Terms and Conditions for "Chill " Spending Installment Tax Payment Offer ("Program"):

1. 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 November 1, 2026 to December 31, 2026 (both dates inclusive) or within such extended or shortened period as we deem appropriate ("**Promotion Period**").
2. **ELIGIBILITY** – Selected customers who successfully apply the Spending Installment Plan including tax transactions and meet the specified installment amounts will be eligible for the interest rebate ("**Interest Rebate**")

Installment Amount	Interest Rebate Amount	
	Tenor 12-18 months	Tenor 24 months or above
15,000 – 49,999	HK$100	HK$200
50,000 or above	HK$200	HK$400

3. **NOTIFICATION** – The Interest Rebate will be credited to eligible Card accounts on or before March 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 Interest Rebate cannot be converted into cash, and/or withdrawn as cash and is not transferable.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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