

Important Notes:

- Some mutual funds and bonds may involve derivatives. FX linked deposits, structured notes and structured equity-linked products are structured products involving derivatives. FX options are derivatives products. The investment decision is yours but you should not invest in an investment product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.
- Insurance products and Investment products including FX linked deposits, FX options, and certificates of deposit are not equivalent to or alternative of time deposits. They are not protected deposits, and are not protected by the Deposit Protection Scheme in Hong Kong. Investment products are not principal-protected except that some FX linked deposits are principal-protected conditionally.

Terms & Conditions of "Bonus Points Reward Programme"**(A) Bonus Point Accumulation:**

1. **PROGRAMME AVAILABILITY** - This Programme is available to: Customer ("Customer(s)") who

(i) is the principal cardmember of any valid Visa / Mastercard Credit Card (except CCB (Asia) Hong Kong Airlines Fly Away Credit Card and CCB (Asia) Visa Infinite Credit Cards) ("Credit Card(s)") issued by China Construction Bank (Asia) Corporation Limited ("Bank", "we", "us", or "our"); or

(ii) maintains PREMIER SELECT / PREMIER BANKING / WISE BANKING service (collectively known as the "Packaged Banking Service") with the Bank ("Packaged Banking Customer(s)"); or

(iii) maintains Online Personal Banking Service and holds at least one banking product or service (excluding credit card account) with the Bank ("Online Banking Customer(s)").

2. **POINT EARNING** - Customer will earn bonus point ("Bonus Point(s)") by using the following banking services ("Services"):

Products/Services	Earn Rate
Credit Cards	1 Bonus Point for every HKD1 spent on retail purchases and cash advances
Designated Banking Services	Please refer to the Banking Bonus Points Rewards Table ("Banking Bonus Points Table") published by the Bank from time to time

Designated Banking Services include the following:

Categories	Designated Banking Services
General Banking Service	<ul style="list-style-type: none"> • Outward Remittance through Telegraphic Transfer • Time Deposit Placement with new funds and deposit tenor of 1 month or above, except time deposit renewals • Foreign Currency Trading, applicable to foreign exchange via Customer's account transfer • Online Bill Payment • Deposit in Savings/ Checking Account
Investment	<ul style="list-style-type: none"> • Securities Trading (including HKD or RMB denominated stocks) with brokerage commission equal to or higher than 0.18%, except IPO subscription • FX Linked Deposit Placement with deposit tenor of 14 days or above, except swap deposit (or other deposit as updated by the Bank by time to time) • Currency Switching • Structured Notes Subscription • Structured Equity-Linked Product Subscription • Bond / Certificate of Deposit Secondary Market Trading • Mutual Fund Subscription with subscription fee equal to or higher than 1.5%, not applicable to fund switching transactions within the same fund management company • FX Option Trading and the transaction will not double count as FX Margin Trading for earning Bonus Points

	<ul style="list-style-type: none"> • FX Margin Trading, not applicable to rolled-over contracts • CNY Non-Deliverable Forward • Non-leveraged Collateralized Foreign Exchange Trading
Life Insurance*	Successful application of designated life insurance plans (except investment-linked life insurance plan), including life insurance plans with (i) annual premium (applicable to the first year of the policy) or (ii) single premium / dump in
General Insurance*	Successful application of designated (i) travel insurance plan, (ii) domestic helper insurance plan or (iii) home contents insurance plan, and domestic helper and home contents insurance plans are only applicable to Packaged Banking Customer under this Programme

*The premium amount of Life Insurance and General Insurance used to determine the amount of Bonus Points earned shall be based on the relevant insurance company(ies)'s record and the Bank takes no responsibility to its accuracy or completeness, and disclaims any liability for any loss arising from or in reliance of such amount.

Double Bonus Points (include the basic Bonus Points) will be awarded for the Designated Banking Services used by a Customer during his/her birthday month ("Birthday Double Rewards"). The Birthday Double Rewards are not applicable to transactions in relation to Credit Card.

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 below 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.

Priority According To Customer Type
(From highest to lowest)
(i) PREMIER SELECT BANKING Customer
(ii) PREMIER BANKING Customer (maintained relationship \geq 3 years)
(iii) PREMIER BANKING Customer (maintained relationship $<$ 3 years)
(iv) WISE BANKING Customer
(v) Online Banking Customer

3. ELIGIBLE TRANSACTIONS FOR CREDIT CARD - Only spending on retail purchases and cash advances (including by installment arrangements) by using the Credit Cards will be eligible for Bonus Points. There are no Bonus Points for the following payment types by Credit Cards, including but not limited to, "Cash Out" Installment Program, "FUN Express" Installment Program, 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.

4. ELIGIBLE TRANSACTIONS FOR DESIGNATED BANKING SERVICES - Packaged Banking Customers will be entitled to earn Bonus Points by using the Designated Banking Services stated in Clause 2 or such other banking services as the Bank may specify from time to time through any channels. Online Banking Customers will be entitled to earn Bonus Points by using the Designated Banking Services through Online Banking or Mobile Banking (if applicable) of the Bank only. Bonus Points will not be awarded for any Designated Banking Services that are subsequently cancelled or reversed.

5. BONUS POINT CAP ON DESIGNATED TRANSACTIONS OF CREDIT CARD - 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 permanent combined credit limit (not applicable to temporary increase in credit limit) for

transaction(s) of online bill payment(s) and payment(s) to insurance companies which are paid by Credit Card.

6. BONUS POINT CAP ON ELIGIBLE TRANSACTIONS OF DESIGNATED BANKING SERVICES - The total Bonus Points earned for each Calendar Year (from 1 January to 31 December) will be capped at 12,500,000 of each Customer for eligible transaction of Designated Banking Services.

7. POSTING OF BONUS POINTS

The Bonus Points will be credited to the bonus point rewards account ("Bonus Points Rewards Account") of Customers when an eligible transaction is posted on the Credit Card account. For installment loans or interest-free purchase-by-installment transactions, Bonus Points will be credited when an installment is posted on the Credit Card account. Any Bonus Point that credited for ineligible transaction may, without prior notice, be reversed.

Bonus Points earned through Designated Banking Services will be credited to the Bonus Points Rewards Account of Customers upon meeting the transaction requirements as set out in the Banking Bonus Points Table published by the Bank from time to time.

8. EXPIRY OF BONUS POINTS - 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, 2018 to 31 December, 2018 will be expired on 31 December, 2019. Bonus Point earned during 1 January, 2019 to 31 December, 2019 will be expired on 31 December, 2020. All Bonus Points earned will be forfeited and cancelled without notice upon termination or cancellation of all the products and services with the Bank.

When Bonus Points have been credited to a Bonus Points Rewards Account and there is a subsequent cancellation of account for that Designated Banking Service within 6 months after account opening, the Bonus Points which have been earned will be forfeited and debited from the Bonus Points Rewards Account directly without any notice.

9. NO CONSOLIDATION OF BONUS POINTS - Unless otherwise specified, other types of exclusive Bonus Points earned from other credit cards, including but not limited to, UnionPay Dual Currency Credit Card, CCB (Asia) Visa Infinite Card and CCB (Asia) Hong Kong Airlines Fly Away Credit Card cannot be combined with the Bonus Points earned under this Programme.

(B) Bonus Points Redemption

10. REDEMPTION - Applications for gift redemption/cash rebate redemption/voucher redemption/purchase requests ("Redemption(s)") may only be made by Customers. Redemptions are only accepted if we consider that the relevant products/services are still available.

11. USE OF BONUS POINTS - The Bonus Points required for Redemption will be deducted from the Bonus Points Rewards Account. If cash is required for Redemption, Customer must appoint a Credit Card account which is relevant to the Bonus Points Rewards Account to pay the cash amount. All transaction details will be set out in the subsequent monthly statement of the relevant Credit Card account.

