

Terms and Conditions of “Chill” Spending Installment First Successful Application via eBanking Offer (“Program”):

1. **THE PROGRAM** – This Program is only available for selected cardmember who is/are successful applicant(s) of CCB (Asia) Credit Card “Chill” Spending Installment Program (“**Spending Installment Program**”) approved by China Construction Bank (Asia) Corporation Limited (“**Bank**”, “**we**”, “**us**” or “**our**”) with applications made under this program from January 1 to May 31, 2025 (both dates inclusive) or within such extended or shortened period as we deem appropriate (“**Promotion Period**”).
2. **ELIGIBILITY** – First time applicant for Spending Installment Program via Mobile/ Online Banking application (“**Application**”) who have not applied the Program from December 16, 2023 to December 15, 2024 and fulfills the below Spending Installment Amount requirement during the Promotion Period shall be entitled to First Successful Mobile/ Online Banking Application Gift (“**Mobile / Online Banking Application Gift**”).

Installment Amount	Cash Rebate Amount
HKD1,000 - HKD8,999	HKD50
HKD9,000 - HKD29,999	HKD100
HKD30,000 - HKD49,999	HKD300
HKD50,000 – HKD99,999	HKD500
HKD100,000 or above	HKD1,000

3. **NOTIFICATION** – The First Successful Mobile/ Online Banking Application Gift will be credited to eligible Principal Card accounts on or before July 31, 2025.
4. **RESTRICTIONS** – Each applicant can receive the Mobile/ Online Banking Application Gift once during the promotion period. Tenor must be 12 months or above. The Mobile/ Online Banking Application Gift will be rewarded based on the earlier amount made during the Promotion Period. Should there be more than one application on the same day, the application with higher amount will be counted. The Spending Installment Plan has to remain valid and in good standing at the time of fulfillment in order to be eligible for the Mobile/ Online Banking Application Gift. If Eligible Customer chooses to make early settlement or cancel the Installment Program, the Bank reserves the right to charge such Eligible Customer an amount equivalent to the amount of the Cash Rebate granted. Cash Rebate can only be applied against outstanding in Card account statement. Cash Rebate cannot be converted into cash, and / or withdrawn as cash and is not transferable. If the Cash Rebate amount would be drawn by any means as cash or transfer to other accounts, relevant fees and charges will be incurred. Please refer to relevant Terms and Conditions for details.
5. **FINAL DECISION** – We may terminate or withdraw the Program at any time without notice and have the final decision in all matters and disputes in relation to the Program, and may vary any relevant details and these Terms and Conditions. We shall not be responsible or liable for any claims or liability in relation to use of the Program howsoever suffered or incurred by any Applicant or other person.
6. **ENGLISH VERSION PREVAILS** – In case of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

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