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 – 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 – 2026 年 1 月至 3 月 AIA 保費分期簽賬獎賞 (Ref no C260102) CCB (Asia) Credit Card – January to March 2026 AIA Premium Installment Spending Reward			

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!

2026 年 1 月至 3 月 AIA 保費分期簽賬獎賞 (推廣期：2026 年 1 月 1 日至 2026 年 3 月 31 日)

由 2026 年 1 月 1 日至 2026 年 3 月 31 日(「推廣期」)，如信用卡會員成功**新設立**「友邦保險保費分期計劃」以建行(亞洲)信用卡繳交指定 AIA 新購保單或現有保單(下稱「**AIA 保單**」)的保費，AIA 財務策劃顧問可就每張保單從中國建設銀行(亞洲)(「**建行(亞洲)**」)收取**現金獎**；而信用卡會員可從建行(亞洲)獲得保費分期計劃的**利息回贈**。

1) AIA 財務策劃顧問 - 現金獎賞

新設立「友邦保險保費分期計劃」金額 (以每張 AIA 保單計)	現金獎賞 (以每張 AIA 保單計)
HK$15,000 或以上 (只適用於多次保費分期計劃)	HK$200

2) AIA 財務策劃顧問 - 信用卡會員首次獲批「友邦保險保費分期計劃」額外獎賞

首次獲批「友邦保險保費分期計劃」金額 (以每位信用卡會員計)	現金獎賞 (以每位信用卡會員計)
HK$15,000 或以上 (只適用於多次保費分期計劃)	HK$200

就本計劃而言，「首次獲批」是指於 2023 年 1 月 1 日至 2025 年 12 月 31 日(包括首尾兩日)期間未曾獲批「友邦保險保費分期計劃」之信用卡會員。於推廣期內，每位 AIA 財務策劃顧問可就每位信用卡會員首次獲批「友邦保險保費分期計劃」享此額外獎賞一次。

3) 信用卡會員 - 利息回贈

新設立「友邦保險保費分期計劃」金額 (以每張 AIA 保單計)	「下一期保費分期計劃」之利息回贈	「多次保費分期計劃」之利息回贈
HK$15,000 至 HK$24,999	HK$100	HK$300
HK$25,000 至 HK$34,999	HK$200	HK$600
HK$35,000 或以上	HK$300	HK$900

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。

2026 年 1 月至 3 月 AIA 保費分期簽賬獎賞 - (「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」)之保單保費。本計劃的推廣日期：2026 年 1 月 1 日至 2026 年 3 月 31 日期間 (包括首尾兩日) (「推廣期」)。
2) **AIA 財務策劃顧問 - 現金獎賞 -** 於推廣期內，若信用卡會員 (i)於本行成功設立新的 6、9、12 或 18 個月的友邦保險保費分期計劃以繳交指定 AIA 新購保單或現有保單(「AIA 保單」) 保費，及(ii)於設立保費分期計劃前的 12 個內沒有以友邦保險保費分期計劃方式繳交有關 AIA 保單的保費，AIA 財務策劃顧問可就每張 AIA 保單享有以下獎賞：

新設立「友邦保險保費分期計劃」金額 (以每張 AIA 保單計)	現金獎賞 (以每張 AIA 保單計)
HK$15,000 或以上 (只適用於多次保費分期計劃)	HK$200

建行(亞洲)信用卡
CCB(Asia)Credit Card

3) **AIA 財務策劃顧問 - 信用卡會員首次獲批「友邦保險保費分期計劃」額外獎賞 -** 於推廣期內，若信用卡會員以首次獲批「友邦保險保費分期計劃」成功繳交 AIA 保單的保費，AIA 財務策劃顧問可就每張 AIA 保單獲享有以下獎賞:

首次獲批「友邦保險保費分期計劃」金額 ((以每位信用卡會員計)	現金獎賞 (以每位信用卡會員計)
HK$15,000 或以上 (只適用於多次保費分期計劃)	HK$200

就本計劃而言，「首次獲批」是指於 2023 年 1 月 1 日至 2025 年 12 月 31 日(包括首尾兩日)期間未曾獲批「友邦保險保費分期計劃」之信用卡會員。於推廣期內，每位 AIA 財務策劃顧問可就每位信用卡會員首次獲批「友邦保險保費分期計劃」享此額外獎賞一次。

4) **信用卡會員 - 利息回贈 -** 於推廣期內，若信用卡會員成功以「友邦保險保費分期計劃」繳交 AIA 保單保費，該信用卡會員可就每張 AIA 保單獲得以下利息回贈:

a)