12. INSUFFICIENT BONUS POINTS - Any Redemption with insufficient Bonus Points will be automatically rejected. However, for Redemption request of multiple items submitted by the same physical form, if the Bonus Points are not enough to redeem all the items, we will process the Redemption following the listed order.

13. 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.

14. FORFEITURE OF BONUS POINTS - Any fraud or abuse committed in relation to the Programme may result in the forfeiture of any accrued Bonus Points.

15. NO CHANGE AFTER REDEMPTION SUBMITTED - Redemption cannot be changed or withdrawn once submitted. Customers are required to redeem the rewards by Bonus Points according to the procedures as prescribed by the Bank (or as notified to the Customers by the Bank from time to time). In case of unsuccessful Redemption, any deducted Bonus Points, cash amount (if applicable) and redemption fee (if applicable) will be refunded to your credit card account accordingly.

16. **RESTRICTIONS** - All Redemptions are subject to availability of the redeemed item/offer, and will be accepted on a first-come-first-served basis. We may substitute other items/offers 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 Bonus Points requirements. Items/offers and any vouchers being redeemed/purchased are not exchangeable for cash. No free trial or return service will be offered in relation to any item/offer redeemed under this Programme.

17. **ISSUE OF REDEMPTION LETTER/VOUCHERS ETC** - Unless otherwise specified, redemption letter/voucher/notification will be mailed to the Customer's correspondence address approximately 4 to 6 weeks from our receipt of a successful Redemption. Customer shall contact our Customer Services Hotline at 317 95533 if he/she fails to receive the redemption letters or vouchers within such period.

(C) Terms & Conditions for all Vouchers Redemption ("Voucher Redemption")

18. Vouchers redeemed under this Programme ("Voucher(s)") cannot be used in conjunction with any other promotional or VIP offers, unless otherwise specified by the Voucher issuers.

19. Vouchers are not redeemable for cash.

20. Use of the Vouchers will be subject to the terms and conditions imposed by the Voucher issuers.

21. Except for Vouchers with stored-value nature, each Voucher can only be used once.

22. Vouchers will only be valid with the issuers' authorized signature and/or company chop. Photocopies of Vouchers or defaced or mutilated or damaged Vouchers will not be accepted.

23. Vouchers must be presented to the relevant Voucher issuer before placing an order or settling payment.

24. Neither we nor the Voucher issuers will be responsible for any loss or damage of any Voucher.

25. All matters or disputes in relation to the use of the Voucher will be resolved directly with Voucher issuer and subject to Voucher issuer final decision (or, as we determine, the Voucher issuers).

(D) Terms and Conditions of Asia Miles Redemption ("Asia Miles Redemption") :

26. **REDEMPTION** - Asia Mile Redemption is only available to Customer with a Visa or Mastercard Platinum Credit Card (except CCB (Asia) Hong Kong Airlines Fly Away Credit Card) ("Platinum Card(s)") issued by the Bank. Customer shall have a valid membership of Asia Miles.

27. **ASIA MILES REDEMPTION** - Customer can redeem 1 Asia Miles™ by 15 Bonus Points and there is no minimum redeemed Asia Miles. Customer is required to pay redemption fee.

28. **REDEMPTION FEE** - The redemption fee for the first 10,000 miles of each Asia Miles Redemption is HKD100, and HKD50 for every additional 5,000 miles (HKD50 will be charged for less than 5,000 miles) of the same Asia Miles Redemption. The maximum redemption fee for a single redemption is HKD300. Customer must appoint a Platinum Card account which is relevant to the Bonus Points Rewards Account to pay the redemption fee.

29. **MILES CREDITING** - Upon receipt of Asia Miles Redemption request, the Bank will forward the request to Asia Miles Limited for processing. Asia Miles will be credited to your Asia Miles account within 4 to 6 weeks from the day of receiving the Asia Mile Redemption request.

30. **NOTIFICATION OF REDEMPTION RESULT** - Unless otherwise specified, a notification letter for the redemption result will be mailed to the Customer's correspondence address.

(E) General Terms & Conditions

31. **DISCLAIMERS** - We will not replace, and have no liability, if any redemption letter or voucher is lost or damaged for any reason. The validity and use of any redeemed item/gift/prize under this Programme is subject to the relevant usage instructions and terms and conditions imposed by the relevant 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 redeemed item/gift/prize shall be addressed to and resolved directly with the relevant suppliers, which shall in no way relieve such Customer from his/her payment and other obligations to us. We provide no warranty for any redeemed item/gift/prize. Any available warranty shall be subject to the terms and conditions set by the relevant suppliers.

32. **FINAL DECISION** - We may modify, terminate or withdraw this Programme at any time and have the final decision at our discretion in all matters and disputes in relation to the Programme. We may vary

these terms and conditions without prior notice. We shall not be responsible or liable for any claims or liability in relation to use of this Programme by any Customer or other person.

33. CARDMEMBER AGREEMENT & TERMS AND CONDITIONS APPLY - All terms and conditions of the CCB (Asia) Credit Card Cardmember Agreement, the CCB (Asia) Credit Card Fee Schedule, the Terms and Conditions for Accounts and Related Services (For Individuals) , the Terms and Conditions for China Construction Bank (Asia) PREMIER SELECT / PREMIER BANKING / WISE BANKING Service and Schedule of Service Fees (whichever applicable) apply to this Programme and shall prevail in case of any conflict or inconsistency with these terms and conditions.

34. ENGLISH VERSION PREVAILS - In case of any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Risk Disclosure

Investment involves risks. The prices of investment products fluctuate, sometimes dramatically, and may become valueless. Investors should not invest based on this webpage alone. Before making any investment decision, customers must consult their own independent financial advisors and read the relevant offering documents for further details including the risk factors in order to ensure that they fully understand the risks associated with the investment products.

Securities Trading

It is as likely that losses will be incurred rather than profits made as a result of buying and selling securities.

Securities Margin Trading

If a client maintains a margin account with the Bank, the risk of loss in financing a transaction by deposit of collateral is significant. The client may sustain losses in excess of the client's cash and any other assets deposited as collateral with the Bank. Market conditions may make it impossible to execute contingent orders, such as "stop-loss" or "stop-limit" orders. The client may be called upon at short notice to make additional margin deposits or interest payment. If the required margin deposits or interest payments are not made within the prescribed time, the client's securities collateral may be liquidated without the client's consent. Moreover, the client will remain liable for any resulting deficit in the client's account and interest charged on the client's account. The client should therefore carefully consider whether such a financing arrangement is suitable in light of the client's own financial position and investment objectives.

Shanghai-Hong Kong Stock Connect/ Shenzhen-Hong Kong Stock Connect

Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect are not covered by Hong Kong's Investor Compensation Fund. They involve risks of quotas used up, difference in trading day, restrictions on selling imposed by front-end monitoring, recalling of eligible stocks, and mainland market risks.

FX Linked Deposit

The FX Linked Deposit is an unlisted investment product and subject to the credit and insolvency risk of the Bank. Its return is limited to the interest payable, which will be dependent on movements in some linked exchange rate. Whilst

the possible return may be higher than conventional time deposits, it is normally associated with higher risks.

Exchange rates are affected by a wide range of factors, including international finance, economics, politics, central banks and other bodies intervention and natural events, and may rise or fall rapidly. When the fluctuation of the linked exchange rates differs from what the customer expected, the customer may have to bear the loss. While some FX Linked Deposit types are principal-protected conditionally, others are not principal-protected. The FX Linked Deposit is not the same as investing in its linked currency. It is not protected by the Investor Compensation Fund. If the FX Linked Deposit is approved by the Bank to be withdrawn before its maturity, the customer may also need to bear the costs involved which may reduce the return and the principal amount of the FX Linked Deposit he may get back. There is no secondary market for the FX Linked Deposit and it is not collateralized. The Bank can early terminate the FX Linked Deposit.

