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	:	Jan 1, 2026	**Dept**	:	Credit Card and Consumer Finance Division –
Copy	:	Ms Amy Chan All Department Heads – AIA HK ABDD Teams – AIA HK	**Total Page**	:	CCB(Asia) 3 (incl cover sheet)
Subject	:	建行(亞洲)信用卡 – 2026 信用卡轉介獎賞 CCB (Asia) Credit Card – 2026 Credit Card Referral (Ref no C260101A)			

「信用卡轉介」獎賞 (推廣期: 2026 年 1 月 1 日至 2026 年 12 月 31 日)

於推廣期期間，凡由 AIA 財務策劃顧問每成功轉介一個指定建行(亞洲)信用卡 [1] 的**合資格新申請**(定義如下)，該 AIA 財務策劃顧問可獲得一(1) 分的信用卡轉介積分，該等積分可累積以兌換現金獎賞。

AIA 財務策劃顧問可憑累積積分按下表向中國建設銀行(亞洲)（「建行(亞洲)」）兌換現金獎賞。

信用卡轉介積分 **AIA 財務策劃顧問**	**現金獎賞**
每 3 分	500 港元
每 16 分	3,000 港元
每 26 分	6,000 港元
每 86 分	27,000 港元

「早鳥獎」獎賞 (推廣期: 2026 年 1 月 1 日至 2026 年 3 月 31 日)

「早鳥獎」獎賞推廣期間，每成功轉介一個**合資格新申請**指定建行(亞洲)信用卡 [1]，AIA 財務策劃顧問可得**額外**一(1) 分的信用卡轉介積分，並可按上表憑累積積分按上表向建行(亞洲)兌換現金獎賞。

提示：AIA 財務策劃顧問並非建行(亞洲)之銀行職員及無適當資格就信用卡申請／信用卡相關優惠、安排或保費分期及建行(亞洲)手機程式向客戶提供建議。AIA 財務策劃顧問須與客戶確認，客戶自由、知情及自願地 (i)申請建行(亞洲)AIA 信用卡 及(ii)與建行(亞洲)訂立「友邦保險保費分期計劃」協議，以及客戶確認知悉其他付款選項。若客戶表示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，其於轉介/安排保費分期計劃時，可能會因該轉介／保費分期計劃而獲得獎勵。申請信用卡的決定完全由客戶自行作出，並應由其自行酌情決定。

一般條款

1. 指定建行(亞洲)信用卡是指以下的合資格信用卡類別:
   i) 建行(亞洲)AIA VISA 信用卡；ii) 建行(亞洲)AIA 銀聯鑽石信用卡；及 iii) 建行(亞洲)不時指定之任何信用卡。
   「合資格新申請」是指
   ii) (a) 由 AIA 財務策劃顧問親自直接轉介，並符合以下第 1(vi)段定義的全新客戶，於 2026 年 1 月 1 日至 2026 年 12 月 31 日期間，必須提交所有符合要求之文件(如下文第 1(iv)段定義)，及(b)卡中心必須成功聯絡全新客戶核實該申請;
   iii) 「早鳥獎」獎賞推廣期為 2026 年 1 月 1 日至 2026 年 3 月 31 日;
   iv) 符合要求之文件包括下列文件:
      a) 全新客戶的香港永久性居民身份證之清晰副本 (如全新客戶為非香港永久居民，須提供其香港身份證副本及 (i).由全新客戶原居國家簽發的有效護照副本或(ii). 有效的入境許可證副本；信用卡申請人如透過網上申請信用卡，必須於所遞交附有其簽名的香港身份證副本);
      b) 全新客戶於提交信用卡申請前最近三個月內的現時住宅地址證明;
      c) 全新客戶於提交信用卡申請前最近三個月的收入證明。如佣金或加班費為申請人的主要收入來源，則須提供提交信用卡申請前最近六個月的收入證明；或以下所述任何顯示該銀行賬戶結餘的定期存款或銀行結單;
   v) 由 AIA 財務策劃顧問所轉介並符合下文 第 1(vi)段定義為「全新客戶」的客戶，可獲計算其信用卡轉介積分作獎賞計劃之用;
   vi) 全新客戶:
      a) 須為 18 至 65 歲;
      b) 須為香港居民;
      c) 須為(a)全職在職人士或(b)家庭主婦或退休人士。若申請人為全職在職人士，年薪需達 55,000 港元以上(如申請普通卡)或年薪需達 150,000 港元以上(如申請白金卡);