新設立「友邦保險保費分期計劃」金額 ((以每張 AIA 保單計)	「下一期保費分期計劃」之利息回贈	「多次保費分期計劃」之利息回贈
HK$15,000 至 HK$24,999	HK$100	HK$300
HK$25,000 至 HK$34,999	HK$200	HK$600
HK$35,000 或以上	HK$300	HK$900

b) 「友邦保險分期計劃」之每月利息將相等於繳付期內應收取分期總額之 0.3%（供參考，就 6、9、12 及 18 個月繳付期之實際年利率，分別為 6.32%、6.63%、6.78%及 6.93%）。年利率之計算方法以香港銀行公會所提供之計算標準作依據，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;

c) 「新設立」是指有關 AIA 的保單保費於上一個保單週年日(即於設立保費分期計劃前的 12 個內)並非以「友邦保險保費分期計劃」繳交。

5) **新設立「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。

6) **不合資格保費交易 –** (a)不被 AIA 接受以信用卡繳付保費的保費支付；(b)繳付的保費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 保單的保費；及 (c) 推廣期完結後 7 個工作天尚未誌賬信用卡戶口之交易，將不作為合資格的保費交易。

7) **附屬卡 –** 就本計劃而言，於推廣期內由附屬卡信用卡會員新設立的「友邦保險分期付款計劃」，將視為由主卡信用卡會員作出，賺取的相關獎賞將計入主卡信用卡會員的信用卡賬戶內。

8) **獎賞誌賬 –** (AIA 財務策劃顧問需自行向稅務局申報所收取之相關現金獎賞):

AIA 財務策劃顧問獎賞

a) AIA 財務策劃顧問獎賞將於 2026 年 6 月 30 日或之前經 AIA 之出糧戶口發放;

信用卡會員獎賞

b) 獎賞將於 2026 年 6 月 30 日或之前存入於本行紀錄中累積簽賬淨額最高的合資格信用卡賬戶。獎賞只能用作扣減有關信用卡賬戶結單之結欠金額。獎賞不可兌換為現金，及/或作現金提取，亦不得轉讓。獎賞若以任何形式作現金提取或轉賬至其他戶口，將會產生相關費用及收費;

c) 如有關 AIA 保單保費以多於一張由本行所發之信用卡繳交有關保單保費，利息回贈將存入首張用於繳付保單保費的信用卡帳戶。

9) AIA 財務策劃顧問須為該 AIA 保單之 Commission Agent (根據 AIA 之定義)。如保單有多於一位 Commission Agent，獎賞之計算將根據 AIA 現行之準規則處理及將獎賞平均分配予有關之 Commission Agents。

10) 所有 AIA 財務策劃顧問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」。

11) 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 財務策劃顧問之權利。

12) 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。

13) **參與資格 –** 信用卡會員參與本計劃之資格將受制於:

a) 信用卡會員現有的信用卡賬戶在推廣期內的所有時間及於發放獎賞時必須有效及維持狀況良好 (根據本行酌情權決定)；及

b) 必須符合 AIA 就有關以信用卡繳交保單保費所設定之條款及細則；及

c) 於發放獎賞時，「友邦保險保費分期計劃」並未有取消或提早還款；及

d) 於新設立「友邦保險保費分期計劃」之保單前，並未有透過建行(亞洲)所發行之信用卡繳付保費相關的分期計劃 (如適用)，及／或於過去 12 個月內(即於設立保費分期計劃前的 12 個內)沒有任何透過建行(亞洲)所發行之信用卡繳付保費的分期繳付交易。

14) **以本行的記錄為準 –** 於本計劃中下所賺取之獎賞及所有相關之決定以本行之記錄為最終依據及對所有 AIA 財務策劃顧問及信用卡會員均具約束力(明顯錯誤除外)。

15) **指定信用卡簽賬之積分上限 -** 每曆年(由 1 月 1 日至 12 月 31 日)(「曆年」)以信用卡繳交保險公司之任何費用、繳交建行(亞洲)之租購/租賃計劃的還款金額及網上繳費交易及所累積的積分上限合共為信用卡賬戶所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 1 倍。詳閱建行(亞洲)信用卡積分獎賞計劃網頁之「積分獎賞計劃」條款及細則。

16) **本行有權更改本計劃 –** 我們保留可隨時及在我們的酌情權下更改本計劃及 / 或本條款及細則，或取替、取消或撤回本計劃。

17) **最終決定權 –** 本行保留本計劃下的任何分歧或糾紛的最終決定權，並將不會負責或承擔任何 AIA 財務策劃顧問及信用卡會員就參與本計劃引致或承受的任何申索或責任。

18) 任何非本計劃一方的任何人士均無權根據《合約（第三者權利）條例》(香港法例第 623 章)執行本計劃的條款或受惠於本計劃的任何條文之利益。《合約（第三者權利）條例》(香港法例第 623 章)被明確排除適用。

19) **英文版為準 –** 本條款及細則之中文及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!

