建行(亞洲)信用卡
CCB(Asia)Credit Card

MEMO

Attn	**:**	All AIA HK Financial Planners (Hong Kong Only)	**From :**	Winnie Fung
Date	**:**	Feb 1, 2024	**Dept :**	Credit Card and Consumer Finance Division – CCB (Asia)
Copy		Mr Jim Jan Zen All Department Heads – AIA HK ABDD Teams – AIA HK	**Total Page :**	3 (incl cover sheet)
Subject	**:**	建行(亞洲)信用卡 – 2024「全新保費分期」簽賬 - 財務策劃顧問獎賞計劃 (Ref no: C240201) CCB (Asia) Credit Card - 2024 New Premium Installment Payment - Financial Planner Award Program		

以建行(亞洲)信用卡設立全新保費分期交保費，財務策劃顧問享現金獎賞！

「全新保費分期」- 財務策劃顧問獎賞

由 2024 年 2 月 1 日至 2024 年 7 月 31 日，合資格信用卡會員以適用信用卡成功設立以下指定**「保費分期計劃」**繳交 AIA **新購保單**保費，財務策劃顧問可就每張保單獲得最多 **200 港元**現金獎賞。

獎賞	保費分期 (以每張新購保單計算)	財務策劃顧問獎賞	信用卡會員
1	6,000 港元或以上 (選擇下一期保費分期計劃)	100 港元	每 1 港元簽賬賺取 1 分信用卡積分
2	6,000 港元或以上 (選擇多次保費分期計劃)	200 港元	

註：獎賞 1 及 2 不可共享

受條款及細則約束。

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、分期計劃及建行(亞洲)手機程式提供任何建議。確認客人自願申請建行(亞洲)AIA 信用卡、參與友邦保險保費分期計劃及同意有關之分期付款安排並知悉有其他付款方法。若客戶有興趣了解有關詳情，應轉介客戶至建行(亞洲)職員尋求意見。此外，在進行轉介/客戶進行保費分期計劃時，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。

「全新保費分期」- 財務策劃顧問獎賞(「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。推廣日期 2024 年 2 月 1 日至 2024 年 7 月 31 日期間 (包括首尾兩日) (「推廣期」) 。
2) 於推廣期內，信用卡會員以信用卡按下列方法繳交 AIA **新購保單**保費，財務策劃顧問可就每張保單獲得以下獎賞：
   a) 於推廣期內，成功設立 6、9、12 或 18 個月 AIA 保費分期計劃* (「保費分期計劃」) 繳交 AIA 新購保單保費可獲以下獎賞：

獎賞	保費分期 (以每張新購保單計算)	財務策劃顧問獎賞	信用卡會員
1	6,000 港元或以上 (選擇下一期保費分期計劃)	100 港元	每 1 港元簽賬賺取 1 分信用卡積分
2	6,000 港元或以上 (選擇多次保費分期計劃)	200 港元	

   註：獎賞 1 及 2 不可共享
   b) 保費分期計劃利息為每月收取分期總額之 0.3%（6、9、12 或 18 個月保費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。
3) 合資格「全新保費分期」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。
4) 不合資格交易 – (a) AIA 繳費處不接受以信用卡繳付之保單保費，包括但不限於繳付 AIA 整付保費、清還保單欠款、保單儲備金存款、額外投資保費及靈活錢；(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。
5) 附屬卡 – 就本計劃而言，附屬卡會員在推廣期間內以信用卡設立保費分期計劃而所獲之獎賞將當作是主卡的信用卡會員所有，而計算入主卡信用卡會員之信用卡賬戶內。
6) 獎賞誌賬及有關安排：
   a) 如信用卡會員由 2024 年 2 月 1 日至 4 月 30 日成功設立合資格「全新保費分期」；
      - 財務策劃顧問獎賞將於 2024 年 6 月或之前之財務策劃顧問 AIA 糧單發放，財務策劃顧問需自行向稅務局申報所得之獎賞利益；
   b) 如信用卡會員由 2024 年 5 月 1 日至 7 月 31 日成功設立合資格「全新保費分期」；
      - 財務策劃顧問獎賞將於 2024 年 9 月或之前之財務策劃顧問 AIA 糧單發放，財務策劃顧問需自行向稅務局申報所得之獎賞利益。
7) 友邦財務策劃顧問須為該保單之 Commission Agent（根據 AIA 之定義），如保單有多過一位 Commission Agent，獎賞計算將根據 AIA 之處理準則將獎賞平均分予有關財務策劃顧問。

