

## 「積分獎賞計劃」之條款及細則

### (A) 積分累積

#### 1. 計劃適用性 - 此計劃適用於以下客戶(「客戶」):

- 任何由中國建設銀行(亞洲)股份有限公司(「本行」或「我們」)所發行而有效的 Visa/ Mastercard 信用卡(建(行)(亞洲) Visa Infinite 信用卡及所有建(行)(亞洲)虛擬信用卡除外)(「信用卡」)及只適用於信用卡的主卡會員;或
- 仍然使用本行提供的「私人財富」「貴實理財」「智選理財」服務(統稱「綜合理財服務」)的客戶(「綜合理財客戶」);或
- 仍然使用本行提供的「網上個人銀行服務」並持有本行任何銀行產品或服務(不包括信用卡)的客戶(「網上理財客戶」)。

#### 2. 賺取積分 - 客戶使用以下銀行服務(「服務」)可賺取積分(「積分」):

產品/服務	賺取積分率
信用卡	購物簽賬及現金透支每港幣1元,可獲取1積分
指定銀行服務	請查閱本行不時公佈的銀行積分獎賞表(「銀行積分表」)

指定銀行服務包括如下:

類別	指定銀行服務
一般銀行服務	<ul style="list-style-type: none"><li>電匯之匯出匯款</li><li>全新資金敘做定期存款而存款期為一個月或以上之交易,不適用於續期存款</li><li>外幣買賣,適用於客戶賬戶間之外幣轉賬買賣</li><li>網上繳費</li><li>儲蓄/支票戶口存款</li></ul>
投資	<ul style="list-style-type: none"><li>證券買賣而證券交易佣金為0.18%或以上(包括以港元或人民幣計價股票),不適用於認購新股</li><li>敘做外匯掛鈎存款而存款期為14天或以上之交易,不適用於掉期存款(或其他本行不時定明的存款)</li><li>貨幣轉存</li><li>認購結構性票據</li><li>認購結構性股票掛鈎產品</li><li>二手市場債券/存款證買賣</li><li>認購基金而基金認購費為1.5%或以上,不適用於同一基金管理公司的基金轉換交易</li><li>外匯期權交易,同一交易不會同時計算為外匯孖展買賣而獲享積分</li><li>外匯孖展買賣,不適用轉倉交易</li><li>人民幣不交收外匯遠期交易</li><li>非槓桿式外匯保證金交易</li></ul>
人壽保險*	成功投保指定的人壽保險計劃(投資連人壽保險計劃除外),包括以(i)年繳保費(適用於首年)或(ii)整付保費/額外繳付保費投保的人壽保險計劃
一般保險*	成功投保指定的(i)旅遊保險、(ii)家傭保險或(iii)家居財物保險計劃,而家傭保險及家居財物保險計劃於本計劃下只適用於綜合理財客戶

\* 人壽保險及一般保險的保費金額將以有關保險公司的記錄為準以決定所賺之積分,本行就其準確性或完整性概不負責,亦不會因依賴該等金額而引致之任何損失承擔任何責任。

客戶於其生日的月份進行的指定銀行服務可獲享雙倍積分(包括基本積分)(「生日雙倍積分優惠」)。生日雙倍積分優惠不適用於信用卡的交易。若透過聯名戶口進行指定銀行服務交易,而所有賬戶持有人均合乎本計劃資格,本行將根據以下條件,由最高客戶類別的賬戶持有人獲取積分或雙倍積分優惠。如多於1位賬戶持有人均為同等客戶類別,只有主要賬戶持有人方可獲取積分或雙倍積分優惠。

#### 優先客戶類別

- (由高至低排列)
- 「私人財富」客戶
  - 「貴實理財」客戶(維持關係達3年或以上)
  - 「貴實理財」客戶(維持關係3年以下)
  - 「智選理財」客戶
  - 網上理財客戶