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

January to March 2026 AIA Premium Installment Spending Reward (Program Period: January 1 – March 31, 2026)

From January 1 – March 31, 2026 (the "Program Period"), if any Cardmembers successfully set up a new "AIA Hong Kong Premium Installment Plan" for the settlement of premium payment for a designated AIA new policy or an AIA existing policy ("AIA Policy") with CCB (Asia) Credit Cards, AIA Financial Planners can receive cash reward per AIA Policy from

建行(亞洲)信用卡
CCB(Asia)Credit Card

China Constructions Bank (Asia) Corporation Limited ("CCB (Asia)"), and Cardmembers can be entitled to Interest Rebate per AIA Policy from CCB (Asia).

1. AIA Financial Planners - Cash Reward

New Setup of "AIA Hong Kong Premium Installment Plan" Amount (for each AIA Policy)	Cash Reward (for each AIA Policy)
HK$15,000 or above (applicable to Multiple Installment Plans only)	HK$200

2. AIA Financial Planners – Extra Reward for the first approval of "AIA Hong Kong Premium Installment Plan" for Cardmember

First Approval of "AIA Hong Kong Premium Installment Plan" Amount (for each Cardmember)	Cash Reward (for each Cardmember)
HK$15,000 or above (applicable to Multiple Installment Plans only)	HK$200

For the purposes of this Program, 'first approval' means any Cardmember who has not been approved for the 'AIA Hong Kong Premium Installment Plan' at any time between January 1, 2023, and December 31, 2025 (both dates inclusive). Each AIA Financial Planner is eligible for this extra reward once upon the first approval of "AIA Hong Kong Premium Installment Plan" for each Cardmember during the Program Period.

3. Cardmembers - Interest Rebate

New Setup of "AIA Hong Kong Premium Installment Plan" Amount (for each AIA Policy)	Interest Rebate for One-off Installment Plan	Interest Rebate for Multiple Installment Plan
HK$15,000 to HK$24,999	HK$100	HK$300
HK$25,000 to HK$34,999	HK$200	HK$600
HK$35,000 or above	HK$300	HK$900

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.

January 1 – March 31, 2026 AIA Premium Installment Program – ("Program") Terms and 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 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" or "our"). The Program Period is from January 1 – March 31, 2026 (both dates inclusive) (the "Program Period").
2) **AIA Financial Planners - Cash Reward -** During the Program Period, if Cardmembers (i) successfully set up a new 6, 9, 12 or 18 months' AIA Hong Kong Premium Installment Plan with us for payment of premium of a designated AIA new Policy or existing Policy ("AIA Policy"); and (ii) have not paid the relevant AIA Policy premium by AIA Hong Kong Premium Installment Plan within 12 months prior to the setup of a premium installment plan, AIA Financial Planners shall be entitled to the following reward in respect of each AIA Policy:

New Setup of "AIA Hong Kong Premium Installment Plan" Amount (for each AIA Policy)	Cash Reward (for each AIA Policy)
HK$15,000 or above (applicable to Multiple Installment Plans only)	HK$200

3) **AIA Financial Planners – Extra Reward for the first approval of "AIA Hong Kong Premium Installment Plan" for Cardmember -** During the Program Period, if any Cardmember with the first approval of "AIA Premium Installment Plan", successfully settles the premium of an AIA Policy, AIA Financial Planners shall be entitled to following reward in respect of each AIA Policy:

First Approval of "AIA Hong Kong Premium Installment Plan" Amount (for each Cardmember)	Cash Reward (for each Cardmember)
HK$15,000 or above (applicable to Multiple Installment Plans only)	HK$200

For the purposes of this Program, 'first approval' means any Cardmember who has not been approved for the 'AIA Hong Kong Premium Installment Plan' at any time between January 1, 2023, and December 31, 2025 (both dates inclusive). Each AIA Financial Planner is eligible for this extra reward once upon the first approval of "AIA Hong Kong Premium Installment Plan" for each Cardmember during the Program Period.