建行(亞洲)信用卡
CCB(Asia)Credit Card

d) 若申請人為家庭主婦或退休人士，須提供最近一（1）個月的定期存款證明，其金額不少於港幣 80,000 元（申請普通卡）或港幣 150,000 元（申請白金卡）；或提供最近三（3）個月之銀行賬戶結餘證明，其金額不少於港幣 80,000 元（申請普通卡）或港幣 150,000 元（申請白金卡）；

e) 須於申請信用卡前 12 個月的期間並未持有、取消或撤回任何建行(亞洲)所發的信用卡主卡。

2. 合資格「友邦保險保費分期計劃」必須以「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」經 AIA 設立，受有關條款及細則約束，詳情請參閱該申請表。
3. 獎賞換領及條款:
   i) 已兌換之信用卡轉介積分將繼續累積。積分之兌換不會導致已累積轉介積分之餘額被取消或重設。
4. 累積的信用卡轉介積分一旦達到現金獎賞的兌換門檻，現金獎賞將自動在下一個月於 AIA 之出糧戶口發放。得獎者需自行向稅務局申報所收取之相關現金獎賞。
5. 所有 AIA 財務策劃顧問、AIA 營業單位主管及 AIA 區域總監於參與信用卡推廣活動時，應遵從「建行(亞洲)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 > 告示板及下載 > 指南 > 保險與金融(Insurance & Finance) > China Construction Bank (Asia) Corporation Limited >「AIA 信用卡推廣指引」。
6. 如 AIA 財務策劃顧問違反該指引，本行保留不發放任何現金獎賞予有關 AIA 財務策劃顧問、營業單位主管及區域總監之權利。
7. AIA 與得獎的 AIA 財務策劃顧問之合約必須於獎賞發放時仍然有效並持續生效。
8. 本行保留全權酌情決定，可隨時更改本推廣計劃及/或本條款及細則，或取替、取消或撤回本推廣計劃。如有任何異議，以本行最後決定為準。

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!

"Credit Card Referral" Reward (Promotion Period: Jan 1 2026 – Dec 31, 2026)
During the Promotion Period, for each successful referral by AIA Financial Planner of a **Qualified New Application** (as defined below) for a designated CCB (Asia) Credit Card[1]; such AIA Financial Planner shall be entitled to one (1) credit card referral point, which are capable of accumulation for cash reward redemption.

AIA Financial Planners can redeem cash reward from CCB (Asia) Corporation Limited ("CCB (Asia)") with the accumulated points according to the table below:

Credit Card Referral Points AIA Financial Planners	Cash Reward
Every 3 Points	HK$500
Every 16 Points	HK$3,000
Every 26 Points	HK$6,000
Every 86 Points	HK$27,000

"Early Bird" Reward (Promotion Period: Jan 1, 2026 – Mar 31, 2026)
During the "Early Bird" Reward promotion period, AIA Financial Planners shall be entitled to one (1) **extra** credit card referral point for each successful referral of abovesaid **Qualified New Application** made with a designated CCB(Asia) Credit Card[1]. AIA Financial Planners can redeem cash rewards with the accumulated points according to the table above.

Reminder: AIA Financial Planners are not bank staff of CCB (Asia) 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 CCB (Asia) and that the customers acknowledge that there are other payment options. If customers express any 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. The decision to apply for a credit card rests solely with the customer and shall be made at their own discretion.