#### 3. 信用卡的合資格交易 - 積分只適用於以信用卡作出的購物簽賬及現金透支(包括分期付款安排之交易)。以下以信用卡作出的付款類別(包括但

- 不限於)將不會獲取積分:信用額套現分期計劃、「Chill分期」簽賬分期計劃、繳交財務費用、逾期手續費、所有賬戶服務費用、以個人網上銀行償還保險計劃貸款、繳交稅項、強積金供款;或本行不時決定的交易類別。
- 指定銀行服務的合資格交易** - 綜合理財客戶透過本行任何渠道使用上列條款2的指定銀行服務及本行不時指定之銀行服務可獲享積分;而網上理財客戶則須透過本行「網上銀行」或「流動理財」處理指定銀行服務(如適用),方可獲享積分。若指定的銀行服務取消或被沖銷記賬,隨後將不獲享積分。
  - 信用卡簽賬之積分上限** - 每曆年度(由1月1日至12月31日)(「曆年」)繳交保險公司之任何費用及網上繳費費用所累積的積分上限共為獲批核之最新永久綜合信用額(並不適用於臨時加額之信用額)之12倍。
  - 指定銀行服務之合資格交易積分上限** - 每一位客戶透過指定銀行服務之合資格交易所累積的積分每曆年度(由1月1日至12月31日)上限為12,500,000。
  - 積分入賬** - 合資格交易所賺取之積分將會在信用卡賬戶入賬時存入客戶的積分獎賞賬戶(「積分獎賞賬戶」)內。透過分期付款或免息分期付款購物之交易所賺取之積分將會於分期付款金額在信用卡賬戶結賬時存入。任何透過不合資格交易所賺取之積分將在沒有事先通知的情況下被沖銷記賬。透過指定銀行服務交易所賺的積分將於達到本行不時公佈之銀行積分表所列的交易要求後存入客戶的積分獎賞賬戶。
  - 積分之屆滿** - 所賺取的積分有效期長達2年及於隨後曆年的最後一天在沒有通知的情況下被自動取消。例子:於2023年1月1日至2023年12月31日期間賺取之積分將於2025年12月31日失效。所有已賺取的積分將於終止或取消本行產品及服務時在沒有通知情況下被沒收及自動取消。當積分存入積分獎賞賬戶後,如客戶在開立該指定銀行服務戶口後6個月內取消戶口,其所賺的積分將被沒收及在沒有通知的情況下,從積分獎賞賬戶扣除。
  - 不可合併積分** - 除非另有訂明,透過其他信用卡(包括但不限於銀聯雙幣信用卡、建(行)(亞洲)Visa Infinite 信用卡及建(行)(亞洲)東京信用卡)所賺取的特選積分並不能與本計劃所賺取的積分合併。

#### (B) 積分換領

- 換領** - 只有客戶方可作出禮品換領/現金回贈換領/現金券換領/訂購申請(「換領」)。當我們認為有關貨品/服務的供應量充足時,方會接受換領申請。
- 積分之使用** - 換領所需積分將從積分獎賞賬戶內扣除。若換領需支付現金,客戶須指定一個隸屬於積分獎賞賬戶的信用卡賬戶以支付現金金額。所有交易詳情將顯示於相應信用卡之下一期月結單上。
- 積分不足** - 任何積分不足之換領均會被自動取消。但以同一份實體表格提出換領多件禮品的申請,如積分不足夠換領所有禮品,我們將根據所列明之次序處理有關換領申請。
- 現金回贈的換領**
  - 現金回贈至銀行戶口:  
成功換領之現金回贈在扣除適用的積分後,本行將於約4至6個星期內存入客戶指定並有效的港幣儲蓄或支票戶口內(不包括「月月增息儲蓄戶口」、「貴實儲蓄高息戶口」、「智Smart兒童儲蓄戶口」及定期存款戶口),其資金收付狀態需為正常。  
有關現金回贈詳情將顯示於客戶的相應銀行戶口之下一期月結單上。
  - 現金回贈至信用卡:  
成功換領之現金回贈將於扣除適用的積分後,存入信用卡賬戶內,而有關現金回贈詳情將顯示於客戶的相應信用卡賬戶之下一期月結單上。
- 積分沒收** - 任何就本計劃所作出欺詐或濫用行為可能導致已累積的任何積分將被沒收。
- 換領遞交後不得更改** - 換領一經遞交不可更改或撤回。客戶需要根據銀行規定的程序(或不時通知客戶),以積分換領獎賞。若換領不成功,任何已扣除之有關積分及現金金額(如適用)及換領費用(如適用)將一併退回閣下之信用卡賬戶。
- 限制** - 所有換領須視乎有關換領的禮品/優惠的供應量而定,並將以先到先得方式處理。如禮品/優惠換罄,我們可以其他相近價值之禮品/優惠代替。我們將不會就換領禮品的供應量短缺或被取代之禮品/優惠或換領優惠積分要求之更改而作出通知。被換領/訂購之禮品/優惠或任何現金券均不得兌換作現金。所有在本計劃下被換領之禮品/優惠均沒有免費試用或退貨服務。

