建行(亞洲)信用卡
CCB(Asia)Credit Card

MEMO

Attn	:	**All AIA HK Financial Planners (Hong Kong Only)**	**From**	:	Minda Liu
Date	:	March 1, 2025	**Dept**	:	Credit Card and Consumer Finance Division – CCB (Asia)
Copy	:	Ms Amy Chan All Department Heads – AIA HK ABDD Teams – AIA HK	**Total Page**	:	4 (incl cover sheet)
Subject	:	建行(亞洲)信用卡 – 2025 AIA 保費分期獎賞 CCB (Asia) Credit Card – 2025 AIA Premium Installment Program (Ref no C250301)			

信用卡會員以建行(亞洲)信用卡繳交合資格保費分期，AIA 財務策劃顧問及信用卡會員分別可享專屬獎賞!

2025 AIA 保費分期獎賞 -「全新保費分期計劃」(計劃期間：2025 年 3 月 1 日至 2025 年 6 月 30 日)

由 2025 年 3 月 1 日至 2025 年 6 月 30 日，信用卡會員憑建行(亞洲)信用卡成功就指定 AIA 新購保單或現有保單設立「保費分期計劃」，AIA 財務策劃顧問可就每張保單獲得最多 300 港元現金獎；信用卡會員可獲得 (i)免費洗牙及口腔檢查服務及 (ii)零售簽賬額外信用卡積分。

AIA 財務策劃顧問獎賞

保費分期金額 (以每張指定保單計算)	現金獎賞
15,000 港元或以上 (選擇下一期保費分期計劃)	100 港元
15,000 港元或以上 (選擇多次保費分期計劃)	300 港元

信用卡會員獎賞

保費分期金額 (以每張指定保單計算)	獎賞
15,000 港元或以上	免費洗牙及口腔檢查服務 (價值 1,200 港元)；及 每 1 港元簽賬賺取 1 分信用卡積分
計劃期間成功就指定保單新設立以上保費分期並累積零售簽賬 1,000 港元或以上	額外 5,000 信用卡積分 (即額外高達 5X 積分)

提示：AIA 財務策劃顧問並非銀行職員及不會就信用卡申請、信用卡相關優惠/安排、保費分期計劃及建行(亞洲)手機程式提供任何建議。AIA 財務策劃顧問請確認客人自由、知情、自願地 (i)申請建行(亞洲)AIA 信用卡、(ii)參與友邦保險保費分期計劃及同意中國建設銀行(亞洲)股份有限公司 (「建行(亞洲)」)之分期付款安排並知悉有其他付款方法。若客戶有興趣瞭解有關詳情，應轉介客戶至建行(亞洲) 職員尋求意見。此外，AIA 財務策劃顧問須向客戶披露其或會因此轉介/保費分期計劃獲得獎賞。

2025 AIA 保費分期計劃 -「全新保費分期計劃」-(「計劃」)之條款及細則

1) 本計劃 - 本計劃只適用於由中國建設銀行(亞洲)股份有限公司 (「我們」或「本行」)所發行之指定的 Visa、萬事達卡及銀聯雙幣信用卡 (公司卡信用卡除外)(「信用卡」) 之主卡及附屬卡信用卡會員 (「信用卡會員」) 以信用卡及指定方法繳交友邦保險(國際)有限公司(於百慕達註冊成立之有限公司)(「AIA」)。計劃期間為 2025 年 3 月 1 日至 2025 年 6 月 30 日期間 (包括首尾兩日) (「計劃期間」)。

2) 於計劃期間，信用卡會員 (i)以信用卡成功設立 6、9、12 或 18 個月的保費分期計劃(「合資格分期計劃」)繳交指定 AIA 新購保單或現有保單保費，及(ii) 於設立保費分期計劃前的 12 個內沒有以保費分期方式繳交 AIA 保單的保費，AIA 財務策劃顧問可就每張保單獲得以下獎賞:

AIA 財務策劃顧問獎賞

保費分期金額 (以每張指定保單計算)	現金獎賞
15,000 港元或以上 (選擇下一期保費分期計劃)	100 港元
15,000 港元或以上 (選擇多次保費分期計劃)	300 港元

3) 於計劃期間內，信用卡會員 (i)成功設立合資格分期計劃繳交指定 AIA 新購保單或現有保單保費，及(ii) 於設立保費分期計劃前的 12 個內沒有以保費分期方式繳交 AIA 保單的保費，信用卡會員可就每張保單獲得以下獎賞:

