Key Facts Statement (KFS) for Instalment Loan

China Construction Bank (Asia)

Personal Instalment Loan
June 2025

This product is an instalment loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Interest Rate

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
Interest rate (or range of interest rate)	0.27%	0.27%	0.27%

The interest rate is the basic interest rate of the product shown as a percentage of the amount borrowed over a month. It is quoted in the form of monthly flat rate. Monthly flat rate is used to calculate the total interest for the loan.

The interest rate may vary for individual customer. Please contact our staff or refer to our website for further details.

Annualised Percentage Rate (APR)

For a loan amount of HKD100,000:

Loan Tenor	6-month	12-month	24-month
APR (or range of APR)	5.68%	6.11%	6.28%

The APR is calculated according to the standard of the Hong Kong Association of Banks and rounded to 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 annualised rate.

The actual APR may vary for individual customer. Please contact our staff or refer to our website for further details.

Annualised Overdue / Default Interest Rate

30%
Any arrears of loan instalment due will be subject to a default interest of 2.5% per month on the total monthly instalment amount. Default interest is charged daily and calculated on the basis of 365 days per year. No minimum amount of default interest will be applied.

Repayment

Repayment Frequency

This loan requires monthly repayment

Periodic Repayment Amount

For a loan amount of HK$100,000 with monthly repayment:

Loan Tenor	6-month	12-month	24-month
Periodic repayment amount for the interest rate (or range of interest rate) specified above	HK$16,937	HK$8,604	HK$4,437

Total Repayment Amount	For a loan amount of HK$100,000 with monthly repayment:

Loan Tenor	6-month	12-month	24-month
Total repayment amount for the interest rate (or range of interest rate) specified above	HK$101,662	HK$103,248	HK$106,488

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at www.asia.ccb.com/hongkong/personal/loans/personal_loan_calculator.html?cmpid=HKTCDTPSLSTMG-ULLOANCAL

Fee and Charges	
Handling Fee	Not applicable
Late Payment Fee and Charge	HK$500 per month if the monthly repayment amount is not paid in full when due
Prepayment / Early Settlement Fee / Redemption Fee	1.5% per annum on the total loan amount for the remaining loan tenor (rounded up to a yearly basis).
Returned Cheque / Rejected Autopay Charge	Not applicable
Additional Information	
Extension Fee	Calculated by monthly flat rate and number of days extended. Charged daily and calculated on the basis of 365 days per year. No minimum amount will be applied.
Loan Confirmation Letter Copy	HK$200 per letter
Request for Repayment Schedule	HK$100 per request
Certificate of Balance	HK$100 per account

- Minimum loan amount is HK$5,000; maximum loan amount is HK$3,000,000 or 12 times monthly salary (whichever is lower) and must be in multiples of HK$1,000.
- Repayment Period is 6, 12, 18, 24, 36, 48, 60 months.
- The Bank uses the Rule of 78 for the apportionment of interest and principal for each monthly repayment of the loan. Customer may refer to http://www.asia.ccb.com/faq/en for an illustrative example of such.

Reference Information	
Historical Changes of Interest Rate Benchmark	Not applicable
Periodic Repayment Amount (Illustrative Example)	Not applicable
Total Repayment Amount (Illustrative Example)	Not applicable

The Chinese version of this KFS is for reference only.The English version will prevail if there is any inconsistency between the English and Chinese versions.

Key Facts Statement (KFS) for Instalment Loan

China Construction Bank (Asia)

Greater Bay Area Consumer Loan
June 2025

This product is an instalment loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Interest Rate

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
Interest rate (or range of interest rate)	0.27%	0.27%	0.27%

The interest rate is the basic interest rate of the product shown as a percentage of the amount borrowed over a month. It is quoted in the form of monthly flat rate. Monthly flat rate is used to calculate the total interest for the loan.

The interest rate may vary for individual customer. Please contact our staff or refer to our website for further details.

Annualised Percentage Rate (APR)

For a loan amount of HKD100,000:

Loan Tenor	6-month	12-month	24-month
APR (or range of APR)	5.68%	6.11%	6.28%

The APR is calculated according to the standard of the Hong Kong Association of Banks and rounded to 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 annualised rate.

The actual APR may vary for individual customer. Please contact our staff or refer to our website for further details.

Annualised Overdue / Default Interest Rate

30%
Any arrears of loan instalment due will be subject to a default interest of 2.5% per month on the total monthly instalment amount. Default interest is charged daily and calculated on the basis of 365 days per year. No minimum amount of default interest will be applied.

Repayment

Repayment Frequency

This loan requires monthly repayment

Periodic Repayment Amount

For a loan amount of HK$100,000 with monthly repayment:

Loan Tenor	6-month	12-month	24-month
Periodic repayment amount for the interest rate (or range of interest rate) specified above	HK$16,937	HK$8,604	HK$4,437

Total Repayment Amount	For a loan amount of HK$100,000 with monthly repayment:

Loan Tenor	6-month	12-month	24-month
Total repayment amount for the interest rate (or range of interest rate) specified above	HK$101,662	HK$103,248	HK$106,488

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at www.asia.ccb.com/hongkong/personal/loans/personal_loan_calculator.html?cmpid=HKTCDTPSLSTMG-ULLOANCAL

Fee and Charges	
Handling Fee	Not applicable
Late Payment Fee and Charge	HK$500 per month if the monthly repayment amount is not paid in full when due
Prepayment / Early Settlement Fee / Redemption Fee	1.5% per annum on the total loan amount for the remaining loan tenor (rounded up to a yearly basis).
Returned Cheque / Rejected Autopay Charge	Not applicable
Additional Information	
Extension Fee	Calculated by monthly flat rate and number of days extended. Charged daily and calculated on the basis of 365 days per year. No minimum amount will be applied.
Loan Confirmation Letter Copy	HK$200 per letter
Request for Repayment Schedule	HK$100 per request
Certificate of Balance	HK$100 per account

- Minimum loan amount is HK$5,000; maximum loan amount is HK$3,000,000 or 21 times monthly salary (whichever is lower) and must be in multiples of HK$1,000.
- Repayment Period is 6, 12, 18, 24, 36, 48, 60 months.
- The Bank uses the Rule of 78 for the apportionment of interest and principal for each monthly repayment of the loan. Customer may refer to http://www.asia.ccb.com/faq/en for an illustrative example of such.