- 禮品換領信/現金券及其他** - 除非另有訂明,禮品換領信/現金券/通知書將會於成功換領後約4至6個星期內寄至客戶的通訊地址。客戶若未能於上述時段收到禮品換領信或現金券便須致電我們的客戶服務熱線317 95533。
- 適用於所有現金券換領之條款及細則(「現金券換領」)**
- 除非非現金券發行公司另有訂明,在本計劃下所換領的現金券(「現金券」)將不可與任何其他推廣優惠或VIP會員優惠一併使用。
- 現金券不能兌換為現金。
- 現金券之使用將受有關的現金券發行公司所定之條款及細則所規限。
- 除儲值現金券外,每一張現金券只可使用一次。
- 現金券須印有現金券發行公司認可之簽署及/或公司蓋章方為生效。任何現金券之影印本或經塗污或殘缺不全或損毀之現金券均不會被接受。
- 客戶必須於任何交易或付款前向現金券發行公司出示有關的現金券。
- 我們及現金券發行公司均不會就任何因現金券之遺失或損毀負責。
- 現金券發行公司(或,就我們決定,參與之現金券發行公司)可就所有現金券之使用有關的事宜或糾紛作出最終決定。
- (D)「亞洲萬里通」里數換領之條款及細則(「亞洲萬里通里數換領」)**
- 換領 - 亞洲萬里通里數換領只適用於持有由本行發出的Visa或Mastercard白金信用卡(建(行)(亞洲)東京信用卡及所有建(行)(亞洲)虛擬信用卡除外)(「白金卡」)的客戶。客戶須持有有效的國泰會員賬戶。
- 里數換領 - 客戶可以15積分換取1「亞洲萬里通」里數,而換領的里數不設最低要求。須繳付換領費用。
- 換領費用 - 每次換領「亞洲萬里通」的首1萬里數費用為HKD100,然後每5,000里數為HKD50(若換領不足5,000里數,亦會收取HKD50);每次換領費用的上限為HKD300。客戶必須指定一個與積分獎賞賬戶相應的白金卡賬戶以繳付換領費用。
- 里數之存入 - 當本行收到閣下有關之里數換領申請後,本行會將有關申請轉交國泰安排里數轉換。而有關之里數將於收到「亞洲萬里通」里數換領申請當日起計4至6星期內存入閣下有關之國泰會員賬戶內。
- 換領結果通知 - 除非另有訂明,有關換領結果的通知書會寄至客戶的通訊地址。
- (E) 一般條款及細則**
- 如本行或客戶因任何原因取消/終止/結束信用卡賬戶,客戶必須在信用卡賬戶關閉前向本行繳付並清還累算之負數積分(如有)。不論信用卡賬戶是否有充足可用信用額,本行有權就累算之負數積分根據該信用卡所列明的計算方法從相關信用卡賬戶中沖銷記賬。如任何沖銷記賬使相關信用卡賬戶出現過額的情況,客戶有責任應本行要求連同任何費用、開支及利息(按建(行)(亞洲)信用卡服務收費一覽表計算)清還過額之款項。
- 免責條款** - 我們將不會補發或就任何遺失或損毀的禮品換領信件或現金券負責。本計劃內任何換領之貨品/禮品/獎品之有效性及使用均受供應商的相關使用指示及條款及細則所規限。我們不會充當作為產品/服務供應商的代理人或其代表或負上任何責任。任何有關換領之貨品/禮品/獎品的申索、投訴或糾紛應聯絡有關的產品/服務供應商及與供應商直接解決,而不會解除該客戶對我們所承擔的付款及其他責任。我們就任何被換領之貨品/禮品/獎品不會作出保養保證。任何可提供的保養將受有關供應商所定之條款及細則規限。
- 最終決定** - 我們可於任何時間更改、終止或撤回本計劃及就所有因計劃引發的事宜及紛爭作出最終決定(在我們的酌情權下)。我們可在不作出事先通知的情況下更改任何有關細節及此條款及細則。我們將不會負責或承擔任何客戶或任何人因參與本計劃的任何申索或責任。
- 信用卡會員合約及條款適用** - 所有建(行)(亞洲)信用卡會員合約內的條款及細則、建(行)(亞洲)信用卡服務收費一覽表、戶口及有關服務的條款及細則(個人)、中國建設銀行(亞洲)「私人財富」「貴實理財」「智選理財」服務條款及條件以及一般銀行服務收費表(如適用)將會適用於本計劃。如它們與本條款及細則有任何衝突或差異,則以前者為準。
- 英文版為準** - 本條款及細則中英文版本之間如有任何歧異,即以英文版為準。