信用卡會員獎賞

保費分期金額 (以每張指定保單計算)	獎賞
15,000 港元或以上	免費洗牙及口腔檢查服務 (價值 1,200 港元)；及 每 1 港元簽賬賺取 1 分信用卡積分
計劃期間成功就指定保單新設立以上保費分期並累積零售簽賬 1,000 港元或以上	額外 5,000 信用卡積分 (即額外高達 5X 積分)

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a) 合資格分期計劃利息為每月收取分期總額之 0.3%（6、9、12 或 18 個月合資格分期計劃之實際年利率為 6.32%、6.63%、6.78%及 6.93%）。實際年利率之計算方法以香港銀行公會所提供之計算方法作依據，並已約至小數後兩個位。實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他適用的費用與收費；

b) 「合資格零售簽賬」指 (a)於香港境內作零售簽賬、(b)(香港境內及境外)網上簽賬及 (c)於香港境外進行並附有簽賬存根正本或正式交易紀錄的簽賬 (所有分期計劃除外)；

c) 「額外 5,000 信用卡積分」指建行(亞洲)信用卡《積分優惠獎賞計劃》下之基本積分外，提供額外 5000 信用卡積分 。為免存疑，每位信用卡會員於本計劃期間最多可得此額外 5,000 信用卡積分 1 次。

4) 合資格分期計劃必須經填寫「中國建設銀行(亞洲)股份有限公司 – 友邦保險保費分期計劃申請表」設立，並受有關條款及細則約束，詳情請參閱有關申請表。

5) 「不合資格保費交易」指 – (a) AIA 繳費處不接受以信用卡繳付保費之保費交易，包括但不限於繳付整付保費、投資相連保單、清還欠款、繳付保費儲備金、額外投資保費及靈活錢的保單；(b) 繳付並非由信用卡會員及/或其直屬親人（包括父母、子女及配偶）持有的 AIA 保單保費；(c) 計劃期間完結後 7 個工作天尚未誌賬信用卡戶口之交易。

6) 附屬卡會員在計劃期間新設立合資格分期計劃及合資格零售簽賬而所獲之獎賞將當作是主卡的信用卡會員所有，而所獲之現金獎賞將存入主卡信用卡會員之信用卡賬戶內。

7) 獎賞誌賬及有關安排 (AIA 財務策劃顧問需自行向稅務局申報所得之現金獎賞利益):

AIA 財務策劃顧問獎賞

a) AIA 財務策劃顧問現金獎將於 2025 年 8 月 31 日或之前經 AIA 之出糧戶口發放；

信用卡會員獎賞

成功設立合資格分期計劃	免費洗牙及口腔檢查服務換領信發放時期
2025 年 3 月 1 日至 2025 年 4 月 30 日期間	2025 年 6 月 30 日或之前
2025 年 5 月 1 日至 2025 年 6 月 30 日期間	2025 年 8 月 31 日或之前

b) 免費洗牙及口腔檢查服務之使用及提供均受制於供應商指定的使用指示及條款與細則所規限。本行不會充當，或負上任何產品/服務供應商（或其代理）的責任，任何有關貨品及服務的申索、投訴或糾紛，信用卡會員應向有關的供應商反映，並跟有關的供應商解決。任何信用卡會員向供應商所作的申索將不會解除該信用卡會員對本行所承擔的付款責任或其他責任；

c) 免費洗牙及口腔檢查服務不得兌換現金；

d) 換領信之影印本恕不接受；

e) 本行在任何情況下恕不補發換領信；

f) 額外 5,000 信用卡積分將於信用卡會員設立合資格分期計劃及符合有關零售簽賬要求後， 於 2025 年 8 月 31 日或之前自動誌賬入信用卡會員的信用卡賬戶，額外積分不得轉讓。

8) AIA 財務策劃顧問須為該保單之 Commission Agent (根據 AIA 之定義)，如保單有多於一位 Commission Agent，獎賞計算將根據 AIA 之處理準則將獎賞平均計算予有關之 commission agents。