Reference Information	
Historical Changes of Interest Rate Benchmark	Not applicable
Periodic Repayment Amount (Illustrative Example)	Not applicable
Total Repayment Amount (Illustrative Example)	Not applicable

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Key Facts Statement (KFS) for Instalment Loan

China Construction Bank (Asia)

Unsecured Car Loan
June 2025

This product is an instalment loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Interest Rate

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
Interest rate (or range of interest rate)	0.27%	0.27%	0.27%

The interest rate is the basic interest rate of the product shown as a percentage of the amount borrowed over a month. It is quoted in the form of monthly flat rate. Monthly flat rate is used to calculate the total interest for the loan.

The interest rate may vary for individual customer. Please contact our staff or refer to our website for further details.

Annualised Percentage Rate (APR)

For a loan amount of HKD100,000:

Loan Tenor	6-month	12-month	24-month
APR (or range of APR)	5.68%	6.11%	6.28%

The APR is calculated according to the standard of the Hong Kong Association of Banks and rounded to 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 annualised rate.

The actual APR may vary for individual customer. Please contact our staff or refer to our website for further details.

Annualised Overdue / Default Interest Rate

30%
Any arrears of loan instalment due will be subject to a default interest of 2.5% per month on the total monthly instalment amount. Default interest is charged daily and calculated on the basis of 365 days per year. No minimum amount of default interest will be applied.

Repayment

Repayment Frequency

This loan requires monthly repayment

Periodic Repayment Amount

For a loan amount of HK$100,000 with monthly repayment:

Loan Tenor	6-month	12-month	24-month
Periodic repayment amount for the interest rate (or range of interest rate) specified above	HK$16,937	HK$8,604	HK$4,437

Total Repayment Amount	For a loan amount of HK$100,000 with monthly repayment:

Loan Tenor	6-month	12-month	24-month
Total repayment amount for the interest rate (or range of interest rate) specified above	HK$101,662	HK$103,248	HK$106,488

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at www.asia.ccb.com/hongkong/personal/loans/personal_loan_calculator.html?cmpid=HKTCDTPSLSTMG-ULLOANCAL

Fee and Charges	
Handling Fee	Not applicable
Late Payment Fee and Charge	HK$500 per month if the monthly repayment amount is not paid in full when due
Prepayment / Early Settlement Fee / Redemption Fee	1.5% per annum on the total loan amount for the remaining loan tenor (rounded up to a yearly basis).
Returned Cheque / Rejected Autopay Charge	Not applicable
Additional Information	
Extension Fee	Calculated by monthly flat rate and number of days extended. Charged daily and calculated on the basis of 365 days per year. No minimum amount will be applied.
Loan Confirmation Letter Copy	HK$200 per letter
Request for Repayment Schedule	HK$100 per request
Certificate of Balance	HK$100 per account

- Minimum loan amount is HK$5,000; maximum loan amount is HK$3,000,000 or 12 times monthly salary (whichever is lower) and must be in multiples of HK$1,000.
- Repayment Period is 6, 12, 18, 24, 36, 48, 60 months.
- The Bank uses the Rule of 78 for the apportionment of interest and principal for each monthly repayment of the loan. Customer may refer to http://www.asia.ccb.com/faq/en for an illustrative example of such.

Reference Information	
Historical Changes of Interest Rate Benchmark	Not applicable
Periodic Repayment Amount (Illustrative Example)	Not applicable
Total Repayment Amount (Illustrative Example)	Not applicable

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Key Facts Statement (KFS) for Instalment Loan

China Construction Bank (Asia)

Balance Transfer Program
June 2025

This product is an instalment loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Interest Rate

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
Interest rate (or range of interest rate)	0.41%	0.38%	0.38%

The interest rate is the basic interest rate of the product shown as a percentage of the amount borrowed over a month. It is quoted in the form of monthly flat rate. Monthly flat rate is used to calculate the total interest for the loan.

The interest rate may vary for individual customer. Please contact our staff or refer to our website for further details.

Annualised Percentage Rate (APR)

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
APR (or range of APR)	8.72%	8.65%	8.87%

The APR is calculated according to the standard of the Hong Kong Association of Banks and rounded to 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 annualised rate.

The actual APR may vary for individual customer. Please contact our staff or refer to our website for further details.

Annualised Overdue / Default Interest Rate

30%
Any arrears of loan instalment due will be subject to a default interest of 2.5% per month on the total monthly instalment amount. Default interest is charged daily and calculated on the basis of 365 days per year. No minimum amount of default interest will be applied.

Repayment

Repayment Frequency

This loan requires monthly repayment

Periodic Repayment Amount

For a loan amount of HK$100,000 with monthly repayment:

Loan Tenor	6-month	12-month	24-month
Periodic repayment amount for the interest rate (or range of interest rate) specified above	HK$17,077	HK$8,714	HK$4,547

Total Repayment Amount	For a loan amount of HK$100,000 with monthly repayment:

Loan Tenor	6-month	12-month	24-month
Total repayment amount for the interest rate (or range of interest rate) specified above	HK$102,462	HK$104,568	HK$109,128

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at www.asia.ccb.com/hongkong/personal/loans/personal_loan_calculator.html?cmpid=HKTCDTPSLSTMG-ULLOANCAL

