

General Terms & Conditions

Application through AIA Hong Kong website, new customers "Extra Award":

1. **THE PROGRAM** — This Program is only available for successful applicants ("**Cardmembers**", "**you**" or "**your**") for principal card of CCB (Asia) AIA Credit Card ("**Card(s)**") issued by China Construction Bank (Asia) Corporation Limited ("**Bank**", "**we**", "**us**" or "**our**") with applications made under this program from 1 August 2023 to 30 September 2023 (both dates inclusive) or within such extended or shortened period as we deem appropriate ("**Promotion Period**"), who at any time in the 6 months ending on the date of application did not hold any principal CCB (Asia) Credit Cards issued by the Bank.
2. **ELIGIBILITY** — Eligible applications must be made through the AIA Hong Kong website (www.aia.com.hk) redirect to CCB (Asia) designated online form, applications through other channels will not be eligible for Extra Award. Cardmembers must activate the new credit card through the bank's website or hotline within the first month after new card issuance in order to receive the Extra Award of HKD50. Eligibility for Extra Award subjected to the records of the Bank. In case of any dispute, the Bank reserves the right of final decision.
3. Extra Award will be credited to your Card account within 6 months after card activation. Extra Award cannot be converted into cash, and/ or withdrawn as cash advance and is not transferable.
4. New customers may eligible for "Extra Award" once.

Terms and Conditions of CCB (Asia) Credit Card Welcome Gifts ("Program"):

5. **THE PROGRAM** — This Program is only available for successful applicants ("**Cardmembers**", "**you**" or "**your**") for principal card of CCB (Asia) AIA Credit Card ("**Card(s)**") issued by China Construction Bank (Asia) Corporation Limited ("**Bank**", "**we**", "**us**" or "**our**") with applications made under this program from 9 January 2023 to 30 September 2023 (both dates inclusive) or within such extended or shortened period as we deem appropriate ("**Promotion Period**"), who at any time in the 6 months ending on the date of application did not hold any principal CCB (Asia) Credit Cards issued by the Bank.
6. **ELIGIBILITY** — A Cardmember who successfully accumulates the following required spending amount ("**Spending Requirement**") with his/her new Card within the first 2 months from the date of Card issuance will be entitled to a welcome gift ("**Welcome Gift(s)**"):

Welcome Gifts	Spending Requirement (Total amount in the first 2 months)
AIA Vitality Annual Membership Fee Rebate Value at HKD430 ("Annual Fee Rebate"); or	Minimum HKD5,000
CIOCCOLATO® Set of 20" & 28" suitcases (valued at HKD1,688); or	Minimum HKD5,000
GrandaZ Electric Lunchbox 1 pc (valued at HKD799); or	Minimum HKD5,000
HKD300 Cash Rebate ("Cash Rebate")	Minimum HKD5,000

7. **ELIGIBLE SPENDING** — Only posted transactions are counted towards the above Spending Requirement. For the avoidance of doubt, all handling/administration fees, finance charges, late charges, reversed transactions and any transaction or transfer made via mobile app or which we otherwise decide to be not eligible at our sole and absolute discretion will not be counted for this purpose. All transactions in RMB or foreign currencies shall be converted to HKD using the prevailing exchange rate adopted by the Card on the date of conversion in order to calculate the Spending Requirement.
8. **APPROVAL** — Your eligibility for the Welcome Gift shall be subject to our final decision (at our discretion), for which we are not obliged to provide any reason.
9. **AIA VITALITY ANNUAL MEMBERSHIP FEE REBATE AND CASH REBATE** — A one-off Annual Fee Rebate and Cash Rebate will be credited to your Card account within 6 months once you have fulfilled the Spending Requirements. Annual Fee Rebate cannot be converted into cash, and/ or withdrawn as cash advance and is not transferable.
10. **CIOCCOLATO® Set of 20" & 28" suitcases AND GrandaZ Electric Lunchbox** – the Bank will issue redemption letter 6 months after you meet the minimum Spending Requirements for redemption at designated redemption centers. Welcome gifts cannot be converted into cash.
11. If you did not choose a welcome gift or chosen more than one welcome gift, CIOCCOLATO® Set of 20" & 28" suitcases (valued at HKD1,688) will be arranged on your behalf.
12. If CIOCCOLATO® Set of 20" & 28" suitcases (valued at HKD1,688) no longer available, GrandaZ Electric Lunchbox (valued at HKD799) will be arranged on your behalf.
13. If GrandaZ Electric Lunchbox (valued at HKD799) no longer available, CIOCCOLATO® Set of 20" & 28" suitcases (valued at HKD1,688) will be arranged on your behalf.
14. If CIOCCOLATO® Set of 20" & 28" suitcases (valued at HKD1,688) and GrandaZ Electric Lunchbox (valued at HKD799) no longer available, HKD300 Cash Rebate will be arranged on your behalf.
15. **RESTRICTIONS** — **If there is fraud and / or abuse in relation to your participation in this Program or you cancel your Card within 12 months from the date of Card issuance, we may charge you an administration fee of an amount equivalent to the cost of the Welcome Gift given to you from your Card account or any account with the Bank without prior notice.** You may only receive one Welcome Gift of a specific card type, notwithstanding the number of successful applications of that card type under the Program. No change of the Welcome Gift will be accepted. Your Card account has to remain valid and in good standing at the time of fulfillment in order for you to be eligible for the Welcome Gift.
16. **OUR RECORD PREVAILS** — Our records of your Welcome Gift earned under the Program shall (unless there is an obvious error) be final and binding upon you. The Bank reserves the right to request Cardmember to submit the relevant original sales slip(s) and /or such further document(s) and /or evidence for inspection at purchase or any time.
17. **FINAL DECISION** — We may terminate or withdraw the Program at any time without notice and have the final decision (at our discretion) in all matters and disputes in relation to the Program. We 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 Cardmember or other person.

18. ENGLISH VERSION PREVAILS — In case of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.