「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

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CCB(Asia)Credit Card

8) 如財務策劃顧問違反「建行（亞洲）信用卡 – 友邦財務策劃顧問推廣指引」本行保留不發放任何獎賞予有關財務策劃顧問之權利；有關指引已上載於「建行（亞洲）友邦財務策劃顧問專頁」www.aia.com.hk > Agency Corner > Other Links > Insurance & Finance > China Construction Bank (Asia) Corporation Limited >「AIA 信用卡推廣指引」。
9) 所有獲獎之財務策劃顧問必須於獎賞發出時仍與友邦保險持有有效之合約。
10) 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推廣期內與發出獎賞時維持生效及狀況良好 (根據我們酌情權決定) 及
    b) 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，信用卡會員之保費分期計劃須仍然生效；並於 12 個月內並未有取消方可享現金回贈；及
    d) 有關成功設立 AIA 保費分期計劃之保單並未於是次以由我們所發行之信用卡設立保費分期繳付保費前以任何我們所發行之信用卡設立保費分期繳付保費(如適用)及或並未於過去 12 個月內有任何以我們所發行之信用卡保費分期繳付保費紀錄。
11) 以本行的記錄為準 – 於本計劃中，信用卡會員所賺取之獎賞以本行之記錄為最終依據及對信用卡會員具約束力（明顯錯誤除外）。
12) 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。
13) 最終決定權 – 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。
14) 每一個信用卡會籍年度繳交保險公司之任何費用及網上繳費交易所累積的積分上限合共為現有信用卡賬戶獲批核之最新信用額（並不適用於臨時加額之信用額）之 12 倍。
15) 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。
16) 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！

Financial Planners cash award for New Policy set up Premium Installment Plan with CCB (Asia) Credit Card.

New Premium Installment Plan - Financial Planner Award

From Feb 1, 2024 to Jul 31, 2024, Cardmembers successfully set up below designated **Premium Installment Plan for New Policy** premium payment, Financial Planners can get up to **HKD200 cash award** per policy.

Award	Premium Installment Amount (for each New policy)	Financial Planner Award	Cardmember
1	HKD6,000 or above (apply for One-off Installment Plan)	HKD100	Earn 1 Bonus Point for every HKD1 spent
2	HKD6,000 or above (apply for Multiple Installment Plans)	HKD200	

Remarks: Award 1 and 2 are mutually exclusive

Terms and Conditions apply.

Reminder: AIA Financial Planners are not bank staff nor in the proper position to recommend customers in relation to credit card application/credit card-related promotion/arrangement/installment and CCB(Asia) Mobile APP. Confirm customers apply CCB(Asia) AIA Credit Cards, enter into the agreement of the AIA Hong Kong Premium Installment Plan voluntarily with the respective installment agreement and acknowledge there are other payment options. If the customers show interests in the relevant details, they shall be referred to the CCB(Asia) staff for advice. In addition, AIA Financial Planners shall disclose to the customers upon referral/ conducting the premium installment plan that they may receive incentive for the referral/premium installment plan.