Fee and Charges	
Handling Fee	Not applicable
Late Payment Fee and Charge	HK$500 per month if the monthly repayment amount is not paid in full when due
Prepayment / Early Settlement Fee / Redemption Fee	1.5% per annum on the total loan amount for the remaining loan tenor (rounded up to a yearly basis).
Returned Cheque / Rejected Autopay Charge	Not applicable
Additional Information	
Extension Fee	Calculated by monthly flat rate and number of days extended. Charged daily and calculated on the basis of 365 days per year. No minimum amount will be applied.
Loan Confirmation Letter Copy	HK$200 per letter
Request for Repayment Schedule	HK$100 per request
Certificate of Balance	HK$100 per account

- Minimum loan amount is HK$5,000; maximum loan amount is HK$2,000,000 or 21 times monthly salary (whichever is lower) and must be in multiples of HK$1,000.
- Repayment Period is 6, 12, 18, 24, 36, 48, 60 months.
- The Bank uses the Rule of 78 for the apportionment of interest and principal for each monthly repayment of the loan. Customer may refer to http://www.asia.ccb.com/faq/en for an illustrative example of such.loan. Customer may refer to http://www.asia.ccb.com/faq/en for an illustrative example of such.

Reference Information	
Historical Changes of Interest Rate Benchmark	Not applicable
Periodic Repayment Amount (Illustrative Example)	Not applicable
Total Repayment Amount (Illustrative Example)	Not applicable

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TERMS AND CONDITIONS OF CCB (ASIA) PERSONAL INSTALLMENT LOAN/ BALANCE TRANSFER PROGRAM

China Construction Bank (Asia) Corporation Limited (the "**Bank**") will provide borrower (the "**Borrower**") an approved Personal Installment Loan or redrawn Personal Installment Loan, as appropriate (the "**Loan**") on the following terms:

1. **ACCEPTANCE OF TERMS AND CONDITIONS**
   Application from the Borrower for a Loan ("**Loan Application**") with the Bank is deemed to be acceptance of the Terms and Conditions stated hererto.

2. **APPROVAL IS CONDITIONAL**
   The final approval is subject to the Bank being satisfied with an updated status checking, including other financial facilities of the Borrower with the Bank (if any) remaining in good standing at all times. The Bank shall have all rights in approving or rejecting any Loan Application, deciding any approved loan amount, monthly repayment amount, and the deadline for submitting any Loan Application without having to provide a reason for any decision. Rejections will normally be notified by letter. The Loan Application is non-transferable.

3. **NO CHANGE AFTER APPLICATION**
   A Borrower may not change or withdraw any Loan Application once it is received for processing.

4. **APPLICATION OUTCOME NOTIFICATION**
   Approval of any Loan Application and Loan amount are at discretion of the Bank. The Bank will normally notify the Borrower either by phone or in writing of the outcome of the Loan Application through the contact number and correspondence address as provided by the Borrower during the Loan Application. The Bank is not required to provide the Borrower any reasons or explanation for any rejection or other decision made.

5. **REDRAW LOAN AND INTEREST RATE**
   The Bank may, in its sole and absolute discretion, approve the Borrower to redraw the Loan. The interest rate of a redrawn Loan depends on the total loan amount, which is the sum of the outstanding principal and the approved redrawn loan. Upon the Bank's approval, the Bank will notify the Borrower with a new Loan Confirmation Letter by post. The new Loan Confirmation Letter will set out the new tenor, new interest rate and new repayment amount for the total loan amount.

   Interest on the Loan shall be subject to variation from time to time at the Bank's sole and absolute discretion.

6. **HANDLING FEES**
   If the Loan Application is successful, the Bank will charge the Borrower a handling fee as stipulated in Loan Confirmation Letter ("**Loan Confirmation Letter**"). Handling fee will be lent on top of the approved Loan Amount ("**Loan Amount**") and aggregate as **Total Loan Amount**.

7. **LOAN DISBURSEMENT**
   The Bank shall disburse the Loan Amount by crediting the designated bank account (as stipulated by the Borrower during the Loan Application) or by posting the disbursement cashier's order to the Borrower. No loan disbursement will be effected with the Bank on a Saturday or a general holiday (as defined in the General Holidays Ordinance Chapter 149 of the Laws of Hong Kong) ("**General Holiday**").

   Unless otherwise determined by the Bank, the Loan Confirmation Letter setting out the terms of the Loan will be sent to the Borrower upon loan disbursement. The approved Loan shall be subject to Terms and Conditions of CCB (Asia) Personal Installment Loan, Key Facts Statement, terms and conditions of Loan Confirmation Letter and terms and conditions as prescribed by the Bank from time to time. Upon issuance of the Loan Confirmation Letter, the Borrower agrees to comply with and to repay the Loan in accordance with terms and conditions as stated in the Loan Confirmation Letter.

8. **MONTHLY REPAYMENT**
   Interest shall be charged on the Total Loan Amount at the applicable interest rate(s) (which are stated in the Loan Confirmation Letter) starting on the date the Bank disburses the Loan Amount to the Borrower. The Borrower agrees to repay the Total Loan Amount plus applicable interest in installments according to the repayment details as set out in the Loan Confirmation Letter, irrespective of whether or not the Borrower has collected or deposited the disbursement cashier's order or otherwise utilized the Loan Amount credited to the bank account designated by the Borrower. The Loan Confirmation Letter will set out clearly the **Monthly Repayment Amount** and the **Repayment Date** of each installment.

The Bank is hereby requested and authorized to debit the bank account designated by the Borrower during the Loan Application with the amount of each monthly repayment and any applicable charges/fees and to apportion such amounts between interest, principal and other amounts payable as the Bank shall desire.

If the repayment due date for a particular installment of the Loan falls on a Saturday or a Sunday or General Holiday, the repayment will be made on the following clearing day; save and except that if such repayment due date falls on a Saturday which is the last day of a calendar month, then the repayment shall be made on the immediate preceding clearing day. Clearing day means Mondays to Fridays on which banks in Hong Kong are open for business.