9) 為確保所有參與之 AIA 財務策劃顧問於推廣建行(亞洲)信用卡時符合公司內部指引，所有 AIA 之財務策劃顧問須詳細閱讀「建行(亞洲)AIA 信用卡友邦財務策劃顧問推廣指引」(「該指引」)。該指引已上載於 AIA 之 Agency Corner 以供查閱 www.aia.com.hk > Agency Corner > Other Links > Insurance & Finance > China Construction Bank (Asia) Corporation Limited >「AIA 信用卡推廣指引」。

10) 如 AIA 財務策劃顧問違反該指引，本行保留不發放任何獎賞予有關 AIA 財務策劃顧問之權利。

11) AIA 與現金獎賞得獎者之合約必須於現金獎賞發放時仍然有效。

12) 參與資格 – 信用卡會員參與本計劃之資格將受制於:

a) 我們審查信用卡會員信用卡賬戶的狀況及在計劃期間與發出獎賞時維持生效及狀況良好 (根據我們酌情權決定)；

b) AIA 就有關以信用卡繳交保單保費所設定之條款及細則;

c) 於發放獎賞時，合資格分期計劃並未有取消或保費未有提早還款；及

d) 若信用卡會員在設立保費分期計劃前的 12 個月內曾以本行信用卡繳交任何 AIA 保單的保費，該保費分期計劃不屬於本條款及細則下的「合資格分期計劃」。

13) 本行於本計劃內之獎賞記錄為最終依據（明顯錯誤除外）及對信用卡會員具約束力。

14) 所有建行(亞洲)信用卡《積分獎賞計劃》之條款及細則將同樣適用，有關條款及細則可不時更新而不事先通知。

15) 本行保留酌情權，可隨時更改本計劃及/或本條款及細則，或取替、取消或撤回本計劃而不須事先通知之權利。如有任何異議，以本行最後決定為準。

16) 本行保留就所有本計劃的分歧或糾紛的最終決定權，並將不會負責或承擔任何信用卡會員就參與本計劃引致或承受的任何申索或責任。

17) 任何非本協定簽署方的第三者均不能根據中華人民共和國香港特別行政區《合約（第三者權利）條例》執行本協議任何條款或受惠於本協議。《合約（第三者權利）條例》被明確排除適用。

18) 英文版為準 – 本文之中、英文版本如有任何歧異，一概以英文版本為準。

如有須要索取或查詢有關資料，可於辦公時間內致電建行(亞洲)友邦財務策劃顧問支援熱線 317 95511。

借定唔借? 還得到先好借!

Designated awards for AIA Financial Planners and Cardmembers when cardmembers settle eligible premium installment with CCB (Asia) Credit Cards.

2025 AIA Premium Installment Program – New Premium Installment Plan (Program Period: Mar 1 – Jun 30, 2025)

From March 1, 2025 to June 30, 2025, if Cardmembers successfully set up a **"Premium Installment Plan"** for a designated AIA New Policy or an AIA existing policy with CCB (Asia) Credit Cards, AIA Financial Planners can get up to **HK$300 cash award** per policy, and Cardmembers can be entitled to (i) free scaling and polishing service and dental examination service; and (ii) extra Bonus Point.

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AIA Financial Planners Reward

Premium Installment Amount (for each designated policy)	Cash Award
HK$15,000 or above (applicable to One-off Installment Plan)	HK$100
HK$15,000 or above (applicable to Multiple Installment Plans)	HK$300

Cardmember Reward

Premium Installment Amount (for each designated policy)	Award
HK$15,000 or above	Free Scaling and Polishing Service and Dental Examination Service (Valued at HK$1,200); and Earn 1 Bonus Point for every HK$1 spent
During the Program Period, successfully set up a premium installment plan for a designated policy and accumulate Eligible Retail Spending of HK$1,000 or above	Extra 5,000 Credit Card Bonus Points (Equivalent to as much as extra 5X bonus point)

Reminder: AIA Financial Planners are not bank staff and are not in a proper position to make recommendations to customers in relation to credit card application/credit card-related promotion, arrangement or installment of premium and the CCB (Asia) Mobile APP. AIA Financial Planners are reminded to confirm with the customers that customers freely, knowingly and voluntarily (i) apply for CCB (Asia) AIA Credit Cards and (ii) enter into the agreement of the AIA Hong Kong Premium Installment Plan with China Construction Bank (Asia) Corporation Limited ("CCB (Asia)") and the customers acknowledge that there are other payment options. If customers show interests in the relevant details, they shall be referred to the staff of CCB (Asia) for advice. In addition, AIA Financial Planners shall disclose to the customers that they may receive incentive for the referral/premium installment plan upon referral/arrangement of the premium installment plan.

