

## 建行(亞洲)信用卡汽車分期計劃條款及細則(「本計劃」)

- 1. 參與資格** - 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「建行(亞洲)」)所發行並有效的信用卡(「信用卡」)之信用卡會員(「信用卡會員」)。本計劃只適用於在指定商戶作購買指定汽車之用途,而指定商戶將隨時間而有所變更。
- 2. 批核及通知** -
  - a. 本行有獨有、絕對及最終的權利及酌情權,以於考慮信用卡會員之信用卡賬戶之狀況及信用額後,而決定是否批准此申請且無需提出其接受或拒絕信用卡會員之申請之理由。
  - b. 當本計劃之申請一經批核,本行將郵寄通知信(「通知信」)至信用卡會員之郵寄地址,有關之總分期金額及總利息金額(「總貸款金額」)將從信用卡會員之信用卡賬戶可用信用額扣起。而可用信用額將根據本行已收到之還款金額提升。
  - c. 除非信用卡會員表明不接受信用卡過額服務,本行可在其獨有酌情權下准許本計劃下之總貸款金額超出可用信用限額,信用卡會員須就此計劃及於建行(亞洲)信用卡服務收費一覽表列明之過額費用負上全責。
- 3. 利息及供款期數** - 於本計劃下,信用卡會員可分別以 58 期分期及 34 期分期購買全新汽車及易手車,以下為相關之月平息及實際年利率\*:

	易手車	全新汽車
貸款期	36 個月	60 個月
總分期期數	34 期	58 期
月平息	0.25%	0.2%
實際年利率*	5.20%	4.34%

\* 實際年利率之計算方法以香港銀行公會所提供之方法作依據,並已約至小數後兩個位。實際年利率是一個參考利率,以年化利率展示包括銀行產品的基本利率及其他適用的費用與收費。實際年利率已包括於條款及細則第 4 條中提到之首兩個月還款假期。

- 4. 首兩個月還款假期** - 第 1 期及第 2 期還款將延遲至通知信發出後的第 3 個及第 4 個賬單月,貸款期亦將相應延遲兩個月方行屆滿。
- 5. 還款** - 每月分期付款額(「還款額」)將由總貸款金額除以總分期期數計算出來。還款額會每月從信用卡會員之信用卡賬戶扣除,而第 1 期之還款額將入賬於由通知信發出後的第 3 個賬單月內。信用卡會員須按建行(亞洲)信用卡會員合約之要求按時償還還款額,否則本行將根據建行(亞洲)信用卡服務收費一覽表為已到期但仍未償還的還款額收取相關之費用。
- 6. 終止計劃 / 提早還款** - 如本計劃於貸款期內因任何原因被本行取消或終止,信用卡會員須立即繳付未償還之本金。如信用卡會員於本計劃之申請批核後,要求取消信用卡或提早還款以終止本計劃,必須預先 5 天前通知本行,信用卡會員必須繳付未償還之本金及相關手續費,手續費為未償還本金之 3%(適用於 34 期分期計劃)或 3.5%(適用於 58 期分期計劃)。而於終止計劃 / 提早還款的情況下,當計算信用卡會員於本計劃之未償還本金時,月平息之計算方法將不適用,本行會以「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)。信用卡會員若有意提早還款或需要知道於提早還款或終止本計劃之情況下有關每月還款之分配,VISA 或萬事達卡信用卡會員請致電客戶服務熱線 317 95533 辦理及查詢;建行(亞洲)銀聯雙幣信用卡會員請致電客戶服務熱線 317 95568 辦理及查詢。
- 7. 與商戶之清算** - 當本計劃之申請批核後,即本行獲授權將總分期金額清算至本計劃之商戶。
- 8. 更改權利** - 本行有權更改、延停或終止本計劃而毋須作出任何通知。
- 9. 其他** -
  - a) 本行毋須就其不接納該申請而引致的任何費用及/或損失承擔責任。
  - b) 本行毋須負責由本計劃之商戶所銷售的產品/服務。如有任何爭取,信用卡會員須直接與商戶聯絡。在任何情況下,信用卡會員於本計劃下之責任,包括但不限於每月繳付還款額將不受影響。
  - c) 信用卡會員不可更改本計劃之條款及細則。
  - d) 如對此計劃有任何異議,將以本行之決定為準。
  - e) 建亞(亞洲)信用卡會員合約適用於本計劃,如建行(亞洲)信用卡會員合約與此條款及細則有任何抵觸,概以本條款及細則為準。
  - f) 任何非本協定簽署方的第三者均不能根據中華人民共和國香港特別行政區《合約(第三者權利)條例》執行本協議任何條款或受惠於本協議。《合約(第三者權利)條例》被明確排除適用。
  - g) 如本條款及細則之中、英文版本有任何歧異,概以英文版本為準。