If the period between the chosen first Repayment Date and the drawdown date is more than one month, an Extension Fee would be charged as specified in the Loan Confirmation Letter. It is calculated by monthly flat rate and the number of days extended on basis of 365 days per year. It will be payable on the first Repayment Date.

If the period between the chosen first Repayment Date and the drawdown date is less than one month, the calculation of the interest of the period shall be treated as if the period is a full month; no adjustment thereto will be made. Borrower shall pay the Monthly Repayment Amount as stated in the Loan Confirmation Letter on the first Repayment Date.

9. **LATE REPAYMENT SURCHARGE**
If the Borrower fails to repay the Monthly Repayment Amount according to the Loan Confirmation Letter, the Bank will charge a Late Fee, Default Interest and any other charges as stipulated by the Bank in the Loan Confirmation Letter, Key Facts Statement or any other terms and conditions from time to time.

10. **7-DAY COOLING-OFF PERIOD**
Borrower who successfully apply and drawdown the loan may apply early repay the loan in full within 7 calendar days of the drawdown date ("**7-day Cooling-off Period**").

Any application for early repayment of the loan within the 7-day Cooling-off Period must be made by Borrower within 7 calendar days of the drawdown date, contact the Bank's hotline 3179 5501 to request early repayment of the loan and visit the Bank's branches in person to settle the Principal Loan amount in full.

If the Borrower repay the loan in full within 7-day Cooling-off period, the Bank may waive the handling fee, interest and Prepayment/Early Settlement Fee/Redemption Fee under the relevant loan.

11. **EARLY REPAYMENT**
The Borrower may make early repayment of the Loan by repaying the entire outstanding loan principal (including any arrears) and interest up to the next Repayment Date together with all fees and charges due under the Loan in full on the same day. The amount payable shall be calculated in accordance with the formula known as Rule 78 and the Bank has the right to apportion the monthly repayments (including those already paid to the Bank) between interests and principals as the Bank deems appropriate. Furthermore, the Bank will charge the Borrower an Early Settlement Fee as specified by the Bank in the Loan Confirmation Letter, Key Facts Statement or any other terms and conditions from time to time. If there are any offers awarded to the Borrower in respect of the Loan, the Borrower is also required to repay an amount equivalent to the value of such offers awarded.

If an early repayment of the Loan is made within a payment holiday period (if applicable), the Borrower shall pay the Bank all the interest incurred or to be incurred for the full payment holiday period in addition to the Early Settlement Fee.

The Loan may not be terminated or cancelled by the Borrower once it is confirmed, whether or not the Loan has been disbursed to the Borrower. Any request for termination or cancellation by the Borrower after the loan is confirmed, it shall be regarded as a request for early repayment of the Loan.

12. **LOAN IS REPAYABLE ON DEMAND**
Notwithstanding any provision set out herein or in the Loan Confirmation Letter, the Bank shall have the sole and absolute right to at anytime demand the repayment of all outstanding principal, interest and other fees and charges due under the Loan.

13. **EVENT OF DEFAULT**
The Borrower will be deemed to have breached the Terms and Conditions of CCB (Asia)

Personal Installment Loan if any of the following events occur. The remaining principal amount of the Loan, all accrued interest and all relevant fees and charges shall become immediately due and payable by the Borrower to the Bank without demand, :-

(a) any loan, liability, payment obligation or other indebtedness of the Borrower with the Bank, other than the Loan, becomes capable of being declared due prematurely by reason of default of the Borrower, or the Borrower fails to make any payment when due, or when any security for any such loan, liability, payment obligation or other indebtedness becomes enforceable; or

(b) any petition is presented or any order is made by any competent court or other appropriate authorities for bankruptcy of the Borrower or for the appointment of a receiver, trustee or similar official of all or any part of assets of the Borrower.

14. **SET-OFF**

The Bank may, at any time without prior notice, apply or consolidate any credit balances in any accounts of the Borrower maintained with the Bank towards setting off against and in full or partial satisfaction of Borrower's indebtedness to the Bank, including the outstanding Loan. The Bank shall normally inform the Borrower in writing after such application, consolidation or setting-off.

15. **TELEPHONE INSTRUCTIONS**

The Bank may (acting in good faith) accept and rely on requests made by telephone upon satisfactory identity verification of the maker of the call. The Borrower agrees:-

(a) that the telephone requests made by a person meeting the identity verification procedure established by the Bank shall be treated as made by the Borrower and be binding and irrevocable;

(b) that the Bank may (but are not obliged to) keep recordings and/or other records of any such telephone requests;

(c) to provide to the Bank sufficient information to operate identity verification procedure;

(d) to indemnify the Bank on demand for any claim or liability suffered as a result of the Bank's reliance (in good faith) on telephone requests given in accordance with this procedure.

16. **VARIATIONS BY THE BANK**

The Bank may vary the interest, fees, charges or these Terms and Conditions at any time and notice (in electronic or printed form) will be given to the Borrower before such variations take effect (unless these are not within the control of the Bank). Any variations will take effect on the date stipulated in the notice. Any such variation will be binding on the Borrower if the Borrower continues to utilize the Loan after the effective date of variation.

Unless otherwise specified, should there be any inconsistency between the fees and charges stipulated under the Loan Confirmation Letter and Key Facts Statement, the former shall prevail.

17. **COLLECTION COSTS**

The Bank may employ any third party debt collector or other agents to demand, cover or collect any sums the Borrower owes the Bank. The Borrower hereby :-

(a) authorizes the Bank to disclose personal or other information of the Borrower to any such person for debt collection purposes; and

(b) agrees to pay and indemnify the Bank immediately on demand for all reasonable costs and expenses (including, but without limitation, legal fees on a full indemnity basis and any debt collection agency fees, costs and expenses reasonably incurred in connection with the recovery or attempted recovery of any sum(s) payable by the Borrower under the Loan) the Bank reasonably incur in respect of any such debt collection actions. Such collection agency fees shall normally amount to 30% of the total amount payable by the Borrower under the Loan (or such other percentage as may be charged by the relevant collection agency) and the amount of legal fees incurred will vary in accordance with the steps taken.

