

Repayment Example 還款例子

Assumptions 假設：

- Outstanding balance 結欠金額 = HKD20,000
- Monthly rate 月息 = 2.57% on purchase 購物簽賬 / 2.47% on cash advance 現金透支 (equivalent to 30.84% p.a. / 35.60% APR on purchase and 29.64% p.a. / 35.84% APR on cash advance. 即年息30.84% / 購物簽賬實際年利率35.60%及年息29.64% / 現金透支實際年利率35.84%)
- No new transaction, Annual Membership Fee and other fees 沒有新交易、會員年費及其他費用
- Repayments are due on the 25th day after the statement date, but for simplicity, it is assumed that repayments are made at month ends 到期繳款日為月結單截數日後25天，但為簡單起見，假設每月月終還款

If you make no additional charges using this card and each month you pay... 假設閣下於此卡沒有額外費用及每月還款	You will pay off the outstanding balance of HKD20,000 in about... 閣下還清此HKD20,000結欠年期約為...	and you will end up paying an estimated total of... 而閣下最終將支付總額約為...
Only the minimum payment 最低付款額	14 years 年	HKD60,434
HKD858	3 years 年	HKD30,897 (Savings 節省：HKD29,537)

To calculate the above information applicable to your specific case, please use our online balance repayment calculator accessible from our website: www.asia.ccb.com
如欲以閣下之個別情況計算出上述還款資料，可使用本行網站的網上結欠還款計算機：www.asia.ccb.com

Important Information About Your Statement

To avoid charges, you must pay at least the respective required Minimum Payment of HKD card account and RMB card account indicated in each statement of account on or before the Payment Due Date. Payment is only treated as effective once the relevant payment(s) have been duly received and transacted by China Construction Bank (Asia) Corporation Limited ("CCB (Asia)" or the "Bank").

有關月結單之重要資料

請於「到期繳款日」或之前，繳付不少於月結單上就港幣卡賬戶及人民幣卡賬戶之各最低付款額。有關款項須在中國建設銀行(亞洲)股份有限公司(「建行(亞洲)」或「本行」)收妥有關款項實際價值方能作實。

Payment Methods 繳款方法	HKD Card Account 港幣卡賬戶*	RMB Card Account 人民幣卡賬戶*	
		Settled in RMB 人民幣繳款	Settled in HKD 港幣繳款*
Autopay 自動轉賬 ¹	✓	Only applicable to China Construction Bank (Asia) Corporation Limited RMB bank account 只適用於中國建設銀行(亞洲)股份有限公司之人民幣銀行戶口	Not Applicable 不適用
Payment By Phone Service (PPS) 繳費靈服務 ²	✓	Not Applicable 不適用	✓
JET Payment 「繳費易」 ³	✓	Not Applicable 不適用	✓
Internet Banking Service 網上銀行服務 ⁴	✓	✓	✓
Cash Payment (Branch) 現金繳款 (分行) ⁵	✓	✓	✓
Check Payment 支票繳款 ⁶	✓	✓	✓
Faster Payment System (FPS) 快速支付系統 (轉數快) ⁷	✓	✓	Not Applicable 不適用

* Please specify clearly the amount you wish to pay to the HKD and / or RMB card account(s). 請分別列明港幣卡賬戶及 / 或人民幣卡賬戶之繳款金額。

Payment should be made at least 5 business days prior to the Payment Due Date and such payment will be converted to RMB at CCB (Asia) Credit Card's prevailing exchange rate. You will accept such exchange rate without dispute. 請於「到期繳款日」最少5個工作天前付款，而該款項將按建行(亞洲)信用卡之匯率折算為人民幣。就建行(亞洲)信用卡之匯率您須同意接受及不作爭議。

