

Terms and Conditions of “Chill” Spending Installment Insurance Premium 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 October 1, 2026 to November 30, 2026 (both dates inclusive) or within such extended or shortened period as we deem appropriate (“**Promotion Period**”).
2. **ELIGIBILITY** – Selected customers refer to cardmembers who did not apply for the “Chill” Spending Installment Program or the “Fun Express” Spending Installment Program during the period from July 16, 2025 to July 15, 2026 (defined in clause 1 of Terms and Conditions of “**Chill**” **Spending Installment Insurance Premium Offer**”). Selected customers apply for Insurance Premium Installment (“**Application**”) and fulfills the below Spending Installment Amount requirement during the Promotion Period shall be applicable for the interest rebate. (“**Interest Rebate**”).

Installment Amount	Insurance Premium Spending Installment Interest Rebate	
	Loan Tenor 12 months	Loan Tenor 18-72 months
HK\$15,000 - HK\$19,999	HK\$50	HK\$100
HK\$20,000 - HK\$39,999	HK\$100	HK\$200
HK\$40,000 - HK\$59,999	HK\$200	HK\$300
HK\$60,000 or above	HK\$300	HK\$400

3. **NOTIFICATION** – The Interest Rebate will be credited to eligible Principal Card accounts on or before January 31, 2027.
4. **RESTRICTIONS** – Each applicant can receive the Interest Rebate Offer once during the promotion period. Tenor must be 12 months or above in order to be eligible for the offer. The Interest Rebate Offer 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 Interest Rebate Offer. 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 Interest Rebate granted. Interest Rebate can only be applied against outstanding in Card account statement. Interest Rebate cannot be converted into cash, and/or withdrawn as cash and is not transferable. If the Interest 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 retain the final decision in any differences or disputes under the Program, and shall not be responsible or liable for any claims or liability resulting from any Cardmember's participation in the Program howsoever suffered or incurred.
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!