Terms and Conditions of “Chill” Spending Installment First Successful Application via Mobile/Online Banking 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** – First time applicant for Spending Installment Program via Mobile/ Online Banking application ("**Application**") who have not applied the Program from March 16, 2025 to September 15, 2026 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	Interest Rebate Amount	
	Loan Tenor 12-18 months	Loan Tenor 24-60 months
HK$1,000 - HK$4,999	HK$50	HK$50
HK$5,000 - HK$9,999	HK$50	HK$100
HK$10,000 - HK$49,999	HK$100	HK$200
HK$50,000 - HK$79,999	HK$200	HK$400
HK$80,000 - HK$99,999	HK$500	HK$1,000
HK$100,000 - HK$149,999	HK$800	HK$1,200
HK$150,000 or above	HK$1,000	HK$1,500

3. **NOTIFICATION** – The First Successful Mobile/ Online Banking Application Gift will be credited to eligible Principal Card accounts on or before January 31, 2027.
4. **RESTRICTIONS** – Each applicant can receive the Mobile/ Online Banking Application Gift once during the promotion period. 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 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 Interest Rebate cannot be converted into cash, and / or withdrawn as cash and is not transferable.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 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.

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

中国建设银行(亚洲)
China Construction Bank (Asia)