Currency Switching

Currency exchange rates are affected by a wide range of factors, including national and international financial and economic conditions, political and natural events. The effect of normal market forces may at times be countered by intervention by central banks and other bodies. At times, exchange rates, and prices linked to such rates, may rise or fall rapidly.

Structured Notes

Investment in structured notes involves substantial risks including market risks, liquidity risks, risks relating to changes in market conditions, counterparty risks, and the risks that the issuer(s) will be unable to satisfy its obligations under the structured notes. Customers should recognize that their structured notes may mature worthless. While the maximum return on a structured note is usually limited to a predetermined amount of cash, an investor stands to potentially lose up to the entire investment amount if the underlying reference asset value moves substantially against the investor's view.

Structured Equity-Linked Products

Investment in structured equity-linked products involves substantial risks including market risks, liquidity risks, risks relating to changes in market conditions, counterparty risks, and the risks that the issuer(s) will be unable to satisfy its obligations under the structured equity-linked products. Customers should recognize that their structured equity-linked products may mature worthless. While the maximum return on a structured equity-linked product is usually limited to a predetermined amount of cash, an investor stands to potentially lose up to the entire investment amount if the underlying stock price moves substantially against the investor's view.

Bond / Certificate of Deposit Trading

There is no 100% guarantee of positive return but loss may be incurred. There is a risk that the bond/ certificate of deposit issuer fails to promptly pay the client the interest or principal if a credit event or default occurs on the bond/

certificate of deposit issuer. Investing in emerging markets bonds involves special consideration and higher risks, such as greater price volatility, less developed regulatory and legal framework, economic, social and political instability, etc.

Mutual Fund Investment

The past performance of a mutual fund is not a guide to its future performance and yields are not guaranteed. Customers could lose some or all of the principal amount invested. Funds are not obligations of, or guaranteed by, the Bank or any of its affiliates. The Bank will normally be paid a commission or rebate by the fund manager.

FX Option Trading

FX options are not principal-protected and are unlisted. There may not be an active or liquid secondary market. They are subject to the credit and insolvency risks of the Bank. If the Bank becomes insolvent or defaults on its obligations under this product, customers can only claim as an unsecured creditor of the Bank. Investing in FX options is not the same as investing in the reference currencies. FX options are not covered by the Investor Compensation Fund and may be early terminated by the Bank. The risk of loss in FX option trading can be substantial. Customers may sustain losses in excess of their initial margin funds. Placing contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. A customer may be called upon at short notice to deposit additional margin funds. If the required funds are not provided within the prescribed time, the customer's position may be liquidated. The customer will remain liable for any resulting deficit in the customer's account. Customers should therefore carefully consider whether such trading is suitable in light of their own financial position and investment objectives. The maximum potential loss for an option seller is theoretically unlimited if the market movement is unfavorable to his position. Exchange rates are affected by a wide range of factors, including international finance, economics, politics, central banks and other bodies intervention and natural events, and may rise or fall rapidly.

FX Margin Trading

The risk of loss in FX margin trading can be substantial. Customers may sustain losses in excess of their initial margin funds. Placing contingent orders, such as "stop-loss" or "stop-limit" orders, will not necessarily limit losses to the intended amounts. Market conditions may make it impossible to execute such orders. A customer may be called upon at short notice to deposit additional margin funds. If the required funds are not provided within the prescribed time, the customer's position may be liquidated. The customer will remain liable for any resulting deficit in the customer's account. Customers should therefore carefully consider whether such trading is suitable in light of their own financial position and investment objectives. Currency exchange rates are affected by a wide range of factors, including national and international financial and economic conditions and political and natural events. The effect of normal market force may at times be countered by intervention by central banks and other bodies. At times, exchange rates, and price linked to such rates, may rise or fall rapidly.

Insurance

Customers should read and understand the details of the insurance plan(s) (including but not limited to exact terms, conditions, coverage and exclusions) before any enrollment to assure the insurance products meet their personal needs. Specific details, terms and conditions applicable to insurance products are set out in respective insurance policies to be issued by the relevant insurance companies. For life insurance products, an insurance plan may comprise savings element. Part of the premium pays for the insurance and related costs. If a customer is not happy with the customer's policy, the customer has a right to cancel it within the cooling off period and obtain a refund of any premiums paid. A written notice signed by the customer should be received by the insurer's Hong Kong Main Office within the cooling off period (that is, 21 days after the delivery of the policy or issue of a notice (informing the customer or the customer's representative about the availability of the policy and expiry date of the cooling off period)), whichever is the earlier). After the expiration of the cooling off period, if the customer cancels the policy before the end of the term, the projected total cash value may be less than the total premium the customer has paid.

Online Investment Trading Services

Due to unpredictable network traffic congestion and other reasons, the Internet and other electronic media may not be reliable media of communication and transactions conducted over the Internet and via other electronic media are subject to: possible failure or delay in the transmission and receipt of instructions for any or all transactions in investment products or other information, and possible failure or delay of execution or execution at prices different from those prevailing at the time when your instructions were given. There are risks associated with the online investment trading system, including the failure of hardware and/or software, and the result of any such system failure may be that your orders are either not executed according to your instructions or are not executed at all. There are risks of interruption, distortion, omission, blackout or interception during the transmission of instructions for any or all transactions in investment products, as well as of any misunderstanding or errors in communication.

Disclaimer

The Bank is an agent of the insurance company and the product is a product of the insurance company but not the Bank; and in respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the product should be resolved between directly between the insurance company and the customer. This webpage does not constitute advice to buy or sell, or an offer with respect to any investment or insurance products. This webpage, the FX linked deposits and FX options abovementioned are issued by China Construction Bank (Asia) Corporation Limited which is a licensed bank regulated by the Hong Kong Monetary Authority, an approved insurance agent under the Insurance Companies Ordinance and a Registered Institution (CE No. AAC155) under the Securities and Futures Ordinance to carry on Type 1 (Dealing in Securities) and Type 4 (Advising on Securities) Regulated Activities. This webpage has not been reviewed by any regulatory authorities in Hong Kong.

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重要提示:

- 部分基金及債券涉及金融衍生工具。外匯掛鈎存款、結構性票據及結構性股票掛鈎產品乃涉及金融衍生工具的結構性產品。外匯期權乃金融衍生工具產品。投資決定是由閣下自行作出的，但閣下不應投資在投資產品，除非中介人於銷售該產品時已向閣下解釋經考慮閣下的財務情況、投資經驗及目標後，該產品是適合閣下的。
- 保險產品及投資產品包括外匯掛鈎存款、外匯期權及存款證不等同定期存款，並非其替代品，亦不是受保障存款，不受香港的存款保障計劃保障。除了部分外匯掛鈎存款具有受條件限制的保本性質，投資產品並不保本。

「積分獎賞計劃」之條款及細則**(A) 積分累積****1. 計劃適用性**—此計劃適用於以下客戶（「客戶」）：

- (i) 任何由中國建設銀行(亞洲)股份有限公司（「本行」或「我們」）所發行而有效的Visa/ Mastercard 信用卡（建行(亞洲)香港航空Fly Away信用卡及建行(亞洲)Visa Infinite信用卡除外）（「信用卡」）及只適用於信用卡的主卡會員；或
- (ii) 仍然使用本行提供的「貴賓晉裕」/「貴賓理財」/「智選理財」服務(統稱「綜合理財服務」)的客戶（「綜合理財客戶」）；或
- (iii) 仍然使用本行提供的「網上個人銀行服務」並持有本行任何銀行產品或服務(不包括信用卡)的客戶（「網上理財客戶」）。