- Autopay** - Settle your HKD card account outstanding from any designated HKD bank account in Hong Kong or RMB card account outstanding from your RMB bank account at CCB (Asia), simply register autopay by completing the Direct Debit Authorization (DDA) Form. Please make sure your designated bank account with sufficient fund at least 1 calendar day prior to the Payment Due Date. Your designated bank account(s) will be debited on the Payment Due Date. Any change of payment instructions should be made at least 4 business days prior to the Payment Due Date. Please call our 24-Hour Customer Service Hotline or visit www.asia.ccb.com for the DDA Form. (The DDA application will be processed within 6-8 weeks upon receipt of the DDA form by us. A written notification will be sent upon completion of the DDA application.)
- Payment By Phone Service (PPS) - Merchant Code: 9113 (VISA and Mastercard) / 9973 (UnionPay)** - Settle your payment through PPS by transferring funds from your designated bank account in Hong Kong. Please call PPS Hotline 18031 using any tone-phone or visiting www.pps.hk. Instruction made before 7:00pm from Mondays to Fridays (except for Public Holidays) will be processed on the next calendar day. If instruction is made after 7:00pm from Mondays to Thursdays (except for Public Holidays), it will be processed on the second calendar day after the instruction day. If the payment is made after 7:00pm on Fridays to Sunday (except for Public Holidays), the payment will be processed on next Tuesdays. The maximum monthly transfer limit is HK\$500,000. Bill Type (applicable for UnionPay only): 01 (HKD Payment) / 02 (RMB Payment).
- JET Payment** - Settle your payment through JETCO 24-Hour Automatic Teller Machines (ATMs) by transferring funds from your bank account. Instruction made before 7:30pm from Mondays to Fridays (except for Public Holidays) will be processed on the next calendar day. If instruction is made after 7:30pm from Mondays to Thursdays (except for Public Holidays), it will be processed on the second calendar day after the instruction day. If the payment is made after 7:30pm on Fridays to Sunday (except for Public Holidays), the payment will be processed on next Tuesdays. Please change the first 2 digits of the account number to 88 if the payment is for RMB account.
- Internet Banking Service** - Settle your payment through our online banking at www.asia.ccb.com from your savings or checking account(s) with our Bank. Transaction will be processed according to the cut-off time shown on website at the time of payment.
- Cash Payment** - i) You can make your cash payment at any consumer branches of CCB (Asia) in Hong Kong. Transactions made during business hours from Mondays to Saturdays will be processed on the same day. When you make your cash payment at counter, a service fee of HKD20 will be charged for each payment transaction. ii) Bring along the payment slip (portion printed with barcode) and make your cash payment at any 7-ELEVEN in Hong Kong on or before the Payment Due Date (a service fee of HKD20 will be charged for every payment transaction). Instruction made before 5:00pm from Mondays to Fridays (except for Public Holidays) will be processed on the next business day. If instruction is made after 5:00 pm from Mondays to Sundays (except for Public Holidays), it will be processed on the second business day after the instruction day. Cash Payment at 7-ELEVEN is not applicable for all UnionPay Dual Currency Credit Cards.
- Check Payment** - Customer(s) settle credit card payment by checks at counter of CCB (Asia) consumer branches, HKD20 service fee will be charged per payment transaction. Settle your payment by crossed check(s) made payable to "China Construction Bank (Asia) Corporation Limited". Please indicate the payment is for HKD / or RMB account and write down your Credit Card account number on the back of the check(s). Every single check is to settle one Credit Card account only. If more than one Credit Card account is specified on a check, the entire check payment amount will be credited to your HKD card account if it is HKD check or RMB card account if it is RMB check without prior notice. You will be responsible for any late charge and/or finance charge incurred from such event. i) Post-dated check(s) will not be accepted. ii) Please mail the check to China Construction Bank (Asia) Corporation Limited, P.O. Box 60498, Tsat Tsz Mui Post Office, Hong Kong or submit to Check Drop Box at any consumer branches of CCB (Asia) in Hong Kong at least 5 business days before the Payment Due Date. iii) Payment date is based on the clearance date of the check. iv) RMB check is not acceptable for HKD Card account payment.
- Faster Payment System (FPS)** - You can settle your balance via FPS with selected FPS participant. As the cut-off time varies from each FPS participant, you are recommended to settle at least 3 business days before the Payment Due Date.

Fees & Charges

Please refer to the CCB (Asia) Credit Card Fee Schedule, a copy of which is available by calling the CCB (Asia) Credit Card 24-Hour Customer Service Hotline at 317 95533 or from our website www.asia.ccb.com.

Query Related to Your Card Account

- CCB (Asia) Credit Card 24-Hour Customer Service Hotline – 317 95533 (Hong Kong) / or 400 120 5568 (China)
- Website: www.asia.ccb.com
- CCB (Asia) Credit Card 24-Hour Lost Card Hotline: 317 95505
- Write to China Construction Bank (Asia) Corporation Limited, P.O.Box 60126, Tsat Tsz Mui Post Office, Hong Kong
- Customer Feedback: Hotline 317 95524 or email to opinionbox@asia.ccb.com

You can inquire through the "Online Customer Service" of the Bank, or log in to the Internet Banking and use the "Live Chat" to contact the client manager.

Change of Address and/or Customer Information

Please visit any of our branches or visit www.asia.ccb.com to download the form for change of correspondence address and/or other information (eg. phone number and email address).

We reserve the right to change the above items, fees & charges from time to time. In the event of discrepancy between the English and Chinese versions of the above information, the English version shall prevail. We would like to remind customers to stay vigilant to bogus phone calls and SMS messages purportedly from CCB (Asia). For enquiry or discovery of any bogus phone calls and SMS messages, please contact CCB (Asia) 24-Hour Bogus Calls Enquiry Hotline at 317 95504.

