HKD"** means Hong Kong Dollar(s), being the lawful currency of Hong Kong.

**"HKD Card Account"** means an account in HKD opened and maintained under the Card by CCB (Asia) for recording debits and credits in respect of the use of the Card.

**"I", "me", "my" and "myself"** means the Cardmember.

**"JETCO"** means Joint Electronic Teller Services Limited.

**"Macau"** means the Macau Special Administrative Region of the People's Republic of China.

**"Mainland China"** means the People's Republic of China excluding Hong Kong and Macau.

**"Mastercard"** means Mastercard International (and any successor or assign).

**"OCL"** means Octopus Cards Limited.

**"Octopus card"** means a stored value card or product issued by OCL.

**"Password"** means the identification made available to or

selected by me and used (together with the Username) to access the Electronic Service provided by the CCB (Asia).

**"Personal Data"** means the personal data relating to me.

**"PIN"** means all personal identification number(s) selected by me for the purpose of identifying me for certain transactions entered through the use of the Card.

**"RMB"** means Renminbi, being the lawful currency of the People's Republic of China.

**"RMB Card Account"** means an account in RMB opened and maintained under the Card by CCB (Asia) for recording debits and credits in respect of the use of the Card.

**"Statement of Account"** means the monthly or other statement arising from the Card Account, to be sent to me, out, among other things, the charges and other financial liabilities owed as at that date by me.

**"Supplementary Cardmember"** means any person nominated by the Cardmember and to whom a supplementary card is issued.

**"UnionPay"** means China UnionPay Company Limited, a joint stock limited liability company established in the People's Republic of China.

**"Username"** means the user identification made available to or selected by me and used (together with the Password) to access the Electronic Service.

**"VISA"** means Visa International Service Association (and any successor or assign).

## 2. APPLICATION OF THIS AGREEMENT

**2.1** I understand, acknowledge and consent that all facilities made available to me in respect of the Card or the Card Account are subject to the terms and conditions of this Agreement from time to time in force and any other applicable terms and conditions shall become subject to such terms and conditions (if not already so subject) by signing, activating or using the Card or permitting its use.

**2.2** This Agreement shall be binding on each successor, personal representative and person lawfully acting on behalf of any Cardmember.

## 3. USE OF THE CARD

**3.1 The Card** - I shall sign and activate the Card upon its receipt and keep the Card in a safe place. I shall also notify CCB (Asia) as soon as possible when I discover any unusual or suspicious transactions on my credit card. I shall be liable for all losses as a result of any failure or delay in so doing. The Card remains the property of CCB (Asia) at all times and shall be returned to CCB (Asia) upon request.

**3.2 PIN, Biometric Credential Authentication and one-time password** - I shall handle with due care any PIN or Password for use with the Card and keep such PIN and Password (if applicable) confidential. Also, I shall carefully handle any authentication factors, including Biometric Credential Authentication and one-time passwords. In particular, I agree:

- to destroy the original printed copy of any PIN or Password;
- not to allow anyone else to use the Card, any PIN or Password;
- not to write down any PIN or Password on the Card or on anything usually kept near or near the Card;
- not to write down or record any PIN or Password without disguising it;
- that, whenever I choose a PIN or Password, I will not choose a number that is likely to be guessed by a third party (for example, my date of birth or the date of birth of a Supplementary Cardmember or relative or any part of any of my telephone numbers); and
- not to use the PIN or Password for accessing other services (for example, connection to the Internet or accessing other websites).

## 9. STATEMENTS OF ACCOUNT

### 9.1 Statement of Account -

- A Statement of Account will normally be issued at monthly intervals unless there are no entries covering the relevant statement period and:
- (a) **(Applicable to VISA and Mastercard Credit Card)** my Card Account has a debit balance of less than HK\$10 or has a credit balance of less than HK\$10 or has a zero balance
- (b) **(Applicable to UnionPay Dual Currency credit card)** both of my HKD Card Account and RMB Card Account have their respective debit balances of less than HKD10/RMB10 or both Accounts have a credit balance of less than HKD10/RMB10 or both Accounts have a zero balance.
- (ii) I do not receive the Statement of Account (other than that provided by the Electronic Service), I shall promptly inform CCB (Asia) by calling the hotline shown on the Card. I understand I am deemed to have received all my Statements of Account unless I inform CCB (Asia) in this way. I agree to pay CCB (Asia) the amount of any Statement of Account, and whether I receive any of the Statements of Account or not shall in no way relieve my liability to CCB (Asia) in respect of the sums due to me listed in such Statement of Account.

**9.2 Errors in the Statement of Account** - The entries in the Statement of Account are presumed to be true and correct unless I notify CCB (Asia) in writing of any error or omission therein within sixty (60) days from the date of the Statement Date (as defined in the preceding paragraph). If no error is reported within the said period, the entries in the Statement of Account are deemed to be conclusively true and correct and binding on me. I hereby waive the need for any presentation of the charges/sales drafts or proof of transaction in the Statement of Account.