**Terms & Conditions of "Bonus Points Reward Programme"****(A) Bonus Point Accumulation:**

- PROGRAMME AVAILABILITY** - This Programme is available to: Customer ("Customer(s)") who
  - is the principal cardmember of any valid Visa / Mastercard Credit Card (except CCB (Asia) Visa Infinite Credit Card and all CCB (Asia) Virtual Credit Card) ("Credit Card(s)") issued by China Construction Bank (Asia) Corporation Limited ("Bank", "we", "us", or "our"); or
  - maintains PRIVATE WEALTH / PREMIER BANKING / WISE BANKING service (collectively known as the "Packaged Banking Service") with the Bank ("Packaged Banking Customer(s)"); or
  - maintains Online Personal Banking Service and holds at least one banking product or service (excluding credit card account) with the Bank ("Online Banking Customer(s)").
- POINT EARNING** - Customer will earn bonus point ("Bonus Point(s)") by using the following banking services ("Services"):

Products/Services	Earn Rate
Credit Cards	1 Bonus Point for every HKD1 spent on retail purchases and cash advances
Designated Banking Services	Please refer to the Banking Bonus Points Rewards Table ("Banking Bonus Points Table") published by the Bank from time to time

Designated Banking Services include the following:

Categories	Designated Banking Services
General Banking Service	<ul style="list-style-type: none"> <li>Outward Remittance through Telegraphic Transfer</li> <li>Time Deposit Placement with new funds and deposit tenor of 1 month or above, except time deposit renewals</li> <li>Foreign Currency Trading, applicable to foreign exchange via Customer's account transfer</li> <li>Online Bill Payment</li> <li>Deposit in Savings/ Checking Account</li> </ul>
Investment	<ul style="list-style-type: none"> <li>Securities Trading (including HKD or RMB denominated stocks) with brokerage commission equal to or higher than 0.18%, except IPO subscription</li> <li>FX Linked Deposit Placement with deposit tenor of 14 days or above, except swap deposit (or other deposit as updated by the Bank by time to time)</li> <li>Currency Switching</li> <li>Structured Notes Subscription</li> <li>Structured Equity-Linked Product Subscription</li> <li>Bond / Certificate of Deposit Secondary Market Trading</li> <li>Mutual Fund Subscription with subscription fee equal to or higher than 1.5%, not applicable to fund switching transactions within the same fund management company</li> <li>FX Option Trading and the transaction will not double count as FX Margin Trading for earning Bonus Points</li> <li>FX Margin Trading, not applicable to rolled-over contracts</li> <li>CNY Non-Deliverable Forward</li> <li>Non-leveraged Collateralized Foreign Exchange Trading</li> </ul>
Life Insurance*	Successful application of designated life insurance plans (except investment-linked life insurance plan), including life insurance plans with (i) annual premium (applicable to the first year of the policy) or (ii) single premium / dump in
General Insurance*	Successful application of designated (i) travel insurance plan, (ii) domestic helper insurance plan or (iii) home contents insurance plan, and domestic helper and home contents insurance plans are only applicable to Packaged Banking Customer under this Programme