## Terms and Conditions of CCB (Asia) Credit Card Car Installment Plan (the “Program”)

1. **ELIGIBILITY** – The Program only applies to the cardmembers (“Cardmembers”) of CCB (Asia) Credit Cards (“Cards”) issued by China Construction Bank (Asia) Corporation Limited (the “Bank”, “CCB(Asia)”). The Program is only available for purchase of selected cars from designated merchants as may be accepted by such merchants and the Bank from time to time.
2. **APPROVAL AND NOTIFICATION** –
  - a) The Bank will at its sole discretion decide whether to approve an application for the Program or not subject to the status of and the available credit limit on a Cardmember’s Card account. The Bank reserves the right to approve or decline an application without giving reasons to the Cardmember.
  - b) Upon approval of an application for the Program, a notification letter (“Notification Letter”) will be mailed to the Cardmember and the available credit limit on the Cardmember’s Card account will be reduced by the sum of the total installment amount and the total interest (“Total Loan Amount”) under the Program. The available credit limit will be restored in accordance with the amount of repayment received by the Bank.
  - c) The Bank may at its sole discretion approve a Program with the Total Loan Amount in excess of the available credit limit, unless the Cardmember has refused to accept the overlimit facility of the Card and the Cardmember shall be liable for such Program and the overlimit fee specified in CCB (Asia) Credit Card Fee Schedule.
3. **INTEREST RATE & NUMBER OF INSTALLMENTS** – Under the Program, a Cardmember can settle the purchase of a brand new car and a used car with 58 monthly installments and 34 monthly installments respectively. The relevant monthly flat rate and the annualized percentage rate (“APR”) are as follows:

	Used car	Brand new car
Loan Tenor	36-month	60-month
Total Number of installments	34 monthly installments	58 monthly installments
Monthly flat rate	<b>0.25%</b>	<b>0.2%</b>
APR*	<b>5.20%</b>	<b>4.34%</b>

The APRs are 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. The APRs have also included the First and Second Month Payment Holiday which stated in Clause 4.

4. **FIRST AND SECOND-MONTH PAYMENT HOLIDAY** – The first repayment and second repayment will be deferred to the third statement month and fourth statement month after the Notification Letter is issued, and the loan tenor will be extended by two months accordingly.
5. **REPAYMENT** –The monthly repayment amount will be calculated by dividing the Total Loan Amount by total number of installments. The monthly repayment amount will be billed to a Cardmember’s Card account on a monthly basis, with the first monthly repayment billed during the third statement month after the issuance date of the Notification Letter. The monthly repayment amount should be repaid in accordance with the CCB (Asia) Credit Card Cardmember Agreement or else any monthly repayment amount due but unpaid will be subject to relevant fees and charges specified in CCB (Asia) Credit Card Fee Schedule.
6. **PROGRAM TERMINATION / EARLY REPAYMENT**– If the Program is cancelled or terminated by the Bank for any reason during the loan tenor, the outstanding principal balance under the Program shall become immediately due and payable by the Cardmember. If a Cardmember requests to cancel or terminate the Card or the Program with early full repayment after the application for the Program is approved by the Bank, the Cardmember has to give the Bank at least 5 working days’ prior notice. Cardmember needs to repay all outstanding principal balance together with an administration fee of 3% (for Program with 34 monthly installments) or 3.5% (for program with 58 monthly installments) of the outstanding principal balance of the Program. In such event of Program termination or early repayment, any monthly flat rate under the Program shall not be applicable to the Total Loan Amount, and the Bank shall apportion each monthly repayment amount (including those already paid to the Bank) between interest and principal in accordance with the Rule of 78. A Cardmember may cancel or terminate the Program and/or enquire about the outstanding principal balance by calling the Customer Service Hotline at 317 95533 (for VISA or Mastercard Cardmember) or 317 95568 (for UnionPay Dual Currency Credit Card Cardmember).
7. **SETTLEMENT TO MERCHANT** - Once an application for the Program is approved, the Bank is authorized to pay the total installment amount to the merchant under the Program
8. **RIGHT TO VARY** – the Bank has the right to amend, withhold or terminate the Program without prior notice.
9. **MISCELLANEOUS** –
  - a) The Bank shall not be responsible for any cost and/or loss incurred due to its decision to decline an application.
  - b) The Bank shall not be responsible for any matters in relation to the goods/services purchased from a merchant under the Program. Cardmembers are responsible for resolving all disputes directly with the merchant.

Cardmembers' obligations under the Program including but not limited to paying the monthly repayment amount will not be affected under any circumstances.

- c) The terms of the Program cannot be altered or changed by Cardmembers.
- d) Should there be any dispute on the Program, the Bank's decision shall be final.
- e) The CCB (Asia) Credit Card Cardmember Agreement applies to the Program. In the event of any inconsistency between the CCB (Asia) Credit Card Cardmember Agreement and these Terms and Conditions, the latter shall prevail.
- f) No person other than the parties to this Program will have any right under the Contracts (Right of Third Parties) Ordinance (Chapter 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any provisions of this Program. Application of the Contracts (Rights of Third Parties) Ordinance (Chapter 623 of the Laws of Hong Kong ) is hereby expressly excluded.
- g) In the event of any inconsistency between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.