18. **DUTY TO UPDATE INFORMATION**

The Borrower shall notify the Bank in writing within 14 days of any change in financial condition, personal or contact information, so that records of the Bank can be updated. Provision of any false information shall be a breach of these Terms and Conditions and the Bank may then cancel the Loan approval or withdraw the Loan, and may also charge the Borrower a reasonable handling fee.

19. **CREDIT REFERENCE MATTERS**

All information provided in this application is correct and complete, and the Borrower authorize the Bank to confirm or verify this information and the Borrower credit record in any way chosen by the Bank. The Borrower agree that the Bank is entitled to obtain information relating to the Borrower from any third parties at any and all times, including without limitation conducting

checks with any credit reference agency(ies) as below. In particular, the Borrower understand that the Bank can routinely perform credit reviews from the credit reference agency(ies) to consider possible increase, decrease or modification of credit limits.

TransUnion: Consumer Services & Operations, TransUnion, Suite 811, 8/F Tower 5, The Gateway, 15 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong. (Telephone: 2577 1816);

Pingan OneConnect Credit Reference Services Agency (HK) Limited: Operations and CS, Pingan OneConnect Credit Reference Services Agency (HK) Limited., Unit 1603-1604, Level 16, NEO Building, 123 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong. (Telephone: 2271 6268)

The Borrower agree and understand that the Bank may provide the Borrower's data to credit reference agencies ("**CRAs**") or Type One Special Member[ii] (where applicable). The data subject will be shared with all Selected CRAs under the Multiple Credit Reference Agency Model and may be shared with an insurer or a subsidiary of an insurer in relation to the provision of insurance coverage to the bank by the insurer or a subsidiary of an insurer.

The Borrower is entitled to request for a credit report from each Selected CRA under the Multiple Credit Reference Agency Model without charge in any twelve-month period respective to each Selected CRA as above address.

[ii] "Type One Special Member" means an insurer or a subsidiary of an insurer authorized under Section 8(1)(a) or 8A(1)(a) of the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) to carry on insurance business with the need to use Consumer Credit Data for purposes permitted under the Code of Practice on Consumer Credit Data.

The Bank will also provide data of the Borrower to credit reference agency(ies). The Borrower has the right to request to be informed which items of data are routinely disclosed to credit reference agencies; and

In the event of any default in repayment of the Loan Amount and unless the amount in default is fully repaid or written off (otherwise than due to a bankruptcy order) before the expiry of 60 days from the date of such default occurred, the Borrower shall be liable to have his account data to be retained by the Credit Reference Agency for 5 years from the date of final settlement of the amount in default. The Borrower also understands that in the event of any amount being written off due to a bankruptcy order being made against the individual, the individual shall be liable to have his account repayment data retained by the Credit Reference Agency, regardless of whether the account repayment data reveal any material default, until the earlier of the expiry of 5 years from the date of final settlement of the amount in default or the expiry of 5 years from the date of the individual's discharge from bankruptcy as notified to the Credit Reference Agency by such individual with evidence.

20. **PERSONAL DATA**

The Borrower confirms that he/she has read attached "Notice to Customer relating to the Personal Data (Privacy) Ordinance" by the Bank (copies of which are also available on request and on the Bank's website www.asia.ccb.com) and agree to the use of his/her personal data by the Bank in the manner set out in that notice.

The Borrower is entitled to request access to his/her information held by the Bank and to update and correct such information whenever necessary. The Bank may charge a reasonable fee for such access or correction. Such requests should be made in writing to the Bank's Data Protection Officer, at China Construction Bank (Asia) Corporation Limited, CCB Centre, 18 Wang Chiu Road, Kowloon Bay, Kowloon.

21. **ASSIGNMENT & SUCCESSION**

The Bank may assign or transfer any of the Bank's interests, rights or obligations under the Loan without prior notice to the Borrower. The Borrower may not assign or transfer any of his/her interests, rights or obligations under the Loan. These Terms and Conditions shall be binding upon the Borrower's executors, administrators and personal representatives.

22. **COMMUNICATIONS**

Any notices and other formal communications between the Bank and the Borrower must be given in writing. The Bank may however specifically agree with the Borrower to allow use of non-written communication, on a case-by-case basis. The Bank may also provide notices or formal communications to the Borrower by electronic means. For communications in writing from the Bank to the Borrower, they will be deemed to have been duly sent to and received by the Borrower

(i) at the time of delivery if delivered personally;

(ii) 2 days from the date of posting to the Borrower's address in the Bank's record if that address is in Hong Kong or 7 days from the date of posting if that address is outside Hong Kong;

(iii) immediately if sent by email to the Borrower's email address in the Bank's record or by short message service to the Borrower's mobile phone number in the Bank's record.

For communications in writing from the Borrower to the Bank must be made through telephone, mail or electronic means, delivery will be deemed successful upon actual receipt by the Bank.

23. **GOVERNING LAW AND SEVERABILITY**

The Terms and Conditions of CCB (Asia) Personal Installment Loan and the Loan shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region, and if they contain any provision which is invalid or ineffective for any reason, such invalidity or ineffectiveness shall only affect that provision, and shall not affect the validity of the remaining Terms and Conditions.