\* The premium amount of Life Insurance and General Insurance used to determine the amount of Bonus Points earned shall be based on the relevant insurance company(ies)'s record and the Bank takes no responsibility to its accuracy or completeness, and disclaims any liability for any loss arising from or in reliance of such amount. Double Bonus Points (include the basic Bonus Points) will be awarded for the Designated Banking Services used by a Customer during his/her birthday month ("Birthday Double Rewards"). The Birthday Double Rewards are not applicable to transactions in relation to Credit Card.

In case the Designated Banking Services are conducted through a joint account of which all the account holders are eligible for this Programme, only the account holder with the highest priority based on the below criteria will be entitled to earn the Bonus Points or Double Bonus Points. If there is more than one account holder with the highest priority, only the primary account holder will be entitled to earn the Bonus Points or Double Bonus Points.

**Priority According To Customer Type**

(From highest to lowest)

- PRIVATE WEALTH BANKING Customer
- PREMIER BANKING Customer (maintained relationship  $\geq$  3 years)
- PREMIER BANKING Customer (maintained relationship < 3 years)
- WISE BANKING Customer
- Online Banking Customer

- ELIGIBLE TRANSACTIONS FOR CREDIT CARD** - Only spending on retail purchases and cash advances (including by installment arrangements) by using the Credit Cards will be eligible for Bonus Points. There are no Bonus Points for the following payment types by Credit Cards, including but not limited to, "Cash Out" Installment Program, "Chill" Spending Installment Program, settlement of finance charges, late charges, all account

charges, settlement through online personal banking service for insurance loan repayment, tax payment, payment for MPF contribution, or other categories as we may at our sole discretion determine from time to time.

- ELIGIBLE TRANSACTIONS FOR DESIGNATED BANKING SERVICES** - Packaged Banking Customers will be entitled to earn Bonus Points by using the Designated Banking Services stated in Clause 2 or such other banking services as the Bank may specify from time to time through any channels. Online Banking Customers will be entitled to earn Bonus Points by using the Designated Banking Services through Online Banking or Mobile Banking (if applicable) of the Bank only. Bonus Points will not be awarded for any Designated Banking Services that are subsequently cancelled or reversed.
- BONUS POINT CAP ON DESIGNATED TRANSACTIONS OF CREDIT CARD** - The total Bonus Points earned for each calendar year (from 1 January to 31 December) ("Calendar Year") will be capped at 12 times of the permanent combined credit limit (not applicable to temporary increase in credit limit) for transaction(s) of online bill payment(s) and payment(s) to insurance companies which are paid by Credit Card.
- BONUS POINT CAP ON ELIGIBLE TRANSACTIONS OF DESIGNATED BANKING SERVICES** - The total Bonus Points earned for each Calendar Year (from 1 January to 31 December) will be capped at 12,500,000 of each Customer for eligible transaction of Designated Banking Services.
- POSTING OF BONUS POINTS** - The Bonus Points will be credited to the bonus point rewards account ("Bonus Points Rewards Account") of Customers when an eligible transaction is posted on the Credit Card account. For installment loans or interest-free purchase-by-installment transactions, Bonus Points will be credited when an installment is posted on the Credit Card account. Any Bonus Point that credited for ineligible transaction may, without prior notice, be reversed. Bonus Points earned through Designated Banking Services will be credited to the Bonus Points Rewards Account of Customers upon meeting the transaction requirements as set out in the Banking Bonus Points Table published by the Bank from time to time.
- EXPIRY OF BONUS POINTS** - Bonus Points earned are valid for up to 2 years and will be forfeited without notice on the last day of the following calendar year. For example, Bonus Point earned during 1 January, 2023 to 31 December, 2023 will be expired on 31 December, 2024. Bonus Point earned during 1 January, 2024 to 31 December, 2024 will be expired on 31 December, 2025. All Bonus Points earned will be forfeited and cancelled without notice upon termination or cancellation of all the products and services with the Bank. When Bonus Points have been credited to a Bonus Points Rewards Account and there is a subsequent cancellation of account for that Designated Banking Service within 6 months after account opening, the Bonus Points which have been earned will be forfeited and debited from the Bonus Points Rewards Account directly without any notice.
- NO CONSOLIDATION OF BONUS POINTS** - Unless otherwise specified, other types of exclusive Bonus Points earned from other credit cards, including but not limited to, UnionPay Dual Currency Credit Card, CCB (Asia) Visa Infinite Card and CCB (Asia) JD Credit Card cannot be combined with the Bonus Points earned under this Programme.