New Premium Installment Plan - Financial Planner Award ("Program") Terms & Conditions

1) THE PROGRAM – This Program is only available for principal 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 Feb 1, 2024 to Jul 31, 2024 (both dates inclusive) (the "Program Period").
2) During Program Period, successfully set up new Premium Installment Plan for AIA premium payment ("Eligible Installment") for **New Policy(ies)**, to enjoy the following award.
    a) During Program Period, successfully set up a 6, 9, 12 or 18 months AIA premium installment plan ("Eligible Installment Plan") for AIA premium payment for New Policy, can enjoy the following award:

Award	Premium Installment Amount (for each New policy)	Financial Planner Award	Cardmember
1	HKD6,000 or above (apply for One-off Installment Plan)	HKD100	Earn 1 Bonus Point for every HKD1 spent
2	HKD6,000 or above (apply for Multiple Installment Plans)	HKD200	

Remarks: Award 1 and 2 are mutually exclusive

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b) The installment plan monthly interest shall be equal to 0.3% of the total installment amount chargeable over the repayment period. (For reference, the annualized percentage rates are respectively 6.32%, 6.63%, 6.78% and 6.93% 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.

3) Eligible New Premium Installment Plan must be setup by "China Construction Bank (Asia) Corporation Limited – AIA Hong Kong Premium Installment Plan Application Form" through AIA, Terms and Conditions apply, please refer to the application form for details.
4) EXCLUDED TRANSACTIONS – a) Premium payment that AIA Cashier Office does not accept credit card payment including but not limited to Single Premium / Loan Repayment / Future Premium Deposit Fund / Top-Up Premium / FlexiMoney; b) Premium payment for 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).
5) SUPPLEMENTARY CARDS – Eligible Installment Plan set-up 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 Card account(s).
6) Award Fulfilment:
   a) If cardmember successfully set up new Premium Installment Plan for AIA premium payment between Feb 1, 2024 to Apr 30, 2024 (both dates inclusive):
      - Financial Planner Award will be paid on or before Jun 2024 AIA payslip; and AIA Financial Planners shall report to the Inland Revenue Department for the relevant incentive received.
   b) If cardmember successfully set up new Premium Installment Plan for AIA premium payment between May 1, 2024 to Jul 31, 2024 (both dates inclusive):
      - Financial Planner Award will be paid on or before Sep 2024 AIA payslip; and AIA Financial Planners shall report to the Inland Revenue Department for the relevant incentive received.
7) Financial Planners should be the Commission Agent of the policy (according to AIA HK's definition). If there are more than 1 commission agents for the policy, rewards calculation will follow AIA HK's current rule and share among the agents equally.
8) In case of not comply with the "CCB (Asia) AIA Credit Card Promotion Guidelines", the Bank reserves the right for not releasing the rewards to the concerned Financial Planners. The Guidelines is posted on the Agency Corner: www.aia.com.hk > Agency Corner > Other Links > Insurance & Finance > China Construction Bank (Asia) Corporation Limited
9) All qualified Financial Planners must maintain valid contracts with AIA HK upon payment of award.
10) ELIGIBILITY – The eligibility of any Cardmember(s) under the Program shall be restricted to:
   a) Checking of the account status of all of his/her existing Card account(s) by us and shall be conditional upon such Card account(s) being valid and in good standing (as determined by us in our sole and absolute discretion) at all times during the respective Program Period and at the time of releasing the cash rebate; and
   b) The terms and conditions set up by AIA on premium payment by credit card; and
   c) At the time of releasing the reward, the Eligible Installment is still valid and the Eligible Installment has not been cancelled within 12 months then Cardmember is eligible for the cash rebate; and
   d) The Eligible Installment policy has not been set up with Installment for payment via our credit card before this new Installment set-up (if applicable); and/or did not has any Installment payment transaction via our credit card during the past 12 months.
11) 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 Cardmembers.
12) 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.
13) 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 Cardmember's participation in the Program howsoever suffered or incurred.
14) The total Bonus Points earned per Card membership Year will be capped at 12 times of the latest approved credit limit (not applicable to temporary increase in credit limit) for transaction(s) of online bill payment(s) and payment(s) to insurance companies.
15) 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 sssof Hong Kong) to enforce 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.
16) 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,



Winnie Fung
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)
View this memo (including English version) at
eAgency Corner → other links → 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
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