24. **ENGLISH VERSION PREVAILS**

In case of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

提前清還建行(亞洲)私人分期貸款

Making Early Repayment of CCB (Asia) Personal Installment Loan

一般來說，越早提前償還貸款是可以節省更多未償還的利息。但決定是否提前還款時，還應考慮涉及的提早清還手續費。本行使用「78 法則」按月攤分貸款之每月還款額的本金及利息。即使每個月還款的金額相同，但前期還款的利息部份佔比較多，本金部分相對佔比較少。換言之，當如期償還了一段時間，未償還的利息金額可能已經很小。如果這個時候提前還款，所節省未償還的利息，也可能不足以彌補提前還款的手續費。本行建議客戶先向本行查詢提前還款的總金額(包括尚欠的貸款餘額、提前清還手續費及其他的費用等)和未償還的利息金額，比較和考慮清楚後，才決定是否提前還款。以下是貸款之每月還款額中的本金及利息分佈說明，例子只供參考。客戶之實際每月還款額以本行最終審批結果為準。

In general, more outstanding interest payments can be saved the earlier the loan is repaid. Nevertheless, the early repayment fee involved should also be taken into account before deciding whether to make early repayment or not. The Bank uses the Rule of 78 for the apportionment of principal and interest for each monthly repayment of the loan. Even though the monthly repayment amount is the same throughout the loan tenor, more interest will be included in earlier repayments and less on principal. Where repayments have been made as scheduled for some time, the amount of outstanding interest is likely to be small. If early repayment is to be made at this point of time, the amount of interest saved may not be enough to cover the early repayment fee. Therefore before making a decision of repaying early or not, we suggest customers check with us the total amount involved in early repayment (including outstanding loan balance, early repayment fee and other charges, etc.) and the amount of outstanding interest, and then compare different scenarios and consider carefully. The following illustration of breakdown of principal and interest in the monthly repayment of the loan is for reference only. The details of actual loan repayment is subject to the Bank's final approval.

每月還款額中的本金及利息攤分說明例子

Illustrative Example of the Apportionment of Principal and Interest for each Monthly Repayment:

- 貸款額 200,000 港元分 12 個月還款，每月平息為 0.31%
  A 12-month loan of HK$200,000 at a monthly flat rate of 0.31%
- 每月還款額 = 200,000 港元 / 12(還款期數) + 200,000 港元 x 0.31% (每月平息) = 17,287 港元 (約進至整數)
  Monthly repayment amount = HK$200,000 / 12(months) + HK$200,000 x 0.31%(monthly flat rate) = HK$17,287 (rounded up to integer)
- 全期利息 = 17,287 港元 x 12(還款期數) - 200,000 港元 = 7,444 港元
  Total interest = HK$17,287 x 12(months) - HK$200,000 = HK$7,444
- 以「78 法則」攤分的每月利息
  Based on the Rule of 78, the amount of interest paid each month

$$=\text{全期利息} \times \frac{\text{尚餘還款期數}}{\text{還款期數總和(如 12 個月即=12+11+...+2+1=78)}}$$

$$=\text{Total interest} \times \frac{\text{Remaining number of monthly payments}}{\text{Sum of the number of monthly instalments in the loan (For 12 monthly payments, it will be 12+11+...+2+1=78)}}$$

每月還款額中的本金及利息分配計算如下

The breakdown of principal and interest in each monthly repayment is as follows:

還款期 (月) Loan Tenor (Months)	利息金額 (港元)* Interest Amount (HK$)*	本金金額 (港元)* Principal Amount (HK$)*	每月還款額 (港元)# Monthly Repayment Amount (HK$)#
首月 The 1st month	7,444 x 12 / 78 = **1,145.23**	17,287 - 1,145.23 = **16,141.77**	**17,287**
次月 The 2nd month	7,444 x 11/ 78 = **1,049.79**	17,287 - 1,049.79 = **16,237.21**	**17,287**
. .			
第十一個月 The 11th month	7,444 x 2 / 78 = **190.87**	17,287 - 190.87 = **17,096.13**	**17,287**
第十二個月 The 12th month	7,444 x 1 / 78 = **95.44**	17,287 - 95.44 = **17,191.56**	**17,287**

* 約至小數後兩個位 Rounded to 2 decimal places

\# 約進至整數 Rounded up to integer

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中国建设银行(亞洲)
China Construction Bank (Asia)

有關建行(亞洲)私人分期貸款之每月還款額中的本金及利息分佈說明例子
Illustrative Example of the Breakdown of Principal and Interest in the Monthly Repayment of CCB (Asia) Personal Installment Loan

以下例子只供參考。客戶之實際每月還款額以本行最終審批結果為準。
The following example is for reference only. The details of actual loan repayment is subject to the Bank's final approval.

貸款額 Loan amount:	HK$200,000.00 港元
還款期 (月) Loan Tenor (Moths):	12 個月 Months
每月平息 Monthly flat rate:	0.31%
實際年利率 APR[1]:	7.02%
每月還款額 Monthly repayment amount:	HK$17,287.00 港元

還款期數 No. of Installments	每月還款額 (港元)# Monthly Repayment Amount (HK$)#	本金金額 (港元)* Principal Amount (HK$)*	利息金額 (港元)* Interest Amount (HK$)*	貸款本金餘額 (港元) Outstanding Loan Principal Amount (HK$)
1	17,287.00	16,141.77	1,145.23	183,858.23
2	17,287.00	16,237.21	1,049.79	167,621.03
3	17,287.00	16,332.64	954.36	151,288.38
4	17,287.00	16,428.08	858.92	134,860.31
5	17,287.00	16,523.51	763.49	118,336.79
6	17,287.00	16,618.95	668.05	101,717.85
7	17,287.00	16,714.38	572.62	85,003.46
8	17,287.00	16,809.82	477.18	68,193.64
9	17,287.00	16,905.26	381.74	51,288.38
10	17,287.00	17,000.69	286.31	34,287.69
11	17,287.00	17,096.13	190.87	17,191.56
12	17,287.00	17,191.56	95.44	0.00

* 約至小數後兩個位 Rounded to 2 decimal places
\# 約進至整數 Rounded up to integer

***未償還的利息金額 The amount of outstanding Interest $2,672.2**

當如期償還了首 4 期，並於下一個還款日前選擇提早清還貸款，需償還結欠之本金、截至下一個還款日之利息及提早清還手續費，而節省了未償還的利息(HK$2,672.2)不可彌補提前清還手續費[2] ($200,000 x 1.5% x 1 年 = HK$3,000)。
If repayments for the first four installments have been paid as scheduled and early repayment is made before the next repayment date, the entire outstanding loan principal, interest up to the next repayment date together with the early repayment fee will become payable. The amount of interest saved by early repayment (HK$2,672.2*) will not be enough to cover the early repayment fee[2] ($200,000 x 1.5% x 1 year = HK$3,000).

