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	**:**	Oct 9, 2024	**Dept :**	Credit Card and Consumer
Copy		Mr Jim Jan Zen		Finance Division – CCB (Asia)
		All Department Heads – AIA HK		
		ABDD Teams – AIA HK	**Total Page :**	4 (incl cover sheet)

Subject : 建行(亞洲)信用卡 – 2024 年 10 月至 12 月保費分期 加碼賞
CCB (Asia) Credit Card – Oct to Dec 2024 Premium Installment Booster Award (Ref no: C241009)

憑信用卡會員以建行(亞洲)信用卡交合資格保費分期，財務策劃顧問可享現金獎及參加大抽獎！

保費分期 - 財務策劃顧問 加碼賞！

2024 年 10 月 9 日至 12 月 31 日期間，憑合資格信用卡會員以適用信用卡成功設立 **新購保單** 或 **現有保單新設立** [11d]**「保費分期計劃」**繳交 **AIA** 保費，財務策劃顧問可就每張保單獲得最多 **300 港元**現金獎及參加大抽獎總值 **210,000 港元**。

財務策劃顧問 - 現金獎 (推廣日期：2024 年 10 月 9 日至 12 月 31 日)

獎賞	保費分期 (以每張 **現有保單 新設立** [11d] 計算)	現金獎
3	**10,000 港元**或以上 (選擇下一期保費分期計劃)	**100 港元**
4	**10,000 港元**或以上 (選擇多次保費分期計劃)	**300 港元**

註：獎賞 3 及 4 不可共享

財務策劃顧問 - 大抽獎 (推廣日期：2024 年 10 月 9 日至 12 月 31 日)

獎賞	保費分期 (以每張 **新購保單** 或 **現有保單 新設立** [11d] 計算)	大抽獎
5	**10,000 港元**或以上 (選擇下一期保費分期計劃)	每 **10,000 港元保費分期** 可享 **1 次抽獎機會**
6	**10,000 港元**或以上 (選擇多次保費分期計劃)	每 **10,000 港元保費分期** 可享 **2 次抽獎機會**

註：獎賞 5 及 6 不可共享

「保費分期計劃」- 財務策劃顧問 - 大抽獎

獎賞	旅遊禮券
頭獎	**120,000 港元**
2 獎	**60,000 港元**
3 獎	**30,000 港元**

註：大抽獎得獎者只可得獎 1 次

繼續進行中！「全新保費分期」獎賞 (推廣日期：2024 年 8 月 12 日至 2025 年 2 月 11 日) (通告 C240812)

獎賞	保費分期 (以每張 新購保單 計算)	財務策劃顧問現金獎	信用卡會員獎賞
1	10,000 港元或以上 (選擇下一期保費分期計劃)	100 港元	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
2	10,000 港元或以上 (選擇多次保費分期計劃)	300 港元	

註：財務策劃顧問獎賞 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。AIA 財務策劃顧問請確認客人自願 (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，應轉介客戶至中國建設銀行(亞洲)股份有限公司(「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。

「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

建行(亞洲)信用卡
CCB(Asia)Credit Card

「保費分期 - 財務策劃顧問 加碼賞」-(「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。大抽獎及現金獎之推廣日期為 2024 年 10 月 9 日至 12 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 **現有保單**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**新設立** 6、9、12 或 18 個月 AIA 保費分期計劃 (「保費分期計劃」) 繳交 AIA 現有保單保費可獲以下獎賞:

獎賞	保費分期 (以每張 **現有保單 新設立** 計算)	財務策劃顧問 現金獎
3	10,000 港元或以上 (選擇下一期保費分期計劃)	100 港元
4	10,000 港元或以上 (選擇多次保費分期計劃)	300 港元

註: 獎賞 3 及 4 不可共享

獎賞	保費分期 (以每張 **新購保單** 或 **現有保單 新設立** 計算)	財務策劃顧問 大抽獎
5	10,000 港元或以上 (選擇下一期保費分期計劃)	每 10,000 港元保費分期可享 1 次抽獎機會
6	10,000 港元或以上 (選擇多次保費分期計劃)	每 10,000 港元保費分期可享 2 次抽獎機會

註: 獎賞 5 及 6 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) **抽獎詳情** - 於推廣期內，憑信用卡會員成功設立合資格保費分期金額達 10,000 港元，財務策劃顧問可享無上限抽獎機會；其後保費分期額外每 10,000 港元多 1 次抽獎機會，如保費分期金額不足 10,000 港元不會獲得額外 1 次抽獎機會。詳見以下例子:

例子	保費分期金額 (以每張 新購保單 或 現有保單 新設立 計算)	抽獎機會	註解
1	20,000 港元 (選擇下一期保費分期計劃)	2	**下一期**保費分期計劃，每 10,000 港元可享 1 次抽獎機會
2	19,000 港元 (選擇下一期保費分期計劃)	1	10,000 港元其後額外貸款額為 9,000 港元，不足 10,000 港元。
3	30,000 港元 (選擇多次保費分期計劃)	6	**多次**保費分期計劃，每 10,000 港元可享 2 次抽獎機會