2. 賺取積分—客戶使用以下銀行服務（「服務」）可賺取積分（「積分」）：

產品/服務	賺取積分率
信用卡	購物簽賬及現金透支每港幣1元，可獲取1積分
指定銀行服務	請查閱本行不時公佈的銀行積分獎賞表（「銀行積分表」）

指定銀行服務包括如下：

類別	指定銀行服務
一般銀行服務	<ul style="list-style-type: none">• 電匯之匯出匯款• 全新資金敘做定期存款而存款期為一個月或以上之交易，不適用於續期存款• 幣買賣，適用於客戶賬戶間之外幣轉賬買賣• 上繳費• 蓄/支票戶口存款
投資	<ul style="list-style-type: none">• 券買賣而證券交易佣金為0.18%或以上(包括以港元或人民幣計價股票)，不適用於認購新股• 敘做外匯掛鈎存款而存款期為14天或以上之交易，不適用於掉期存款(或其他本行不時定明的存款)• 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• 認購基金而基金認購費為1.5%或以上，不適用於同一基金管理公司的基金轉換交易• 外匯期權交易，同一交易不會同時計算為外匯孖展買賣而獲享積分• 外匯孖展買賣，不適用轉倉交易• 人民幣不交收外匯遠期交易

	• 非槓桿式外匯保證金交易
人壽保險*	成功投保指定的人壽保險計劃(投資相連人壽保險計劃除外)，包括以(i)年繳保費(適用於首年)或(ii)整付保費/ 額外繳付保費投保的人壽保險計劃
一般保險*	成功投保指定的(i)旅遊保險、(ii)家傭保險或(iii)家居財物保險計劃，而家傭保險及家居財物保險計劃於本計劃下只適用於綜合理財客戶

*人壽保險及一般保險的保費金額將以有關保險公司的記錄為準以決定所賺之積分，本行就其準確性或完整性概不負責，亦不會因依賴該等金額而引致之任何損失承擔任何責任。

客戶於其生日的月份進行的指定銀行服務可獲享雙倍積分(包括基本積分)(「生日雙倍積分優惠」)。生日雙倍積分優惠不適用於信用卡的交易。

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，本行將根據以下條件，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。

優先客戶類別
(由高至低排列)
(i)「貴賓晉裕」客戶
(ii)「貴賓理財」客戶(維持關係達3年或以上)
(iii)「貴賓理財」客戶(維持關係3年以下)
(iv)「智選理財」客戶
(v)網上理財客戶

3. **信用卡的合資格交易**—積分只適用於以信用卡作出的購物簽賬及現金透支(包括分期付款安排之交易)。以下以信用卡作出的付款類別(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。

4. **指定銀行服務的合資格交易**—綜合理財客戶透過本行任何渠道使用上列條款2的指定銀行服務及本行不時指定之銀行服務可獲享積分;而網上理財客戶則須透過本行「網上銀行」或「流動理財」處理指定銀行服務(如適用),方可獲享積分。若指定的銀行服務取消或被沖銷記賬,隨後將不獲享積分。

5. **信用卡簽賬之積分上限**—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合共為獲批核之最新永久綜合信用額(並不適用於臨時加額之信用額)之12倍。

6. **指定銀行服務之合資格交易積分上限**—每位客戶透過指定銀行服務之合資格交易所累積的積分每曆年度(由1月1日至12月31日)上限為12,500,000。

7. **積分入賬**—合資格交易所賺取之積分將會在信用卡賬戶入賬時存入客戶的積分獎賞賬戶(「積分獎賞賬戶」)內。透過分期貸款或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在信用卡賬戶誌賬時存入。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記賬。

透過指定銀行服務交易所賺的積分將於達到本行不時公佈之銀行積分表所列的交易要求後存入客戶的積分獎賞賬戶。

8. **積分之屆滿**—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2018年1月1日至2018年12月31日期間賺取之積分將於2019年12月31日失效。於2019年1月1日至2019年12月31日期間賺取之積分將於2020年12月31日失效。所有已賺取的積分將於終止或取消本行產品及服務時在沒有通知情況下被沒收及自動取消。

當積分存入積分獎賞賬戶後,如客戶在開立該指定銀行服務戶口後6個月之內取消戶口,其所賺的積分將被沒收及在沒有通知的情況下,從積分獎賞賬戶扣除。

9. **不可合併積分**—除非另有訂明,透過其他信用卡(包括但不限於銀聯雙幣信用卡、建行(亞洲)Visa Infinite 信用卡及建行(亞洲)香港航空 Fly Away 信用卡)所賺取的特選積分並不能與本計劃所賺取的積分合併。

(B) 積分換領

10. **換領**—只有客戶方可作出禮品換領/現金回贈換領/現金券換領/訂購申請（「換領」）。當我們認為有關貨品/服務的供應量充足時，方會接受換領申請。
11. **積分之使用**—換領所需積分將從積分獎賞賬戶內扣除。若換領需支付現金，客戶須指定一個隸屬於積分獎賞賬戶的信用卡賬戶以支付現金金額。所有交易詳情將顯示於相應信用卡之下一期月結單上。
12. **積分不足**—任何積分不足之換領均會被自動取消。但以同一份實體表格提出換領多件禮品的申請，如積分不足夠換領所有禮品，我們將根據所列明之次序處理有關換領申請。
13. **現金回贈的換領**—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。
14. **積分沒收**—任何就本計劃所作出欺詐或濫用行為可能導致已累積的任何積分將被沒收。
15. **換領遞交後不得更改**—換領一經遞交不可更改或撤回。客戶需要根據銀行規定的程序（或不時通知客戶），以積分換領獎賞。若換領不成功，任何已扣除之有關積分及現金金額（如適用）及換領費用（如適用）將一併退回閣下之信用卡賬戶。
16. **限制**—所有換領須視乎有關換領的禮品/優惠的供應量而定，並將以先到先得方式處理。如禮品/優惠換罄，我們可以其他相近價值之禮品/優惠代替。我們將不會就換領禮品的供應量短缺或被取代之禮品/優惠或換領優惠積分要求之更改而作出通知。被換領/訂購之禮品/優惠及任何現金券均不得兌換作現金。所有在本計劃下被換領之禮品/優惠均沒有免費試用或退貨服務。
17. **禮品換領信/現金券及其他**—除非另有訂明，禮品換領信/現金券/通知書將會於成功換領後約4至6星期內寄至客戶的通訊地址。客戶若未能於上述時段收到禮品換領信或現金券便須致電我們的客戶服務熱線317 95533。

(C) 適用於所有現金券換領之條款及細則（「現金券換領」）

18. 除非現金券發行公司另有訂明，在本計劃下所換領的現金券（「現金券」）將不可與任何其他推廣優惠或VIP會員優惠一併使用。
19. 現金券不能兌換為現金。
20. 現金券之使用將受有關的現金券發行公司所定之條款及細則所規限。
21. 除儲值現金券外，每一張現金券只可使用一次。
22. 現金券須印有現金券發行公司認可之簽署及/或公司蓋章方為生效。任何現金券之影印本或經塗污或殘缺不全或損毀之現金券均不會被接受。
23. 客戶必須於任何交易或付款前向現金券發行公司出示有關的現金券。
24. 我們及現金券發行公司均不會就任何因現金券之遺失或損毀負上責任。
25. 現金券發行公司（或，就我們決定，參與之現金券發行公司）可就所有現金券之使用有關的事宜或糾紛作出最終決定。