註 Remark:
1. 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年利率，以年化利率展示包括銀行產品的基本利率及其他適用的費用與收費。
The Annualized Percentage Rate ("APR") is calculated according to the standard of Hong Kong Association of Banks and rounded to 2 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.
2. (只適用於 2017 年 6 月 9 日或以後提取之貸款) 提早清還手續費按餘下還款期的年數(不足一年亦以一年計算)，每年收取總貸款額的 1.5%。
Early repayment fee for loan drawn down on or after June 9, 2017 is 1.5% per annum on the total loan amount for the remaining loan tenor (rounded up to a yearly basis).

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如有查詢，請致電本行客戶服務熱線 277 95533。
For enquiries, please call our Customer Service Hotline 277 95533.

中国建设银行(亞洲)
China Construction Bank (Asia)

China Construction Bank (Asia) Corporation Limited
(the "Bank")
Notice to Customers (the "Notice") relating to the
Personal Data (Privacy) Ordinance (the "Ordinance")

(Effective Date: April 16, 2025)

(a) From time to time, it is necessary for customers to supply the Bank with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking services.

(b) Failure to supply such data may result in the Bank being unable to open or continue accounts or establish or continue banking facilities or provide banking services.

(c) It is also the case that data are collected from customers in the ordinary course of the continuation of the banking relationship, for example, when customers write cheques or deposit money or otherwise carry out transactions as part of the Bank's services. The Bank will also collect data relating to the customer from third parties, including third party service providers with whom the customer interacts in connection with the marketing of the Bank's products and services and in connection with the customer's application for the Bank's products and services (including receiving personal data from credit reference agencies approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as "**credit reference agencies**")).

(d) The purposes for which data relating to a customer may be used (whether within or outside the Hong Kong Special Administrative Region **("Hong Kong")** are as follows:

(i) considering and assessing the customer's application for the Bank's products and services;

(ii) the daily operation of the services and credit facilities provided to customers;

(iii) conducting credit checks at the time of application for credit and at the time of regular or special reviews which normally will take place one or more times each year;

(iv) creating and maintaining the Bank's credit scoring models;

(v) assisting other credit providers in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as "**credit providers**") to conduct credit checks and collect debts;

(vi) ensuring ongoing credit worthiness of customers;

(vii) conducting customer surveys and/or designing financial services or related products for customers' use;

(viii) marketing services, products and other subjects (please see further details in paragraph (h) below);

(ix) determining amounts owed to or by customers;

(x) enforcing the Bank's right, including without limitation, collection of amounts outstanding from customers and those providing security for customers' obligations;

(xi) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Bank or any of its branches or that it is expected to comply according to:

(1) any law binding or applying to it within or outside the Hong Kong Special Administrative Region existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);

(2) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside the Hong Kong Special Administrative Region existing currently and in the future (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information); and

(3) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the Bank or any of its branches by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;

(xii) complying with any obligations requirements, policies, procedures, measures or arrangements for sharing data and information within the group of the Bank and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;

(xiii) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;

(xiv) updating, comparing and/or verifying any and all of customers' personal information that may be held by any affiliates, group companies or agents of the Bank;

(xv) exchanging information with any financial institution, credit card acquirer and merchants accepting credit cards and entities with whom the Bank provide affinity/co-brand/private label credit/debit/charge card services; and

(xvi) purposes relating thereto.

(e) Data held by the Bank relating to a customer will be kept confidential but the Bank may provide such information to the following parties (whether within or outside Hong Kong) for the purposes set out in paragraph (d) above:

(i) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to the Bank in connection with the operation of its business;

(ii) any other person under a duty of confidentiality to the Bank including a group company of the Bank which has undertaken to keep such information confidential;

(iii) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;

(iv) third party service providers with whom the customer has chosen to interact with in connection with the customer's application for the Bank's products and services;

(v) other banks and financial services providers to whom the customer has chosen to provide his information held by the Bank in connection with the provision of services to the customer by those other banks and financial service providers;

(vi) credit reference agencies (including the operator of any centralized database used by credit reference agencies), and, in the event of default, to debt collection agencies;

(vii) any person to whom the Bank or any of its branches is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to the Bank or any of its branches, or any disclosure under and for the purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which the Bank or any of its branches are expected to comply, or any disclosure pursuant to any contractual or other commitment of the Bank or any of its branches with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside the Hong Kong Special Administrative Region and may be existing currently and in the future;

(viii) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the customer; and

(ix) any party giving or proposing to give a guarantee or third party security to guarantee or secure the customer's obligations; and

(x) (1) the Bank's group companies;

(2) third party financial institutions, insurers, credit card companies, securities and investment services providers;

(3) third party reward, loyalty, co-branding and privileges programme providers;

(4) co-branding partners of the Bank and the Bank's group companies (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);

(5) charitable or non-profit making organisations; and

(6) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies, and information technology companies) that the Bank engages for the purposes set out in paragraph (d)(vii) and/ or (d)(viii) above; and

(7) any credit card acquirer of a merchant accepting the credit card.

Such information may be processed, kept or transferred to a place outside Hong Kong including without limitation, to the People's Republic of China.

(f) The Bank takes all reasonably practicable means to protect the data, such as, by restricting the access of data by authorized personnel only and incorporating security measures into equipment in which data is held. Encryption technology is employed for sensitive data transmission. If the Bank engages data processors to handle or process personal data on the Bank's behalf (whether within or outside Hong Kong), the Bank would adopt contractual or other means to prevent any unauthorized or accidental access, processing, erasure, loss or use of the transferred data by the data processors.