註: 如信用卡會員於推廣期內申請多過 1 張保單合資格保費分期，計算抽獎機會時，不同保單之保費分期金額並不會相加作計算。

4) 合資格「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」經友邦保險(國際)有限公司設立，受有關條款及細則約束，詳情請參閱該申請表。

5) 不合資格交易 – (a) AIA 繳費處不接受以信用卡繳付之 AIA 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。

6) 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。

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

a) 現金獎將於 2025 年 2 月或之前經財務策劃顧問 AIA 糧單發放;

b) 旅遊禮券，本行將於 2025 年 2 月或之前以本行電腦系統於合資格財務策劃顧問中，隨機抽取 3 位得獎者並通知個別得獎者安排發放。免責聲明 — 本計劃之禮品之有效性及使用均受制於供應商指定的使用指示及條款及細則所規限。我們不會充當產品 / 服務供應商，亦不會承擔產品 / 服務供應商的責任。任何有關禮品申索、投訴或糾紛應由得獎人與有關的供應商之間解決。任何得獎人向供應商所作的申索將不會解除其對我們所承擔的付款責任或其他責任。

8) 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。抽獎以 Commission Agent 累積之整數抽獎機會計算。

9) 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」。

10) 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。

11) 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，有關之保費分期計劃並未有取消或提早還款；及

d) 合資格之 AIA 保費分期計劃保單指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 12 個月，並未以任何我們所發行之信用卡設立保費分期繳付保費。

12) 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）。

13) 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。

14) 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。

15) 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。

16) 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。

17) 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。

18) 「全新保費分期」(推廣日期: 2024 年 8 月 1 2 日至 2025 年 2 月 11 日) 之條款及細則，請詳閱通告 C240812。

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!

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Financial Planners Cash Award and Lucky Draw for eligible premium installment with CCB (Asia) Credit Cards.

Premium Installment Plan - Financial Planner Booster Award!

From Oct 9 to Dec 31, 2024, Cardmembers successfully set up designated **New Policy** or **Existing Policy New Setup**[11 d] **"Premium Installment Plan"** for AIA premium payment, Financial Planners can get up to **HKD300 cash award** per policy and enter Lucky Draw with prizes as much as **HKD210,000**.

Financial Planners - Cash Award (Program Period: Oct 9 to Dec 31, 2024)

Award	Premium Installment (by each Existing Policy New Setup[11 d])	Cash Award
3	HKD10,000 or above (apply for One-off Installment Plan)	HKD100
4	HKD10,000 or above (apply for Multiple Installment Plans)	HKD300

Remarks: Award 3 and 4 are mutually exclusive

Financial Planners - Lucky Draw (Program Period: Oct 9 to Dec 31, 2024)

Award	Premium Installment (by each New Policy or Existing Policy New Setup[11 d])	Lucky Draw
5	HKD10,000 or above (apply for One-off Installment Plan)	Every HKD10,000 for 1 Lucky Draw Chance
6	HKD10,000 or above (apply for Multiple Installment Plans)	Every HKD10,000 for 2 Lucky Draw Chances

Remarks: Award 5 and 6 are mutually exclusive

"Premium Installment Plan" Financial Planners - Lucky Draw

Prize	Travel Coupon
Grand Prize	HKD120,000
2nd Prize	HKD60,000
3rd Prize	HKD30,000

Remarks: Lucky Draw winners can only win once

On-going! New Premium Installment Plan (Program Period: Aug 12, 2024 to Feb 11, 2025)

Award	Premium Installment Amount (for each New policy)	Financial Planner Cash Award	Cardmember Award
1	HKD10,000 or above (apply for One-off Installment Plan)	HKD100	Free Scaling and Polishing and Dental Examinations (Valued at HKD1,200); and Earn 1 Bonus Point for every HKD1 spent
2	HKD10,000 or above (apply for Multiple Installment Plans)	HKD300	

Remarks: Financial Planner Award 1 and 2 are mutually exclusive

Terms and Conditions apply.

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 and the CCB(Asia) Mobile APP. AIA Financial Planners are reminded to confirm 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 acknowledge there are other payment options. If customers show interests in the relevant details, they shall be referred to the staff of China Construction Bank (Asia) Corporation Limited ("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/arranging the premium installment plan.