(D) 「亞洲萬里通」里數換領之條款及細則（「亞洲萬里通里數換領」）

26. **換領**—亞洲萬里通里數換領只適用於持有由本行發出的 Visa 或 Mastercard 白金信用卡（建行（亞洲）香港航空Fly Away信用卡除外）（「白金卡」）的客戶。客戶須持有有效的「亞洲萬里通」會籍。
27. **里數換領**—客戶可以15積分換取1「亞洲萬里通」里數，而換領的里數不設最低要求。須繳付換領費用。
28. **換領費用**—每次換領「亞洲萬里通」的首1萬里數費用為HKD100，然後每5,000里數為HKD50（若換領不足5,000里數，亦會收取HKD50）；每次換領費用的上限為HKD300。客戶必須指定一個與積分獎賞賬戶相應的白金卡賬戶以繳付換領費用。
29. **里數之存入**—當本行收到閣下有關之里數換領申請後，本行會將有關申請轉交「亞洲萬里通」安排里數轉換。而有關之里數將於收到「亞洲萬里通」里數換領申請當日起計4至6星期內存入閣下有關之「亞洲萬里通」賬戶內。
30. **換領結果通知**—除非另有訂明，有關換領結果的通知書會寄至客戶的通訊地址。

(E) 一般條款及細則

31. **免責條款**—我們將不會補發或就任何遺失或損毀的禮品換領信件或現金券負上責任。本計劃內任何換領之貨品/禮品/獎品之有效性及使用均受供應商的相關使用指示及條款及細則所規限。我們不會充當作為產品/服務供應商的代理人或其代表或負上任何責任。任何有關換領之貨品/禮品/獎品的申索、投訴或糾紛應聯絡有關的產品/服務供應商及與供應商直接解決，而不會解除該客戶對我們所承擔的付款及其他責任。

我們就任何被換領之貨品/禮品/獎品不會作出保養保證。任何可提供的保養將受有關供應商所定之條款及細則規限。

32. **最終決定**—我們可於任何時間更改、終止或撤回本計劃及就所有因計劃引發的事宜及紛爭作出最終決定（在我們的酌情權下）。我們可在不作出事先通知的情況下更改任何有關細節及此條款及細則。我們將不會負責或承擔任何客戶或任何人因參與本計劃的任何申索或責任。

33. **信用卡會員合約及條款適用**—所有建行(亞洲)信用卡會員合約內的條款及細則、建行(亞洲)信用卡服務收費一覽表、戶口及有關服務的條款及細則(個人)、中國建設銀行(亞洲)「貴賓晉裕」/「貴賓理財」/「智選理財」服務條款及條件以及一般銀行服務收費表(如適用)將會適用於本計劃。如它們與本條款及細則有任何衝突或差異，則以前者為準。

34. **英文版本為準**—本條款及細則中英文版本之間如有任何歧異，即以英文版本為準。

第2部分：銀行積分表1（下面劃線顯示新增內容，中間劃掉顯示刪除內容）

風險披露

投資產品及保險產品不等同定期存款，並非其替代品，亦不是受保障存款，不受香港的存款保障計劃保障。

投資涉及風險。投資產品的價格波動不定，有時波動幅度非常大，甚至可能變得一文不值。投資者不應只根據本網頁便作出任何投資決定，在作出任何投資決定之前，應事先徵詢獨立財務顧問意見及細閱有關產品的銷售文件以獲取進一步資料包括風險因素，確保本身瞭解有關產品之風險性質。

證券買賣

買賣證券很可能會招致損失而不是一定獲利。

證券孖展買賣

倘若客戶在本行保持一個孖展賬戶，透過存入抵押品融資作交易的損失風險是重大的。客戶遭受的損失可能會大於客戶存於本行作為抵押品的現金及任何其他資產。市場狀況可能令客戶不可能行使或有指令，例如「止蝕」或「止限」指令。客戶可能收到短期通知，須存入額外孖展或利息付款。倘若所須的孖展或利息付款未能在指定時間內作出，客戶的證券抵押品可被清算而毋須客戶同意。此外，客戶對在客戶賬戶中產生的任何不足的款項及對客戶賬戶收取的利息，仍須承擔法律責任。客戶因此應慎重考慮因應客戶本身的財政狀況及投資目標，有關財務安排是否適合。

投資滬港通及深港通風險

投資滬港通及深港通不受投資者賠償基金保障，並涉及額度用盡、交易日差異、前端監控對沽出的限制、合資格股票的調出及內地市場風險。

外匯掛鈎存款

外匯掛鈎存款屬於非上市投資產品，需承擔銀行的信貸及無力償債之風險。其回報限於應付的利息，而該利息將受掛鈎匯率的變動影響。匯率受多種因素影響，包括國際金融、經濟、政治、中央銀行或其他體系干擾及自然事件的發生，有時會驟升或驟跌。當掛鈎匯率的浮動與客戶預期有所不同時，客戶可能需承擔損失。除部分類型具有受條件限制的保本性質，其他類型並不保本。外匯掛鈎存款不等同投資於相關掛鈎貨幣。外匯掛鈎存款不受投資者賠償基金保障。若銀行同意客戶於到期前提取，則可能需承擔所涉及的費

用，可能減低可取回的回報及本金。外匯掛鈎存款沒有二手市場且沒有以任何抵押品作抵押，銀行亦有權提早終止。

貨幣轉存

貨幣匯率受多種因素影響，包括國家及國際金融及經濟條件、政治及自然事件的發生。有時正常市場力量會受中央銀行或其他體系所干擾。有時匯率及有關的價目會驟升或驟跌。

結構性票據

投資結構性票據，涉及重大風險，包括市場風險、流通性風險，市況變化風險，交易對手的風險，以及發行商不能履行其結構性票據下義務之風險。客戶務必清楚明白其結構性票據於到期時可能全無價值。結構性票據最大的投資回報通常限於已決定的現金金額，假如基礎投資價值移動完全與客戶的觀點相反，客戶面對的潛在損失可達全部投資金額。

結構性股票掛鈎產品

投資結構性股票掛鈎產品，涉及重大風險，包括市場風險、流通性風險，市況變化風險，交易對手的風險，以及發行商不能履行其結構性股票掛鈎產品下義務之風險。客戶務必清楚明白其結構性股票掛鈎產品於到期時可能全無價值。結構性股票掛鈎產品最大的投資回報通常限於已決定的現金金額，假如基礎股票價格移動完全與客戶的觀點相反，客戶面對的潛在損失可達全部投資金額。

債券 / 存款證買賣

買賣債券/ 存款證未必百分百能夠保證賺取利潤，反而可能招致損失。如果債券/ 存款證發行機構出現信貸或失責事件，客戶有該機構未能如期向客戶繳付利息或本金的風險。投資於新興市場債券涉及特別考慮及較高風險，例如較大的價格波動、較不完善的監管及法律架構、經濟、社會及政治的不穩定等。

基金投資

基金的過去表現，並不一定反映或保證其將來的表現。客戶有可能損失部份或全部投資本金。本行或任何其附屬機構並不承擔或擔保該投資所構成的任何責任。於適當範圍內本行可從基金經理獲取佣金或回扣。

外匯期權投資

外匯期權並不保本，屬於非上市投資產品，可能沒有活躍或流通的二手市場且需承擔銀行的信貸及無力償債之風險。假如銀行無力償債或未能履行其於本產品下的責任，客戶只可以銀行的無抵押債權人身份提出申索。有關投資不等同投資於其參考貨幣，不受投資者賠償基金保障，銀行有權提早終止。槓桿式外匯期權買賣的虧損風險可以十分重大。客戶所蒙受的虧損可能超過客戶的最初保證金的款額。即使客戶定下備用買賣指示，例如「止蝕」和「限價」買賣指示，亦未必可將虧損局限於原先設想的數額。市場情況可能使這些買賣指示無法執行。客戶可能被要求一接到通告即存入額外的保證款額。如客戶未能於所定的時間內提供所需的款額，其未平倉期權合約可能會被平倉。客戶將要為其戶口所出現的任何逆差負責。因此，客戶必須在仔細考慮自己的財務狀況及投資目標後，方可決定作這種買賣。假如市場走勢不利於期權賣方

