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	:	July 11, 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 年 7 月至 9 月 AIA 保費分期獎賞 CCB (Asia) Credit Card – July to September 2025 AIA Premium Installment Program (Ref no C250711)			

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 (推廣期：2025 年 7 月 11 日至 2025 年 9 月 30 日)

由 2025 年 7 月 11 日至 2025 年 9 月 30 日，信用卡會員成功**新設立**「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收取最多 **150 港元**現金獎；而信用卡會員可獲得保費分期計劃的利息回贈。

AIA 財務策劃顧問獎賞

新設立保費分期金額(以每張 AIA 保單計)	現金獎賞 (以每張 AIA 保單計)
HK$15,000 或以上 (適用於多次保費分期計劃)	HK$150

信用卡會員獎賞

新設立 AIA 保費分期金額(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$200
HK$25,000 至 HK$34,999	HK$200	HK$400
HK$35,000 或以上	HK$300	HK$600

信用卡會員首次獲批「友邦香港保費分期計劃」享額外利息回贈 - 於推廣期內，任何信用卡會員首次獲批 AIA 保費分期計劃(下稱「**首次獲批申請人**」)，於「下一期保費分期計劃」下可獲享 HK$100 額外利息回贈；或於「多次保費分期計劃」下可獲享 HK$200 額外利息回贈。就本計劃而言，首次獲批申請人是指於 2022 年 7 月 1 日至 2025 年 6 月 30 日(包括首尾兩日)期間，未曾獲批「友邦保費分期計劃」之信用卡會員。每位信用卡會員於推廣期內只多可獲享此額外利息回贈一次。

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)訂立友邦香港保費分期計劃協議，以及客戶建行(亞洲)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賞。

2025 年 7 月 11 日至 2025 年 9 月 30 日 AIA 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 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。推廣期：2025 年 7 月 11 日至 2025 年 9 月 30 日期間 (包括首尾兩日) (「推廣期」)。
2) 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 個月的友邦保費分期計劃(「合資格分期計劃」)以繳交指定 AIA 新購保單或現有保單保費(「AIA 保單」)，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：

   AIA 財務策劃顧問獎賞

新設立保費分期金額(以每張 AIA 保單計)	現金獎賞 (以每張 AIA 保單計)
HK$15,000 或以上 (適用於多次保費分期計劃)	HK$150

3) 於推廣期內，信用卡會員於合資格分期計劃下成功繳交 AIA 保單的保費，可獲享以下利息回贈：
   a) 信用卡會員可就合資格分期計劃繳交 AIA 保單下的保費可獲享以下利息回贈：

   信用卡會員獎賞

新設立 AIA 保費分期金額(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

建行(亞洲)信用卡
CCB(Asia)Credit Card

HK$15,000 至 HK$24,999	HK$100	HK$200
HK$25,000 至 HK$34,999	HK$200	HK$400
HK$35,000 或以上	HK$300	HK$600

b) 合資格分期計劃之每月利息相等於繳付期內收取分期總額之 0.3%（供參考，就 6、9、12 及 18 個月保費分期計劃之實際年利率，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「友邦保費分期計劃」繳交。

4) 於推廣期內，信用卡會員首次獲批 AIA 保費分期計劃(下稱「首次獲批申請人」)，於「下一期保費分期計劃」下可獲享 HK$100 額外利息回贈；或於「多次保費分期計劃」下可獲享 HK$200 額外利息回贈。就本計劃而言，首次獲批申請人是指於 2022 年 7 月 1 日至 2025 年 6 月 30 日(包括首尾兩日)期間未曾獲批「友邦保費分期計劃」之信用卡會員。每位信用卡會員於推廣期內只多可獲享此額外利息回贈一次。

5) 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 – 友邦香港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。

6) 不合資格保費交易，包括 (a) AIA 繳費處不接受以信用卡繳付包括但不限於整付之保費、投資相連保單之保費、清還欠款、繳付保費儲備金、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（包括其父母、子女及配偶）持有的 AIA 保單保費；及 (c) 推廣期完结後 7 個工作天尚未誌賬之交易，將不包括本計劃內。

7) 附屬卡 – 就本計劃而言，附屬卡會員在推廣期間設立任何合資格分期計劃將被視為由主卡的信用卡會員所作出，而相關的獎賞將計算入主卡的信用卡會員之賬戶內。

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 2025 年 12 月 31 日或之前經 AIA 之出糧戶口發放;

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b) 利息回贈會於 2025 年 11 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。利息回贈只能用作扣減有關信用卡賬戶結算單之結欠金額。回贈金額不可兌換為現金及/或作現金提取，亦不得轉讓。回贈金額若以任何形式作現金提取或轉賬至其他戶口, 將會引起有關費用及收費。

9) 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 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)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」。

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 與現金獎賞得獎者之合約必須於現金獎賞發放時仍然有效。

13) 參與資格 – 信用卡會員參與本計劃之資格將受制於:

a) 信用卡會員的現有信用卡賬戶在推廣期內的任何時間內及於發放現金回贈時，必須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及保費並未有提早繳交；及

d) 於設立保費分期計劃前的 12 個月內，如信用卡會員以本行所發行之信用卡以保費分期方式繳付任何 AIA 保單的保費，該保費分期計劃將不被視為合資格分期計劃。

14) 以本行的記錄為準 – 於本計劃中， 信用卡會員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信用卡會員具約束力（明顯錯誤除外）。

15) 指定簽賬之積分獎賞上限 – 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。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) 修改權利等 — 本行保留隨時酌情更改本計劃及/或本條款與細則，或替換、取消或撤回本計劃之權利。。

17) 最終決定權 – 本行保留就本計劃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不能根據《合約（第三者權利）條例》(香港法例第 623 章)有任何權利執行本計劃的任何條款或受惠於本計劃的任何條文。《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!