**(B) Bonus Points Redemption**

- REDEMPTION** - Applications for gift redemption/cash rebate redemption/voucher redemption/purchase requests ("Redemption(s)") may only be made by Customers. Redemptions are only accepted if we consider that the relevant products/services are still available.
- USE OF BONUS POINTS** - The Bonus Points required for Redemption will be deducted from the Bonus Points Rewards Account. If cash is required for Redemption, Customer must appoint a Credit Card account which is relevant to the Bonus Points Rewards Account to pay the cash amount. All transaction details will be set out in the subsequent monthly statement of the relevant Credit Card account.
- INSUFFICIENT BONUS POINTS** - Any Redemption with insufficient Bonus Points will be automatically rejected. However, for Redemption request of multiple items submitted by the same physical form, if the Bonus Points are not enough to redeem all the items, we will process the Redemption following the listed order.
- CASH REBATE REDEMPTION** -
  - Cash Rebate to Bank Account: Successfully redeemed cash rebate will be credited to the Customer's valid HKD Savings / Checking account (excluding Step Up Savings Account, PREMIER Savings Account, Smart Kid Savings Account and Time Deposit Account) provided by the customer, which is normal for receipt of deposit, in approximately 4 to 6 weeks upon deduction of the applicable Bonus Points. The cash rebate details will be shown in the Customer's subsequent monthly statement of the relevant Bank account.
  - Cash Rebate to Credit Card Account: Successfully redeemed cash rebate will be credited to the Credit Card account upon deduction of the applicable Bonus Points. The cash rebate details will be shown in the Customer's subsequent monthly statement of the relevant Credit Card account.
- FORFEITURE OF BONUS POINTS** - Any fraud or abuse committed in relation to the Programme may result in the forfeiture of any accrued Bonus Points.
- NO CHANGE AFTER REDEMPTION SUBMITTED** - Redemption cannot be changed or withdrawn once submitted. Customers are required to redeem the rewards by Bonus Points according to the procedures as prescribed by the Bank (or as notified to the Customers by the Bank from time to time). In case of unsuccessful Redemption, any deducted Bonus Points, cash amount (if applicable) and redemption fee (if applicable) will be refunded to your credit card account accordingly.
- RESTRICTIONS** - All Redemptions are subject to availability of the redeemed item/offer, and will be accepted on a first-come-first-served basis. We may substitute other items/offers of similar value in case of non-availability. We will not provide notice of non-availability or substitution or any change in Redemption and/or Bonus Points

requirements. Items/offers and any vouchers being redeemed/purchased are not exchangeable for cash. No free trial or return service will be offered in relation to any item/offer redeemed under this Programme.