Premium Installment Plan - Financial Planner Booster 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", "our" or the "Bank"). The Program Period of the Lucky Draw and the Cash Reward is from October 9 to December 31, 2024 (both dates inclusive) (the "Program Period").
2) During the Program Period, if Cardmembers successfully set up AIA Premium Installment Plan for Existing Policy(ies) ("Eligible Installment"), Financial Planners can enjoy the following award(s) once, which are mutually exclusive.
   a) During the Program Period, successfully New Setup of a 6, 9, 12 or 18 months AIA premium installment plan ("Eligible Installment Plan") for AIA Existing Policy premium payment to enjoy the following award(s):

Award	Premium Installment Amount (by each Existing Policy New Setup)	Financial Planner Cash Award
3	HKD10,000 or above (apply for One-off Installment Plan)	HKD100
4	HKD10,000 or above (apply for Multiple Installment Plans)	HKD300

Remarks: Award 3 and 4 are mutually exclusive

Award	Premium Installment (by each New Policy or Existing Policy New Setup)	Financial Planner Lucky Draw
5	HKD10,000 or above (apply for One-off Installment Plan)	Every HKD10,000 for 1 Lucky Draw Chance
6	HKD10,000 or above (apply for Multiple Installment Plans)	Every HKD10,000 for 2 Lucky Draw Chance

Remarks: Award 5 and 6 are mutually exclusive

   b) The monthly interest of installment plan 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 Annualized Percentage Rates is calculated according to the standard of Hong Kong Association of Banks and rounded to the nearest two

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decimal places. An Annualized Percentage Rates 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) **Lucky Draw Details** – During the Program Period, if Cardmembers successfully set up eligible premium installment HKD10,000 or above, Financial Planners can enjoy uncap Lucky Draw Chance(s). Financial Planners would be entitled to extra Lucky Draw Chances for every HKD10,000 extra installment set up exceeding HKD10,000. If the extra installment amount set up does not meet HKD10,000, no extra lucky draw chance would be granted. Please refer to below examples:

Example	Premium Installment Amount (by each New Policy or Existing Policy New Setup)	Lucky Draw Chances	Remarks
1	HKD20,000 (apply for One-off Installment Plan)	2	One-off Installment Plan, every HKD10,000 for 1 Lucky Draw Chance
2	HKD19,000 (apply for One-off Installment Plan)	1	Exceeded HKD10,000 by HKD9,000 only, not meeting HKD10,000
3	HKD30,000 (apply for Multiple Installment Plans)	6	Multiple Installment Plans, every HKD10,000 for 2 Lucky Draw Chances

Remark: If cardmember applied for 1 or more Eligible Premium Installment, Lucky Draw Chances would be calculated per policy. Installment amount of different policies would not be added up for Lucky Draw Chances calculation.

4) Eligible "Premium Installment Plan" must be set up by "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.
5) EXCLUDED TRANSACTIONS – a) Premium payment of AIA insurance policies which AIA Cashier Office do not accept credit card payment, including but not limited to policies with Single Premium / Loan Repayment / Future Premium Deposit Fund / Top-Up Premium / FlexiMoney; b) Premium payment of AIA insurance policies which are held by persons other than Cardmember(s) and/or his/her direct family members (including his/her parents, children and spouse).
6) 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).
7) Award Fulfilment (AIA Financial Planners shall report to the Inland Revenue Department for the relevant incentives or awards received):
   a) Cash Award, which will be paid on or before February 2025 AIA payslip; and
   b) Travel Coupon, a total of 3 winners will be randomly drawn by a computer system of the China Construction Bank (Asia) Corporation Limited (the "Bank") on or before February 2025 from all the eligible Financial Planners meeting the requirements. The Bank would notify the winners of the fulfillment arrangement. Disclaimer – The validity and use of any product or service of the offer under the Program shall be subject to the relevant usage instructions and terms and conditions set 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.
8) Financial Planners should be the Commission Agent of the policy (as defined by AIA). If there are more than 1 commission agents for the policy, rewards calculation will follow AIA's current rules and shall be shared among the agents equally. The Lucky Draw Chances are calculated based on the integral number of Lucky Draw Chances accumulated by the Commission Agent.
9) In case of non-compliance with the "CCB (Asia) AIA Credit Card Promotion Guidelines", the Bank reserves the right not to release 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
10) The contract between AIA and the qualified Financial Planners must remain valid upon payment or distribution of the award or incentive respectively.
11) ELIGIBILITY – The eligibility of Cardmember(s) under the Program are as follows:
   a) We will check the account status of all of the Cardmembers' existing Card account(s) and such Card account(s) must be 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 reward or distributing the incentive; 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 award/ distributing the incentive, the Eligible AIA premium installment plan must not be cancelled/ early repaid; and
   d) The Eligible Installment policy must not be set up with AIA premium installment for payment via our credit cards during the past 12 months before this installment plan is newly set up.
12) 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.
13) 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 our discretion at any time without prior notice.
14) 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.
15) 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.
16) 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 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.
17) ENGLISH VERSION PREVAILS – In case of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
18) For "New Premium Installment Plan" (Program Period: Aug 12, 2024 to Feb 11, 2025) Terms & Conditions, please refer to memo C240812.

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

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