的持倉，理論上期權賣方的潛在虧損是無限的。匯率受多種因素影響，包括國際金融、經濟、政治、中央銀行或其他體系干擾及自然事件的發生，有時會驟升或驟跌。

外匯孖展投資

槓桿式外匯交易的虧損風險可以十分重大。客戶所蒙受的虧損可能超過客戶的最初保證金款額。即使客戶定下備用交易指示，例如『止蝕』或『限價』交易指示，亦未必可以將虧損局限於原先設想的數額。市場情況可能使這些交易指示無法執行。客戶可能被要求一接到通知即存入額外的保證金款額。如客戶未能在所訂的時間內提供所需的款額，其未平倉合約可能會被了結。客戶將要為其帳戶所出現的任何逆差負責。因此，客戶必需仔細考慮，鑑於其財務狀況及投資目標，這種買賣是否適合客戶。貨幣匯率受多種因素影響，包括國家及國際金融及經濟條件及政治及自然事件的發生。有時正常市場力量會受中央銀行或其他體系所干擾。有時匯率及有關的價目會驟升或驟跌。

保險

客戶應在投保保障計劃前，先閱讀及了解其有關資料及詳情(包括但不限於具體條款、細則、保障範圍及不保事項)以確定是否切合個人需要。保險合約的細節及條文將詳列於所屬保險公司所發出之保單上。就人壽保險而言，保險計劃有機會包含儲蓄成分。部分保費將付作保險及相關費用。若客戶不滿意保單，客戶有權在冷靜期內取消保單，並獲退還已繳的所有保費。客戶需將由客戶簽署的書面通知於冷靜期內送達保險公司在香港的總辦事處(即將保單交付保單持有人或其代表後或將《通知書》(說明保單已經可以領取，及「冷靜期」的屆滿日)發予保單持有人或其代表後，起計的 21 天，以較先者為準)。冷靜期結束後，若客戶在期滿前取消保單，預計的總現金價值可能少於客戶已付的保費總額。

網上投資買賣服務

由於無法預料的網絡擠塞及其他原因，互聯網或其他電子或電訊媒介本來並非可靠的通訊媒介，而且透過互聯網或其他電子或電訊媒介進行的交易可能會發生以下情況：任何或所有投資產品交易的指示或其他訊息的傳送和接收可能出現故障或被延誤，及指示可能沒有被執行或被延誤執行，或執行指示所依據的價格與閣下發出指示時的價格不同。網上投資交易系統有其相關的風險，包括硬體和/或軟件故障，而且任何該等系統故障可能導致閣下的指令不能按照閣下指示被執行或者完全不能被執行。任何或所有投資產品交易指示的傳送有發生中斷、失真、遺漏、停頓或被截取以及被誤解或任何溝通失誤的風險。

聲明

銀行是有關保險公司的代理人，而有關保險產品並非銀行的產品；對於銀行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議(定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍)，銀行須與客戶進行金融糾紛調解計劃程序；然而，對於有關產品的合約條款的任何爭議應由保險公司與客戶直接解決。本網頁的資料並不構成買賣任何投資或保險產品的建議或要約。本網頁、上述外匯掛鈎存款及外匯期權由中國建設銀行(亞洲)股份有限公司發行。中國建設銀行(亞洲)股份有限公司為一間受香港金融管理局規管之持牌銀行、保險公司條例下的認可保險代理，及證券及期貨條例下的註冊機構(中央編號：AAC155)，從事第一類(證券交易)及第四類(就證券提供意見)的受規管活動。本網頁並未經香港任何監管機構審閱。

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重要提示:

- 部分基金及债券涉及金融衍生工具。外汇挂钩存款、结构性票据及结构性股票挂钩产品乃涉及金融衍生工具的结构性产品。外汇期权乃金融衍生工具产品。投资决定是由阁下自行作出的，但阁下不应投资在投资产品，除非中介人於销售该产品时已向阁下解释经考虑阁下的财务情况、投资经验及目标後，该产品是适合阁下的。
- 保险产品与投资产品包括外汇挂钩存款、外汇期权及存款证不等同定期存款，并非其替代品，亦不是受保障存款，不受香港的存款保障计划保障。除了部分外汇挂钩存款具有受条件限制的保本性质，投资产品并不保本。

「积分奖赏计划」之条款及细则**(A) 积分累积****1. 计划适用性**—此计划适用于以下客户（「客户」）：

- (i) 任何由中国建设银行(亚洲)股份有限公司（「本行」或「我们」）所发行而有效的Visa/ Mastercard 信用卡（建行(亚洲)香港航空Fly Away信用卡及建行(亚洲)Visa Infinite信用卡除外）（「信用卡」）及只适用于信用卡的主卡会员；或
- (ii) 仍然使用本行提供的「贵宾晋裕」/「贵宾理财」/「智选理财」服务(统称「综合理财服务」)的客户（「综合理财客户」）；或
- (iii) 仍然使用本行提供的「网上个人银行服务」并持有本行任何银行产品或服务(不包括信用卡)的客户（「网上理财客户」）。

2. 赚取积分—客户使用以下银行服务（「服务」）可赚取积分（「积分」）：

产品/服务	赚取积分率
信用卡	购物签账及现金透支每港币1元，可获取1积分
指定银行服务	请查阅本行不时公布的银行积分奖赏表（「银行积分表」）

指定银行服务包括如下：

类别	指定银行服务
一般银行服务	<ul style="list-style-type: none"> 电汇之汇出汇款 全新资金叙做定期存款而存款期为一个月或以上之交易，不适用于续期存款 币买卖，适用于客户账户间之外币转账买卖 上缴费 蓄/支票户口存款
投资	<ul style="list-style-type: none"> 券买卖而证券交易佣金为0.18%或以上(包括以港元或人民币计价股票)，不适用于认购新股 叙做外汇挂钩存款而存款期为14天或以上之交易，不适用于掉期存款(或其他本行不时定明的存款) 货币转存 认购结构性票据 认购结构性股票挂钩产品 二级市场债券/存款证买卖 认购基金而基金认购费为1.5%或以上，不适用于同一基金管理公司的基金转换交易 外汇期权交易，同一交易不会同时计算为外汇孖展买卖而获享积分 外汇孖展买卖，不适用转仓交易 人民币不交收外汇远期交易 非杠杆式外汇保证金交易

人寿保险*	成功投保指定的人寿保险计划(投资相连人寿保险计划除外)，包括以(i)年缴保费(适用于首年)或(ii)整付保费/ 额外缴付保费投保的人寿保险计划
一般保险*	成功投保指定的(i)旅游保险、(ii)家佣保险或(iii)家居财物保险计划，而家佣保险及家居财物保险计划于本计划下只适用于综合理财客户

*人寿保险及一般保险的保费金额将以有关保险公司的记录为准以决定所赚之积分，本行就其准确性或完整性概不负责，亦不会因依赖该等金额而引致之任何损失承担任何责任。

客户于其生日的月份进行的指定银行服务可获享双倍积分(包括基本积分)(「生日双倍积分优惠」)。生日双倍积分优惠不适用于信用卡的交易。

若透过联名户口进行指定银行服务交易，而所有账户持有人均合乎本计划资格，本行将根据以下条件，由最高客户类别的账户持有人获取积分或双倍积分优惠。如多于1位账户持有人均为同等客户类别，只有主要账户持有人方可获取积分或双倍积分优惠。

<p>优先客户类别</p> <p>(由高至低排列)</p> <p>(i)「贵宾晋裕」客户</p> <p>(ii)「贵宾理财」客户(维持关系达3年或以上)</p> <p>(iii)「贵宾理财」客户(维持关系3年以下)</p> <p>(iv)「智选理财」客户</p> <p>(v) 网上理财客户</p>

3. **信用卡的合资格交易**—积分只适用于以信用卡作出的购物签账及现金透支(包括分期付款安排之交易)。以下以信用卡作出的付款类别(包括但不限于)将不会获取积分:信用额套现分期计划、「越签越Fun」分期计划、缴交财务费用、逾期手续费、所有账户服务费用、以个人网上银行偿还保险计划贷款、缴交税项、强积金供款;或本行不时决定的交易类别。