- ISSUE OF REDEMPTION LETTER/VOUCHERS ETC** - Unless otherwise specified, redemption letter/voucher/notification will be mailed to the Customer's correspondence address approximately 4 to 6 weeks from our receipt of a successful Redemption. Customer shall contact our Customer Services Hotline at 317 95533 if he/she fails to receive the redemption letters or vouchers within such period.
- Terms & Conditions for all Vouchers Redemption ("Voucher Redemption")**
  - Vouchers redeemed under this Programme ("Voucher(s)") cannot be used in conjunction with any other promotional or VIP offers, unless otherwise specified by the Voucher issuers.
  - Vouchers are not redeemable for cash.
  - Use of the Vouchers will be subject to the terms and conditions imposed by the Voucher issuers.
  - Except for Vouchers with stored-value nature, each Voucher can only be used once. Vouchers will only be valid with the issuers' authorized signature and/or company chop. Photocopies of Vouchers or defaced or mutilated or damaged Vouchers will not be accepted.
  - Vouchers must be presented to the relevant Voucher issuer before placing an order or settling payment.
  - Neither we nor the Voucher issuers will be responsible for any loss or damage of any Voucher.
  - All matters or disputes in relation to the use of the Voucher will be resolved directly with Voucher issuer and subject to Voucher issuer final decision (or, as we determine, the Voucher issuers).
- Terms and Conditions of Asia Miles Redemption ("Asia Miles Redemption")**
  - REDEMPTION** - Asia Mile Redemption is only available to Customer with a Visa or Mastercard Platinum Credit Card (except CCB (Asia) JD Credit Card and all CCB (Asia) Virtual Credit Card) ("Platinum Card(s)") issued by the Bank. Customer shall have a valid membership of Cathay.
  - ASIA MILES REDEMPTION** - Customer can redeem 1 Asia Miles™ by 15 Bonus Points and there is no minimum redeemed Asia Miles. Customer is required to pay redemption fee.
  - REDEMPTION FEE** - The redemption fee for the first 10,000 miles of each Asia Miles Redemption is HKD100, and HKD50 for every additional 5,000 miles (HKD50 will be charged for less than 5,000 miles) of the same Asia Miles Redemption. The maximum redemption fee for a single redemption is HKD300. Customer must appoint a Platinum Card account which is relevant to the Bonus Points Rewards Account to pay the redemption fee.
  - MILES CREDITING** - Upon receipt of Asia Miles Redemption request, the Bank will forward the request to Cathay for processing. Asia Miles will be credited to your Cathay membership account within 4 to 6 weeks from the day of receiving the Asia Mile Redemption request.
  - NOTIFICATION OF REDEMPTION RESULT** - Unless otherwise specified, a notification letter for the redemption result will be mailed to the Customer's correspondence address.
- General Terms & Conditions**
  - When a Credit Card account is closed, whether by the customer or by the Bank based on any reason, negative bonus points balance (if any) accrued shall be settled from such Credit Card account before closure. The Bank reserve the right to reverse such accrued negative bonus points from such Credit Card account base on the redemption rate of the corresponding credit card, irrespective of whether there is sufficient credit limit in corresponding Credit Card account. If any such reversal causes the relevant account to be overlimit, the customer is responsible for repaying the amount overlimit to the Bank on demand together with any fees, expenses and interest accruing on the amount overlimit at such rate as the Bank may specify (based on CCB (Asia) Credit Card Fee Schedule).
  - DISCLAIMERS** - We will not replace, and have no liability, if any redemption letter or voucher is lost or damaged for any reason. The validity and use of any redeemed item/gift/prize under this Programme is subject to the relevant usage instructions and terms and conditions imposed by the relevant suppliers. We shall not act as, or assume any liability of, a product/service supplier or agent of any such suppliers. Any claim, complaint, or dispute in connection with any redeemed item/gift/prize shall be addressed to and resolved directly with the relevant suppliers, which shall in no way relieve such Customer from his/ her payment and other obligations to us. We provide no warranty for any redeemed item/gift/prize. Any available warranty shall be subject to the terms and conditions set by the relevant suppliers.
  - FINAL DECISION** - We may modify, terminate or withdraw this Programme at any time and have the final decision at our discretion in all matters and disputes in relation to the Programme. We may vary these terms and conditions without prior notice. We shall not be responsible or liable for any claims or liability in relation to use of this Programme by any Customer or other person.
  - CARDMEMBER AGREEMENT & TERMS AND CONDITIONS APPLY** - All terms and conditions of the CCB (Asia) Credit Card Cardmember Agreement, the CCB (Asia) Credit Card Fee Schedule, the Terms and Conditions for Accounts and Related Services (For Individuals), the Terms and Conditions for China Construction Bank (Asia) PRIVATE WEALTH / PREMIER BANKING / WISE BANKING Service and Schedule of Service Fees (whichever applicable) apply to this Programme and shall prevail in case of any conflict or inconsistency with these terms and conditions.
  - ENGLISH VERSION PREVAILS** - In case of any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.