4) **Cardmembers - Interest Rebate -** During the Program Period, if any Cardmember successfully settles the premium of an AIA Policy under the AIA Hong Kong Premium Installment Plan, such Cardmember shall be entitled to the following interest rebate for each AIA Policy:
a)

New Setup AIA Hong Kong Premium Installment Plan Amount (for each AIA Policy)	Interest Rebate for One-off Installment Plan	Interest Rebate for Multiple Installment Plan
HK$15,000 to HK$24,999	HK$100	HK$300
HK$25,000 to HK$34,999	HK$200	HK$600
HK$35,000 or above	HK$300	HK$900

建行(亞洲)信用卡
CCB(Asia)Credit Card

b) The AIA Hong Kong Premium Installment Plan's monthly interest shall be equal to 0.3% of the total installment amount chargeable over the instalment 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 instalment 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;

c) New Setup means the concerned AIA Policy premium was not paid by AIA Hong Kong Premium Installment Plan in the previous policy anniversary (i.e., within 12 months prior to the setup of a premium installment plan);

5) **New Setup "AIA Hong Kong Premium Installment Plan" -** must be established through AIA using the "China Construction Bank (Asia) Corporation Limited - AIA Hong Kong Premium Installment Plan Application Form", subject to the relevant terms and conditions. Please refer to the application form for details.

6) **EXCLUDED PREMIUM TRANSACTIONS –** (a) premium payment for which credit card payment is not acceptable to AIA; b) premium payment for AIA Policy(ies) which are held by person(s) other than the Cardmember(s) and/or his/her direct family members (including his/her parents, children and spouse); and (c) transactions not posted in credit card account within 7 working days after the end of the Program Period.

7) **SUPPLEMENTARY CARDS –** AIA Hong Kong Premium Installment Plan newly setup by supplementary Cardmember(s) during the Program Period will be considered to be made by the principal Cardmember(s) for the purpose of the Program. The related reward earned will be counted to the principal Cardmember Card account(s).

8) **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 Reward will be paid into the AIA payroll account on or before June 30, 2026;

Cardmember Reward

b) The rewards will be credited to Eligible Card accounts with the highest net spending amount in our records on or before June 30, 2026. Rewards can only be applied against outstanding amount in Card account statement. Reward cannot be converted into cash, and/or withdrawn as cash and is not transferable. If the reward amount would be drawn by any means as cash or transfer to other accounts, relevant fees and charges will be incurred.

c) If the premiums of the relevant AIA Policy are paid using more than one credit card issued by us, the interest rebate will be credited to the credit card account that was first used to pay the policy premium.

9) AIA Financial Planners should be the commission agent (as defined by AIA) of the AIA Policy. If there is more than one commission agent handling a policy, the calculation of rewards will follow AIA's current rules and be shared among the commission agents equally.

10) 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 > Bulletin & download > Manuals > Insurance & Finance > China Construction Bank (Asia) Corporation Limited.

11) In case of non-compliance with the Guidelines, the Bank reserves the right not to release the cash reward to the AIA Financial Planners.

12) 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.

13) **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 reward; and

b) The terms and conditions issued by AIA on premium payment by credit card must be complied with; and

c) At the time of releasing the reward, the AIA Hong Kong Premium Installment Plan must not be cancelled or repaid early; and

d) No installment plan relating to premium payment via the credit card issued by CCB (Asia) prior to the New Setup AIA Hong Kong Premium Installment Plan (if applicable), and/or no installment payment transaction for premium payment via the credit card issued by CCB (Asia) during the past 12 months (i.e., within 12 months prior to the setup of the AIA Hong Kong premium Installment Plan).

14) **OUR RECORD PREVAILS –** Our records of rewards earned under the Program and all decisions regarding the rewards shall (unless there is an obvious error) be final and binding upon all AIA Financial Planners and Cardmembers.

15) **BONUS POINT CAP ON DESIGNATED TRANSACTIONS -** The total Bonus Points earned for each calendar year (from 1 January to 31 December) ("Calendar Year") will be capped at 1 time of the latest approved permanent combined credit limit (not applicable to temporary increase in credit limit) of credit card account for payment(s) to insurance companies, repayment amount of Hire Purchase/ Leasing Agreement of CCB(Asia) and transaction(s) of online bill payment(s) which are paid by Credit Card. See Terms and Conditions of the Bonus Points Reward Program at CCB (Asia) Credit Card Bonus Points Reward Program webpage for details.

16) **RIGHT TO VARY, ETC. –** We reserve the rights to vary the Program and/or these Terms and Conditions, or to replace, cancel or withdraw the Program, at our discretion at any time.

17) **FINAL DECISION –** We retain the right of 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 AIA Financial Planner's and Cardmember's participation in the Program howsoever suffered or incurred.

18) 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.

19) **ENGLISH VERSION PREVAILS –** 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

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
eAgency Corner → Bulletin & download → Manuals → Insurance & Finance
→ China Construction Bank (Asia) Corporation Limited

「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。 只供內部傳閱
"AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability). For internal use only