- 自動轉賬** - 您可以透過自動轉賬方式從任何本港銀行指定之港幣戶口繳付港幣卡賬戶或從建行(亞洲)指定之人民幣戶口繳付人民幣卡賬戶。請確保指定之銀行戶口於「到期繳款日」前最少1天存有充足的金額以繳付結欠金額。申請自動轉賬，須填妥直接付款授權表格，賬款將會於「到期繳款日」從您指定之銀行戶口扣除。如欲更改自動轉賬指示，須於「到期繳款日」最少4個工作天前作出更改指示。請致電本行24小時客戶服務熱線或登入www.asia.ccb.com索取直接付款授權表格(直接付款授權之申請需於本行收妥申請表後6至8星期內辦理，一經完成，本行將以專函通知)。
- 「繳費靈」服務 - 商戶編號：9113 (VISA 及萬事達卡) / 9973 (銀聯卡)** - 您可以任何音頻電話致電繳費靈熱線18033或登入www.pps.hk從您指定之本港銀行戶口轉賬繳款。於星期一至五晚上7時前指示(如遇公眾假期則順延)，該指示將於下一曆日處理。於星期一至四晚上7時後指示(如遇公眾假期則順延)，該指示將於下二個曆日處理；於星期五晚上7時後至星期日指示(如遇公眾假期則順延)，該指示將於下星期二處理。每月最高轉賬額為HKD500,000。賬單類別 (只適用於銀聯)：01(港幣賬項) 02(人民幣賬項)。
- 「繳費易」** - 您可透過24小時「銀通」自動櫃員機從您銀行戶口轉賬付款。於星期一至五晚上7時30分前指示(如遇公眾假期則順延)，該指示將於下一曆日處理。於星期一至四晚上7時30分後指示(如遇公眾假期則順延)，該指示將於下二個曆日處理；於星期五晚上7時30分後至星期日指示(如遇公眾假期則順延)，該指示將於下星期二處理。如要繳付人民幣賬戶，請將賬戶號碼首2位數字改為88。
- 網上銀行服務** - 您可登入本行網站www.asia.ccb.com從本行之儲蓄或支票戶口繳款。您所指示之款項將依照網上銀行顯示之截數時間處理。
- 現金繳款** - i) 您可於星期一至六辦公時間內在任何一間建行(亞洲)零售分行以現金繳款，該款項將即日處理。客戶透過分行櫃位繳款，每單繳款交易本行將收取HKD20繳款手續費。ii) 您可於到期繳款日或之前，攜同印有條碼部份之繳款單前往香港任何一間7-ELEVEN以現金繳款(每單繳款交易須付HKD20手續費)。於星期一至五下午5時前指示(如遇公眾假期則順延)，該指示將於下一個工作日處理。於星期一至日下午5時後指示(如遇公眾假期則順延)，該指示將於下二個工作日處理。7-ELEVEN現金繳款不適用於所有銀聯雙幣信用卡。
- 支票繳款** - 客戶透過建行(亞洲)分行櫃位遞交支票，本行將按每單繳款交易收取HKD20手續費。請於劃線支票背面註明繳付港幣卡賬戶 / 人民幣卡賬戶及信用卡賬戶號碼，支票抬頭請註明「中國建設銀行(亞洲)股份有限公司」。每張支票只可用作繳付一個信用卡賬戶，如同一張支票繳付多於一個信用卡賬戶，該港幣支票款項將全數入賬於港幣卡賬戶，人民幣支票款項則全數入賬於人民幣卡賬戶，而毋須事先作出通知。您須為此而產生之任何逾期費用及/或財務費用負責。i) 本行並不接受以期票繳款。ii) 請於「到期繳款日」最少5個工作天前寄至香港七姊妹郵政信箱60498號中國建設銀行(亞洲)股份有限公司或投入任何一間設於香港的建行(亞洲)零售分行的支票收集箱內。iii) 繳款日以支票過數日為準。iv) 港幣卡賬戶不接受人民幣支票付款。
- 快速支付系統 (「轉數快」)** - 閣下可以部份「轉數快」參與者戶口，透過「轉數快」系統付款。每個「轉數快」參與者戶口的截數時間各有不同，請於到期繳款日前最少3個工作天辦理。

收費及費用

請參閱建行(亞洲)信用卡服務收費一覽表，索取副本請致電建行(亞洲)信用卡24小時客戶服務熱線317 95533或登入www.asia.ccb.com。

有關您的賬戶查詢

- 建行(亞洲)信用卡24小時客戶服務熱線 - 317 95533 (香港)或400 120 5568 (中國)
 - 網址：www.asia.ccb.com
 - 建行(亞洲)信用卡24小時失卡熱線：317 95505
 - 致函香港七姊妹郵政信箱60126中國建設銀行(亞洲)股份有限公司
 - 客戶意見：熱線317 95524或電郵至opinionbox@asia.ccb.com
- 閣下亦可透過本行的「智能客服」進行一般查詢，或登入網上銀行使用「在線客服」與客戶主任聯絡。

更改地址及/或客戶資料

如欲更改閣下之通訊地址及/或其他資料(包括電話、電郵地址等)，請親臨本行任何一間分行辦理或登入www.asia.ccb.com下載有關表格。

本行保留一切隨時更改上述條款、收費及費用之權利。如上述資料之中文及英文義有任何歧異，概以英文本為準。本行提醒客戶自稱來自建行(亞洲)之偽冒來電及手機短訊保持警覺。如欲查詢或發現任何偽冒來電及手機短訊，請致電建行(亞洲)24小時偽冒來電查詢專線317 95504。