(g) With respect to data in connection with mortgages applied by a customer (whether as a borrower, mortgagor or guarantor and whether in the customer's sole name or in joint names with others) on or after April 1, 2011, the following data relating to the customer (including any updated data of any of the following data from time to time) may be provided by the Bank, on its own behalf and/or as agent, to credit reference agencies:

(i) full name;

(ii) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the customer's sole name or in joint names with others);

(iii) Hong Kong Identity Card Number or travel document number;

(iv) date of birth;

(v) correspondence address;

(vi) mortgage account number in respect of each mortgage;

(vii) type of the facility in respect of each mortgage;

(viii) mortgage account status in respect of each mortgage (e.g., active, closed, write-off (other than due to a bankruptcy order), write-off due to a bankruptcy order); and

(ix) if any, mortgage account closed date in respect of each mortgage.

Credit reference agencies will use the above data supplied by the Bank for the purposes of compiling a count of the number of mortgages from time to time held by the customer with credit providers, as borrower, mortgagor or guarantor respectively and whether in the customer's sole name or in joint names with others, for sharing in the consumer credit databases of the credit reference agencies by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).

(h) **USE OF DATA IN DIRECT MARKETING**

The Bank intends to use a customer's data in direct marketing and the Bank requires the customer's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

(i) the name, contact details, products and services portfolio information, transaction pattern and behavior, financial background and demographic data of a customer held by the Bank from time to time may be used by the Bank in direct marketing;

(ii) the following classes of services, products and subjects may be marketed:

(1) financial, insurance, credit card, banking and related services and products;

(2) reward, loyalty or privileges programmes and related services and products;

(3) services and products offered by the Bank's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and

(4) donations and contributions for charitable and/or non-profit making purposes;

(iii) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Bank and/or:

(1) the Bank's group companies;

(2) third party financial institutions, insurers, credit card companies, securities and investment services providers;

(3) third party reward, loyalty, co-branding or privileges programme providers;

(4) co-branding partners of the Bank and the Bank's group companies (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and

(5) charitable or non-profit making organisations;

(iv) in addition to marketing the above services, products and subjects itself, the Bank also intends to provide the data described in paragraph (h)(i) above to all or any of the persons described in paragraph (h)(iii) above for use by them in marketing those services, products and subjects, and the Bank requires the customer's written consent (which includes an indication of no objection) for that purpose;

(v) the Bank may receive money or other property in return for providing the data to the other persons in paragraph (h)(iv) above and, when requesting the customer's consent or no objection as described in paragraph (h)(iv) above, the Bank will inform the customer if it will receive any money or other property in return for providing the data to the other persons.

If a customer does not wish the Bank to use or provide to other persons his data for use in direct marketing as described above, the customer may exercise his opt-out right by notifying the Bank.

(i) **TRANSFER OF PERSONAL DATA TO CUSTOMER'S OTHER BANKS AND THIRD-PARTY SERVICE PROVIDERS USING BANK APPLICATION PROGAMMING INTERFACES (API)**

The Bank may, in accordance with the customer's instructions to the Bank, other banks providing services to the customer or third party service providers (including other financial service providers) engaged by the customer, transfer customer's data to such other banks and third party service providers using the Bank's API for the purposes notified to the customer by the Bank, the customer's other banks or third party service providers and/or as consented to by the customer in accordance with the Ordinance.

(j) Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data, any customer has the right:

(i) to check whether the Bank holds data about him and of access to such data;

(ii) to require the Bank to correct any data relating to him which is inaccurate;

(iii) to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank;

(iv) to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of access and correction requests to the relevant credit reference agency(ies) or debt collection agency(ies); and

(v) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Bank to a credit reference agency, to instruct the Bank, upon termination of the account by full repayment, to make a request to the credit reference agency to delete such account data from its database, as long as the instruction is given within five years of termination and at no time was there any default of payment in relation to the account, lasting in excess of 60 days within five years immediately before account termination. Account repayment data include amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Bank to the credit reference agency), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).

(k) In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as defined in paragraph (j)(v) above) may be retained by credit reference agencies until the expiry of five years from the date of final settlement of the amount in default.

(l) In the event any amount in an account is written-off due to a bankruptcy order being made against a customer, the account repayment data (as defined in paragraph (j)(v) above) may be retained by credit reference agencies, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from a bankruptcy as notified by the customer with evidence to the credit reference agency(ies), whichever is earlier.

(m) The Bank may access the database of any credit reference agency for the purpose of conducting credit reviews from time to time. In particular, the Bank may access the consumer credit data (except mortgage count) of customers held by any credit reference agency and/or obtain credit reports on customers from such credit reference agency for the purpose of the review of their existing consumer credit facilities (including, without limitation, credit card accounts and/or credit limits) which review may involve the consideration by the Bank of any of the following matters:
   (i) an increase in the credit amount or limit;
   (ii) the curtailing of credit (including the cancellation of credit or termination of account or a decrease in the credit amount or limit); or
   (iii) the putting in place or the implementation of a scheme of arrangement with customers.

(n) In accordance with the terms of the Ordinance, the Bank has the right to charge a reasonable fee for the processing of any data access request.

(o) The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed is as follows:

   The Data Protection Officer
   China Construction Bank (Asia) Corporation Limited
   CCB Centre
   18 Wang Chiu Road
   Kowloon Bay
   Kowloon
   Fax: (852) 3718 2500

(p) The Bank may have obtained credit report(s) on the customer from credit reference agency(ies) in considering any application for credit. In the event the customer wishes to access the credit report(s), the Bank will advise the contact details of the relevant credit reference agency(ies).

(q) Nothing in this Notice shall limit the rights of customers under the Personal Data (Privacy) Ordinance.

(r) In case of discrepancies between the English and Chinese versions of this Notice, the English version shall apply and prevail.

Version Date: April 2025