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

2025 AIA Premium Installment Program (Program Period: Jul 11 – Sep 30, 2025)

From July 11, 2025 to September 30, 2025, if any Cardmembers successfully set up a new **"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 up to **HK$150 cash reward** per policy from China Construction Bank (Asia) Corporation Limited ("CCB (Asia)"), and Cardmembers can be entitled to Interest Rebate for Premium Installment Plan.

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AIA Financial Planners Reward

New Setup Premium Installment Amount (for each AIA Policy)	Cash Reward (for each AIA Policy)
HK$15,000 or above (applicable to Multiple Installment Plans)	HK$150

Cardmember Reward

New Setup AIA Premium Installment 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$200
HK$25,000 to HK$34,999	HK$200	HK$400
HK$35,000 or Above	HK$300	HK$600

Extra Interest Rebate for First Approval of "AIA Hong Kong Premium Installment Plan" for Cardmembers - During the Program Period, any Cardmember who is approved for the AIA Premium Installment Plan for the first time ('First-Time Applicants') will be eligible to receive an extra interest rebate of HK$100 for a One-off Installment Plan; or HK$200 for a Multiple Installment Plan. For the purposes of this Program, 'First-Time Applicants' is defined as Cardmembers who have not been approved for the 'AIA Premium Installment Plan' at any time between July 1, 2022, and June 30, 2025 (both dates inclusive). Each Cardmember is entitled to receive this extra rebate only once during the Program period.

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.

July 11, 2025 to September 30, 2025 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 July 11, 2025 to September 30, 2025 (both dates inclusive) (the "Program Period").
2) During the Program Period, if Cardmembers (i) successfully set up a new 6, 9, 12 or 18 months' AIA premium installment plan ("Eligible 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 premium installment within 12 months prior to the setup of a premium installment plan, AIA Financial Planners can enjoy one of the following reward(s) in respect of each AIA Policy:

   AIA Financial Planner Reward

New Setup Premium Installment Amount (for each AIA Policy)	Cash Reward (for each AIA Policy)
HK$15,000 or above (applicable to Multiple Installment Plans)	HK$150

3) During the Program Period, Cardholder who successfully settle premium payment of AIA Policy under the Eligible Installment Plan is eligible to enjoy the following interest rebate:
   a) The following interest rebate is available to the Cardmember for an Eligible Installment Plan for premium payment under AIA Policy:

   Cardmember Reward

New Setup AIA Premium Installment Amount (for each AIA Policy)	Interest Rebate for One-off Installment Plan	Interest Rebate for Multiple Installment Plans
HK$15,000 to HK$24,999	HK$100	HK$200
HK$25,000 to HK$34,999	HK$200	HK$400
HK$35,000 or Above	HK$300	HK$600

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

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4) During the Program Period, Cardmembers who are approved for the AIA Premium Installment Plan for the first time ('First-Time Applicants') will be eligible to receive an extra interest rebate of HK$100 for a One-off Premium Installment Plan; or HK$200 for a Multiple Premium Installment Plan. For the purposes of this Program, 'First-Time Applicants' is defined as Cardmembers have not been approved for the 'AIA Premium Installment Plan' at any time between July 1, 2022, and June 30, 2025 (both dates inclusive). Each Cardmember is entitled to receive this extra rebate only once during the Program Period.
5) 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.
6) EXCLUDED PREMIUM TRANSACTIONS include the following: a) payments made by credit card including but not limited to those for Single Premium policies premiums, Investment-Linked Assurance Scheme policies premiums, loan repayments, Future Premium Deposit Fund, top-up premiums and FlexiMoney, which are not accepted by AIA Cashier Office; b) premium payments for AIA Policy which are held by person other than Cardmember(s) and/or his/her direct family members (including his/her parents, children and spouse); and (c) transactions not posted within 7 working days after the end of Program Period, shall not be included in this Program.
7) SUPPLEMENTARY CARDS – any Eligible Installment Plan set up 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 Award will be paid into the AIA payroll account on or before December 31, 2025;
   Cardmember Reward
   b) The interest rebate will be credited to Eligible Card accounts with the highest net spending amount in our records on or before November 30, 2025. Interest Rebate can only be applied against outstanding amount in Card account statement. Rebate cannot be converted into cash and/or withdrawn as cash and is not transferable. If the Rebate amount is drawn by any means as cash or transfer to other accounts, relevant fees and charges will be incurred.
9) 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 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 > Other Links > 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 recipients of the cash rewards must remain valid at the time of the issuance of the cash 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 cash reward;
   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 reward, 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.
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 Cardmembers.
15) BONUS POINT CAP ON DESIGNATED TRANSACTIONS - 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. 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 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)
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