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## Biometric Credential Authentication

- The device only stores my Biometric Credential Authentication.
- If I have twins or similar-looking siblings, avoid using facial recognition function.

## One-time password

- Do not share one-time password with anyone (including friends or family) or make it public on social media.
- Do not store one-time password.

I shall be liable for all losses resulting from any failure to choose a PIN or Password, or handle the Card, a PIN or Password or Biometric Credential Authentication or one-time password, with due care. I agree to accept full responsibility for all consequences, losses and/or liabilities arising or incurred as a result of the PIN or Password or Biometric Credential Authentication or one-time password being known to another person for whatever reason. I shall still be liable for all transactions effected by use of the Card, irrespective of whether the Card is activated or not. The use of the Card is subject to: (i) the combined credit limit or the pre-set credit limit for VISA, Mastercard and UnionPay Dual Currency Credit Card, in connection with the payment for any purchase of goods and/or services; payment for which may be charged to the Card Accounts; and (ii) the cash advance limit for CCB (Asia) in connection with cash advances and/or credit facilities subject to any pre-arrangement required by CCB (Asia). CCB (Asia) is entitled to determine the charges through which I can obtain cash advance by using the Card. I understand and acknowledge that prior activation (in the manner as from time to time indicated) shall be made before overseas cash advance and overseas Automatic Teller Machine (ATM) functions are available. No other person is permitted to use my Card for charges, for identification or for any other purpose. If I allow someone else to use my Card or relinquish physical possession of my Card, I will remain fully liable to CCB (Asia) for payment for all charges incurred with my Card. The Card shall not be used for payment or settlement of any unlawful transactions under any applicable law. CCB (Asia) reserves the right to decline processing or paying any transaction which CCB (Asia) suspects to be an unlawful transaction under any applicable law. I may use the Card in Hong Kong, Mainland China and such other places from time to time as determined by CCB (Asia) for purchase of product and/or service at merchants or financial institutions which are using or connected to VISA, Mastercard, UnionPay and/or JETCO systems and for cash advances effected at ATM(s). I agree to use the logo(s) from time to time adopted by VISA, Mastercard, UnionPay and/or JETCO and such other card facilities or services as CCB (Asia) may from time to time provide or arrange.

**3.3 Validity, Expiry and Renewal** - The Card shall expire on the last day of the month indicated therein (unless terminated earlier). I must return the Card to CCB (Asia) upon request. The renewal of the Card shall be at CCB (Asia)'s discretion. If my Card is not renewed, the whole outstanding balances of my Card Account(s) become due and payable immediately. Any renewal of the Card is subject to my right to cancel the Card by giving CCB (Asia) written notice within thirty (30) days from the date of renewal.

**3.4 Acceptance of Cards by Merchants** - CCB (Asia) is not liable or responsible if (i) my Card is not accepted or honored by any merchant for any reason whatsoever, and/or (ii) CCB (Asia) refuses to grant credit authorization for any purchase notwithstanding the availability of credit in my favour under my Card Account. Further, I will not hold CCB (Asia) liable or responsible in respect of any product or service purchased through the Card or any benefits given to me or other persons. In case I wish to cancel any direct debit transaction(s) or authorization(s) effected in respect of the use of the Card with any merchant, I shall arrange cancellation with the merchant. The existence of any claim or dispute between any merchant and myself shall not relieve my obligation to settle any sum outstanding with CCB (Asia). Subject to Clause 9 below, my failure to sign any receipt or cash draft or cash advance voucher will not relieve my liability to CCB (Asia) in respect of the relevant transactions effected by use of the Card.

## 3.5 Credit Limit

- Combined credit limit for VISA, Mastercard and UnionPay Dual Currency Credit Card** - I will be given a combined credit limit expressed in HKD (inclusive of a cash advance limit) which will be the maximum allowable outstanding balance in respect of all my VISA, Mastercard and UnionPay Dual Currency Card Account(s) at any time. Within such combined credit limit, CCB (Asia) may further, if applicable, determine a pre-set credit limit in respect of a Card Account.
- Right to Vary** - CCB (Asia) may vary the combined credit limit, the pre-set credit limit and/or cash advance limit for VISA, Mastercard and UnionPay Dual Currency Credit Card; (collectively the "Limits") at its discretion from time to time. For details of the maximum allowable outstanding balance in respect of the Limits, I may contact CCB (Asia). My Limits will be shared between me and all of my Supplementary Cardmember(s) (if applicable). I shall strictly observe such Limits. CCB (Asia) reserves the right to decrease the Limits from time to time, without prior notice to or consent from me. CCB (Asia) may be

liable to CCB (Asia) in respect of the sums due to me listed in such Statement of Account.

**3.6 Errors in the Statement of Account** - The entries in the Statement of Account are presumed to be true and correct unless I notify CCB (Asia) in writing of any error or omission therein within sixty (60) days from the date of the Statement Date (as defined in the preceding paragraph). If no error is reported within the said period, the entries in the Statement of Account are deemed to be conclusively true and correct and binding on me. I hereby waive the need for any presentation of the charges/sales drafts or proof of transaction in the Statement of Account.

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