2025 AIA Premium Installment Program – New Premium Installment Plan - ("Program") Terms & Conditions

1) THE PROGRAM – This Program is only available for principal and supplementary cardmember(s) (the "Cardmember(s)") paying AIA International Limited (Incorporated in Bermuda with limited liability) ("AIA") policy premium by designated payment methods and through Visa, MasterCard and UnionPay Dual Currency credit cards (except Corporate Credit Cards) ("Card(s)") issued by China Construction Bank (Asia) Corporation Limited ("we", "us", "our" or the "Bank"). The Program Period runs from March 1, 2025 – June 30, 2025 (both dates inclusive) (the "Program Period").
2) During the Program Period, if Cardmembers (i) successfully set up a 6, 9, 12 or 18 months' AIA premium installment plan ("Eligible Installment Plan") for payment of premium of a designated AIA new Policy or existing Policy; and (ii) have not paid AIA's policy premium by premium installment within 12 months prior to the setup of a premium installment plan, AIA Financial Planners can enjoy one of the following award(s) in respect of each policy:

AIA Financial Planner Award

Premium Installment Amount (for each designated policy)	Cash Award
HK$15,000 or above (applicable to One-off Installment Plan)	HK$100
HK$15,000 or above (applicable to Multiple Installment Plans)	HK$300

3) During the Program Period, if Cardmembers (i) successfully set up an Eligible Installment Plan for payment of premium of a designated AIA new policy or existing policy; and (ii) have not paid AIA's policy premium by premium installment within 12 months prior to the setup of a premium installment plan, Cardmembers can enjoy the following award(s) in respect of each policy:

Cardmember Award

Premium Installment Amount (for each designated policy)	Award
HK$15,000 or above	Free Scaling and Polishing and Dental Examinations (Valued at HK$1,200); and 1 Bonus Point for every HK$1 spent
During the Program Period, successfully set up a premium installment plan for a designated policy and accumulate Eligible Retail Spending of HK$1,000 or above	Extra 5,000 Credit Card Bonus Points (Equivalent to as much as extra 5X bonus point)

   a) The Eligible Installment Plan's monthly interest shall be equal to 0.3% of the total installment amount chargeable over the repayment period. For reference, the annualized percentage rates ("APR") are 6.32%, 6.63%, 6.78% and 6.93% respectively for 6-, 9-, 12- and 18-month repayment periods. The APR is calculated according to the standard of Hong Kong Association of Banks and rounded to the nearest two decimal places. An APR is a reference rate which includes the basic interest rates and other applicable fees and charges of the product expressed as an annualized rate;
   b) "Eligible Retail Spending" means (a) retail transactions made inside of Hong Kong, (b) online transactions (inside and outside of Hong Kong), (c) transactions with original sales slip or official payment records conducted outside Hong Kong (excluding all installment transactions);
   c) "Extra 5,000 Credit Card Bonus Points" means that on top of the basic bonus points given under the CCB (Asia) Credit Card Bonus Points Program, the Cardholders will be given 5,000 extra credit card points. For clarity, each Cardmember may be entitled to Extra 5,000 Credit Card Bonus Points at most once during the Program Period only.
4) The Eligible Installment Plan must be set up by filling in the "China Construction Bank (Asia) Corporation Limited – AIA Hong Kong Premium Installment Plan Application Form". Terms and Conditions apply, please refer to the relevant application form(s) for details.

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5) "EXCLUDED PREMIUM TRANSACTIONS" means – a) premium transactions which AIA Cashier Office does not accept credit card payment of, including but not limited to policies with single premium / Investment-Linked Assurance Scheme Policies / Loan Repayment / Future Premium Deposit Fund / Top-Up Premium / FlexiMoney; b) premium transactions on AIA insurance policies which are held by person other than Cardmember(s) and/or his/her direct family members (including his/her parents, children and spouse); (c) premium payment transactions which are not posted within 7 working days after the end of the Program Period. Transactions which are "Excluded Premium Transactions" are inapplicable to the Program.
6) The setup of the Eligible Installment Plan and the spending of Eligible Retail Spending by supplementary Cardmember(s) of the Card during the Program Period will be considered to be made by the principal Cardmember(s) of the Card for the purpose of the Program. The related cash rebate earned will be credited to the principal Cardmember's Card account(s).
7) Reward Fulfilment (AIA Financial Planners should report to the Inland Revenue Department on the relevant cash rewards received):