4. **指定银行服务的合资格交易**—综合理财客户透过本行任何渠道使用上列条款2的指定银行服务及本行不时指定之银行服务可获享积分;而网上理财客户则须透过本行「网上银行」或「流动理财」处理指定银行服务(如适用),方可获享积分。若指定的银行服务取消或被冲销记账,随后将不获享积分。

5. **信用卡签账之积分上限**—每历年度(由1月1日至12月31日)(「历年」)缴交保险公司之任何费用及网上缴费交易所累积的积分上限合共为获批准之最新永久综合信用额(并不适用于临时加额之信用额)之12倍。

6. **指定银行服务之合资格交易积分上限**—每位客户透过指定银行服务之合资格交易所累积的积分每历年度(由1月1日至12月31日)上限为12,500,000。

7. **积分入账**—合资格交易所赚取之积分将会在信用卡账户入账时存入客户的积分奖赏账户(「积分奖赏账户」)内。透过分期付款或免息分期付款购物之交易所赚取之积分将会于分期付款金额在信用卡账户志账时存入。任何透过不合资格交易所赚取之积分将在没有事先通知的情况下被冲销记账。

透过指定银行服务交易所赚的积分将于达到本行不时公布之银行积分表所列的交易要求后存入客户的积分奖赏账户。

8. **积分之届满**—所赚取的积分有效期长达2年及于随后历年的最后一天在没有通知的情况下被自动取消。例子:于2018年1月1日至2018年12月31日期间赚取之积分将于2019年12月31日失效。于2019年1月1日至2019年12月31日期间赚取之积分将于2020年12月31日失效。所有已赚取的积分将于终止或取消本行产品及服务时在没有通知情况下被没收及自动取消。

当积分存入积分奖赏账户后,如客户在开立该指定银行服务户口后6个月之内取消户口,其所赚的积分将被没收及在没有通知的情况下,从积分奖赏账户扣除。

9. **不可合并积分**—除非另有订明,透过其他信用卡(包括但不限于银联双币信用卡、建行(亚洲)Visa Infinite 信用卡及建行(亚洲)香港航空 Fly Away 信用卡)所赚取的自选积分并不能与本计划所赚取的积分合并。

(B) 积分换领

10. **换领**—只有客户方可作出礼品换领/现金回赠换领/现金券换领/订购申请(「换领」)。当我们认为有关货品/服务的供应量充足时,方会接受换领申请。

11. **积分之使用**—换领所需积分将从积分奖赏账户内扣除。若换领需支付现金，客户须指定一个隶属于积分奖赏账户的信用卡账户以支付现金金额。所有交易详情将显示于相应信用卡之下一期月结单上。
12. **积分不足**—任何积分不足之换领均会被自动取消。但以同一份实体表格提出换领多件礼品的申请，如积分不足够换领所有礼品，我们将根据所列明之次序处理有关换领申请。
13. **现金回赠的换领**—成功换领之现金回赠将于扣除适用的积分后，存入信用卡账户内，而有关现金回赠详情将显示于客户的相应信用卡账户之下一期月结单上。
14. **积分没收**—任何就本计划所作出欺诈或滥用行为可能导致已累积的任何积分将被没收。
15. **换领递交后不得更改**—换领一经递交不可更改或撤回。客户需要根据银行规定的程序（或不时通知客户），以积分换领奖赏。若换领不成功，任何已扣除之有关积分及现金金额（如适用）及换领费用（如适用）将一并退回阁下之信用卡账户。
16. **限制**—所有换领须视乎有关换领的礼品/优惠的供应量而定，并将以先到先得方式处理。如礼品/优惠换罄，我们可以其他相近价值之礼品/优惠代替。我们将不会就换领礼品的供应量短缺或被取代之礼品/优惠或换领优惠积分要求之更改而作出通知。被换领/订购之礼品/ 优惠及任何现金券均不得兑换作现金。所有在本计划下被换领之礼品/优惠均没有免费试用或退货服务。
17. **礼品换领信/现金券及其他**—除非另有订明，礼品换领信/现金券/通知书将会于成功换领后约4至6个星期内寄至客户的通讯地址。客户若未能于上述时段收到礼品换领信或现金券便须致电我们的客户服务热线317 95533。

(C) 适用于所有现金券换领之条款及细则（「现金券换领」）

18. 除非现金券发行公司另有订明，在本计划下所换领的现金券（「现金券」）将不可与任何其他推广优惠或VIP会员优惠一并使用。
19. 现金券不能兑换为现金。
20. 现金券之使用将受有关的现金券发行公司所定之条款及细则所规限。
21. 除储值现金券外，每一张现金券只可使用一次。
22. 现金券须印有现金券发行公司认可之签署及/或公司盖章方为生效。任何现金券之影印本或经涂污或残缺不全或损毁之现金券均不会被接受。
23. 客户必须于任何交易或付款前向现金券发行公司出示有关的现金券。
24. 我们及现金券发行公司均不会就任何因现金券之遗失或损毁负上责任。
25. 现金券发行公司（或，就我们决定，参与之现金券发行公司）可就所有现金券之使用有关的事宜或纠纷作出最终决定。

(D) 「亚洲万里通」里数换领之条款及细则（「亚洲万里通里数换领」）

26. **换领**—亚洲万里通里数换领只适用于持有由本行发出的 Visa 或 Mastercard 白金信用卡（建行(亚洲)香港航空Fly Away信用卡除外）（「白金卡」）的客户。客户须持有有效的「亚洲万里通」会籍。
27. **里数换领**—客户可以15积分换取1「亚洲万里通」里数，而换领的里数不设最低要求。须缴付换领费用。
28. **换领费用**—每次换领「亚洲万里通」的首1万里数费用为HKD100，然后每5,000里数为HKD50（若换领不足5,000里数，亦会收取HKD50）；每次换领费用的上限为HKD300。客户必须指定一个与积分奖赏账户相应的白金卡账户以缴付换领费用。
29. **里数之存入**—当本行收到阁下有关之里数换领申请后，本行会将有关申请转交「亚洲万里通」安排里数转换。而有关之里数将于收到「亚洲万里通」里数换领申请当日起计4至6星期内存入阁下有关之「亚洲万里通」账户内。
30. **换领结果通知**—除非另有订明，有关换领结果的通知书会寄至客户的通讯地址。

(E) 一般条款及细则

31. **免责条款**—我们将不会补发或就任何遗失或损毁的礼品换领信件或现金券负上责任。本计划内任何换领之货品/礼品/奖品之有效性及使用均受供货商的相关使用指示及条款及细则所规限。我们不会充当作为产品/服务供货商的代理人或其代表或负上任何责任。任何有关换领之货品/礼品/奖品的申索、投诉或纠纷应联络有关的产品/服务供货商及与供货商直接解决，而不会解除该客户对我们所承担的付款及其他责任。我们就任何被换领之货品/礼品/奖品不会作出保养保证。任何可提供的保养将受有关供货商所定之条款及细则规限。

32. **最终决定**—我们可于任何时间更改、终止或撤回本计划及就所有因计划引发的事宜及纷争作出最终决定（在我们的酌情权下）。我们可在不作出事先通知的情况下更改任何有关细节及此条款及细则。我们将不会负责或承担任何客户或任何人因参与本计划的任何申索或责任。

33. **信用卡会员合约及条款适用**—所有建行(亚洲)信用卡会员合约内的条款及细则、建行(亚洲)信用卡服务收费一览表、户口及有关服务的条款及细则(个人)、中国建设银行(亚洲)「贵宾晋裕」/「贵宾理财」/「智选理财」服务条款及条件以及一般银行服务收费表(如适用)将会适用于本计划。如它们与本条款及细则有任何冲突或差异，则以前者为准。