General Terms & Conditions

1. Designated CCB(Asia) Credit Card means the following eligible credit card type(s):
   i) CCB(Asia) AIA VISA Credit Card, ii) CCB(Asia) AIA UnionPay Diamond Credit Card, iii) any card type to be assigned by CCB(Asia) from time to time.

建行(亞洲)信用卡
CCB(Asia)Credit Card

Qualified New Application means

ii) (a) The application must be directly referred by AIA Financial Planner and satisfy the definition of "New Applicant" (as defined in paragraph 1(vi) below), all Qualified Documents (as defined in paragraph 1(iv) below) must have been submitted, and (b) the Card Centre must have successfully contacted the New Applicant to verify such application within the period of 1 January 2026 – 31 December 2026;

iii) "Early Bird" Reward Promotion Period: Jan 1 2026 – Mar 31, 2026;

iv) Qualified documents include the following:
   a) a clear copy of Hong Kong permanent Identity Card of New Applicant (if the New Applicant is not a permanent resident of Hong Kong, a copy of his/her Hong Kong Identity Card and a copy of either (i) the valid passport issued by the New Applicant's home country or (ii) a valid entry permit are required. Card applicants applying for credit card online must provide a Hong Kong Identity Card copy accompanied by their signature);
   b) the New Applicant's current residential address proof dated within the latest 3 months before submission of the credit card application;
   c) the latest 3 months income proof of the New Applicant before submission of the credit card application. If commission or over-time salary is the main income stream of the card applicant, the latest 6 months income proof before submission of the credit card application is required; or any time deposit or bank statement showing the bank account balance as mentioned below;

v) AIA Financial Planners whose clients meet the definition of "New Applicant" (as defined in paragraph 1(vi) below) are eligible to have the credit card referral points counted in the reward program;

vi) The New Applicant:
   a) must be aged between 18 to 65;
   b) must be a Hong Kong resident;
   c) must either be (a) with full time employment; or (b) housewives or retirees. For applicants with full time employment, the minimum annual income requirement is HKD55,000 (for Classic Card application) or is HKD150,000 (for Platinum Card application).
   d) for housewives and retirees, proof of a time deposit of at least HKD80,000 (for Classic Card application) or HK$150,000 (for Platinum Card application) within the past one (1) month, or proof of a bank account balance of at least HKD80,000 (for Classic Card application) or HK$150,000 (for Platinum Card application) within the past 3 months, must be provided ;
   e) must not have held, canceled or withdrawn any application for a principal credit card issued by CCB(Asia) within the 12 months period prior to the application date.

2. Eligible "AIA Hong Kong Premium Installment Plan" must be set up by using the "China Construction Bank (Asia) Corporation Limited – AIA Hong Kong Premium Installment Plan Application Form" through AIA International Limited ("AIA"). Terms and Conditions apply, please refer to the application form for details.
3. Reward redemption and Terms & Conditions:
   i) Credit card referral points that have been redeemed will continue to accumulate. Redemption of points will not result in the cancellation or reset of the balance of the accumulated referral points.
4. Cash rewards will be paid into the AIA payroll account in the following month automatically once the accumulated credit card referral points reach a threshold for redemption for cash reward. Awardees should report to the Inland Revenue Department on the relevant cash rewards received.
5. All participating AIA Financial Planners, AIA Agency Leader and AIA District Director 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 > Bulletin & download > Manuals > Insurance & Finance > China Construction Bank (Asia) Corporation Limited.
6. In case of non-compliance with the Guidelines, the Bank reserves the right not to release the cash reward to the AIA Financial Planners, Agency Leaders, District Directors.
7. The contracts between AIA and the AIA Financial Planners receiving the rewards must remain valid and in effect at the time of receiving the reward.
8. The Bank reserves the right to vary the Promotion program and/or these Terms and Conditions, or to replace, cancel or withdraw the Promotion program, at the Bank's discretion at any time with prior notice. In the event of dispute, the Bank retains the right of final decision.

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

可在「建行(亞洲)友邦營業員專頁」閱覽此通告(包括英文版本)
Read this memo (including English version) at
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