AIA Financial Planner Reward

a) AIA Financial Planner Award will be paid into the AIA payroll account on or before August 31, 2025;

Cardmember Reward

Cardmember Successfully Set up the Eligible Installment Plan	Period of Issuance of Redemption Letter for Free Scaling and Polishing and Dental Examinations
From March 1, 2025 to April 30, 2025	On or before June 30, 2025
From May 1, 2025 to June 30, 2025	On or before August 31, 2025

b) The use and provision of the Free Scaling and Polishing and Dental Examinations services are subject to the instructions and terms and conditions specified by the supplier. The Bank shall not act as, or assume any liability of, a product/service supplier (or its agent). Any claim, complaint, or dispute concerning any product or service must be referred to and resolved between the relevant supplier and the Cardmember, which shall in no way relieve such Cardmember from his/her, payment or other obligations to us;
c) The Free Scaling and Polishing and Dental Examinations services cannot be redeemed for cash;
d) Photocopies of redemption letter will not be accepted;
e) The Bank will not reissue the redemption letter under any circumstances;
f) The Extra 5,000 Credit Card Bonus Points will be automatically credited to the Cardmembers' Card account on or before August 31, 2025 after the Cardmember has set up the Eligible Installment Plan and fulfilled the retail spending requirement as shown in the monthly statement. The Bonus Points are not transferable.

8) AIA Financial Planners should be the commission agent (as defined by AIA) of the policy. If there is more than one commission agent handling a policy, the calculation of awards will follow AIA's current rules and be shared among the commission agents equally.
9) All participating AIA Financial Planners should comply with the "CCB (Asia) AIA Credit Card Promotion Guidelines" (the "Guidelines") when engaging in all card promotion activities. The Guidelines are posted on the Agency Corner of AIA for easy reference: - www.aia.com.hk > Agency Corner > Other Links > Insurance & Finance > China Construction Bank (Asia) Corporation Limited.
10) In case of non-compliance with the Guidelines, the Bank reserves the right not to release the cash award to the AIA Financial Planners.
11) The contracts between AIA and the recipients of the cash awards must remain valid at the time of the issuance of the cash award.
12) ELIGIBILITY – The eligibility of Cardmember(s) under the Program is as follows:
    a) The Cardmembers' existing Card account(s) must be valid and in good standing (as determined by the Bank in the Bank's sole and absolute discretion) at all times during the Program Period and at the time of releasing the cash award or distributing the incentive;
    b) The terms and conditions issued by AIA on premium payment by credit card must be complied with;
    c) At the time of releasing the award or distributing the incentive, the Eligible Installment Plan must not have been cancelled and the premium must not have been repaid early; and
    d) If the Cardmember has paid policy premium in respect of any AIA policy by premium installment using the Bank's credit cards within 12 months prior to the setup of a premium installment plan, such premium installment plan would not be considered an "Eligible Installment Plan" under these terms and conditions.
13) The Bank's record of awards earned under the Program and all decisions regarding the awards shall (unless there is an obvious error) be final and binding upon all Cardmembers.
14) All terms and conditions of the CCB (Asia) Credit Card Bonus Points Reward Program shall apply, and the terms and conditions may be updated at the Bank's discretion at any time without prior notice.
15) The Bank reserves the right to vary the Program and/or these Terms and Conditions, or to replace, cancel or withdraw the Program, at the Bank's discretion at any time without prior notice. In the event of dispute, the Bank shall have the final right of decision.
16) The Bank retains the power of final decision in case of 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.
17) No person other than the parties to this Program will have any right under the Contracts (Rights of Third Parties) Ordinance (Chapter 623 of the Laws of Hong Kong) to enforce the terms of this Program or enjoy the benefit of any provisions of this Program. Application of the Contracts (Rights of Third Parties) Ordinance (Chapter 623 of the Laws of Hong Kong) is hereby expressly excluded.
18) In case of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

If you have any further enquiries, please contact our CCB (Asia) AIA Financial Planners Support Team at 317 95511 during office hours.

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

Yours Truly,



Minda Liu
General Manager,
Head of Credit Card & Consumer Finance Division

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