34. **英文版本为准**—本条款及细则中英文版本之间如有任何歧异，即以英文版本为准。

第 2 部分：银行积分表 1（下面划线显示新增内容，中间划掉显示删除内容）

风险披露

投资产品及保险产品不等同定期存款，并非其替代品，亦不是受保障存款，不受香港的存款保障计划保障。

投资涉及风险。投资产品的价格波动不定，有时波动幅度非常大，甚至可能变得一文不值。投资者不应只根据本网页便作出任何投资决定，在作出任何投资决定之前，应事先征询独立财务顾问意见及细阅有关产品的销售文件以获取进一步资料包括风险因素，确保本身了解有关产品之风险性质。

证券买卖

买卖证券很可能会招致损失而不是一定获利。

证券孖展买卖

倘若客户在本行保持一个孖展账户，透过存入抵押品融资作交易的损失风险是重大的。客户遭受的损失可能会大于客户存于本行作为抵押品的现金及任何其他资产。市场状况可能令客户不可能行使或有指令，例如「止蚀」或「止限」指令。客户可能收到短期通知，须存入额外孖展或利息付款。倘若所需的孖展或利息付款未能在指定时间内作出，客户的证券抵押品可被清算而毋须客户同意。此外，客户对在客户账户中产生的任何不足的款项及对客户账户收取的利息，仍须承担法律责任。客户因此应慎重考虑因应客户本身的财政状况及投资目标，有关财务安排是否适合。

投资沪港通及深港通风险

投资沪港通及深港通不受投资者赔偿基金保障，并涉及额度用尽、交易日差异、前端监控对沽出的限制、合资格股票的调出及内地市场风险。

外汇挂钩存款

外汇挂钩存款属于非上市投资产品，需承担银行的信贷及无力偿债之风险。其回报限于应付的利息，而该利息将受挂钩汇率的变动影响。汇率受多种因素影响，包括国际金融、经济、政治、中央银行或其他体系干扰及自然事件的发生，有时会骤升或骤跌。当挂钩汇率的浮动与客户预期有所不同时，客户可能需承担损失。除部分类型具有受条件限制的保本性质，其他类型并不保本。外汇挂钩存款不等同投资于相关挂钩货币。外汇挂钩存款不受投资者赔偿基金保障。若银行同意客户于到期前提取，则可能需承担所涉及的费用，可能减低可取回的回报及本金。外汇挂钩存款没有二级市场且没有以任何抵押品作抵押，银行亦有权提早终止。

货币转存

货币汇率受多种因素影响，包括国家及国际金融及经济条件、政治及自然事件的发生。有时正常市场力量会受中央银行或其他体系所干扰。有时汇率及有关的价目会骤升或骤跌。

结构性票据

投资结构性票据，涉及重大风险，包括市场风险、流通性风险，市况变化风险，交易对手的风险，以及发行商不能履行其结构性票据下义务之风险。客户务必清楚明白其结构性票据于到期时可能全无价值。结构性票据最大的投资回报通常限于已决定的现金金额，假如基础投资价值移动完全与客户的观点相反，客户面对的潜在损失可达全部投资金额。

结构性股票挂钩产品

投资结构性股票挂钩产品，涉及重大风险，包括市场风险、流通性风险，市况变化风险，交易对手的风险，以及发行商不能履行其结构性股票挂钩产品下义务之风险。客户务必清楚明白其结构性股票挂钩产品于到期时可能全无价值。结构性股票挂钩产品最大的投资回报通常限于已决定的现金金额，假如基础股票价格移动完全与客户的观点相反，客户面对的潜在损失可达全部投资金额。

债券 / 存款证买卖

买卖债券/ 存款证未必百分百能够保证赚取利润，反而可能招致损失。如果债券/ 存款证发行机构出现信贷或失责事件，客户有该机构未能如期向客户缴付利息或本金的风险。投资于新兴市场债券涉及特别考虑及较高风险，例如较大的价格波动、较不完善的监管及法律架构、经济、社会及政治的不稳定等。

基金投资

基金的过去表现，并不一定反映或保证其将来的表现。客户有可能损失部份或全部投资本金。本行或任何其附属机构并不承担或担保该投资所构成的任何责任。于适当范围内本行可从基金经理获取佣金或回扣。

外汇期权投资

外汇期权并不保本，属于非上市投资产品，可能没有活跃或流通的二级市场且需承担银行的信贷及无力偿债之风险。假如银行无力偿债或未能履行其于本产品下的责任，客户只可以银行的无抵押债权人身份提出申索。有关投资不等同投资于其参考货币，不受投资者赔偿基金保障，银行有权提早终止。杠杆式外汇期权买卖的亏损风险可以十分重大。客户所蒙受的亏损可能超过客户的最初保证金的款额。即使客户定下备用买卖指示，例如「止蚀」和「限价」买卖指示，亦未必可将亏损局限于原先设想的数额。市场情况可能使这些买卖指示无法执行。客户可能被要求一接到通告即存入额外的保证款额。如客户未能于所定的时间内提供所需的款额，其未平仓期权合约可能会被平仓。客户将要为其户口所出现的任何逆差负责。因此，客户必须在仔细考虑自己的财务状况及投资目标后，方可决定作这种买卖。假如市场走势不利于期权卖方的持仓，理论上期权卖方的潜在亏损是无限的。汇率受多种因素影响，包括国际金融、经济、政治、中央银行或其他体系干扰及自然事件的发生，有时会骤升或骤跌。

外汇孖展投资

杠杆式外汇交易的亏损风险可以十分重大。客户所蒙受的亏损可能超过客户的最初保证金款额。即使客户定下备用交易指示，例如『止蚀』或『限价』交易指示，亦未必可以将亏损局限于原先设想的数额。市场

情况可能使这些交易指示无法执行。客户可能被要求一接到通知即存入额外的保证金款额。如客户未能在所订的时间内提供所需的款额，其未平仓合约可能会被了结。客户将要为其帐户所出现的任何逆差负责。因此，客户必需仔细考虑，鉴于其财务状况及投资目标，这种买卖是否适合客户。货币汇率受多种因素影响，包括国家及国际金融及经济条件及政治及自然事件的发生。有时正常市场力量会受中央银行或其他体系所干扰。有时汇率及有关的价目会骤升或骤跌。

保险

客户应在投保保障计划前，先阅读及了解其有关资料及详情(包括但不限于具体条款、细则、保障范围及不保事项)以确定是否切合个人需要。保险合约的细节及条文将详列于所属保险公司所发出之保单上。就人寿保险而言，保险计划有机会包含储蓄成分。部分保费将付作保险及相关费用。若客户不满意保单，客户有权在冷静期内取消保单，并获退还已缴的所有保费。客户需将由客户签署的书面通知于冷静期内送达保险公司在香港的总办事处(即将保单交付保单持有人或其代表后或将《通知书》(说明保单已经可以领取，及「冷静期」的届满日)发予保单持有人或其代表后，起计的21天，以较先者为准)。冷静期结束后，若客户在期满前取消保单，预计的总现金价值可能少于客户已付的保费总额。

网上投资买卖服务

由于无法预料的网络挤塞及其他原因，互联网或其他电子或电讯媒介本来并非可靠的通讯媒介，而且透过互联网或其他电子或电讯媒介进行的交易可能会发生以下情况：任何或所有投资产品交易的指示或其他讯息的传送和接收可能出现故障或被延误，及指示可能没有被执行或被延误执行，或执行指示所依据的价格与阁下发出指示时的价格不同。网上投资交易系统有其相关的风险，包括硬体和/或软件故障，而且任何该等系统故障可能导致阁下的指令不能按照阁下指示被执行或者完全不能被执行。任何或所有投资产品交易指示的传送有发生中断、失真、遗漏、停顿或被截取以及被误解或任何沟通失误的风险。

声明

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