

## Terms and Conditions for ePayGo Usage Offer ("Promotion")

1. The Promotion period is from 27 June, 2017 to 31 August, 2017 both dates inclusive ("Promotion Period").
2. The Promotion is only applicable to customers who have received promotional materials via electronic mail or SMS from China Construction Bank (Asia) Corporation Limited ("Bank") or the customers who had registered this promotion through the Smart Buy website ("Selected Customers"). The Bank reserves the right to determine the eligibility of the Customers.
3. First 4,000 Selected Customers who have successfully completed fund transfer to Third-party Account via ePayGo Mobile App during the Promotion Period ("Eligible Customers") will be entitled to a cash reward of HK\$30 ("Cash Reward"). The Selected Customers who have the registration record of ePayGo on or before 26 June, 2017 will not be counted.
4. Each Customer will be entitled to a maximum of HK\$30 cash reward during the Promotion Period.
5. The Cash Reward will be credited directly to one of the Eligible Customers' valid account according to below sequence:
  - a. Single-name HKD Savings Account
  - b. Single-name HKD Checking Account

If the Eligible Customer maintains more than one account with the same type, cash reward will be credited to the account opened most recently.

The Cash Reward will be credited to the account on or before 30 September, 2017.

6. At the time of the credit of the Cash Reward, the Eligible Customers must maintain valid Online Banking account, valid account in ePayGo Mobile App and any valid HKD savings or checking account. Otherwise, the Cash Reward will be forfeited.
7. Eligible Customers must maintain the Online Banking account and the account in ePayGo Mobile App for 6 months from the end date of the Promotion Period. For Eligible Customers who have received the Cash Reward and cancelled the Online Banking or terminate the ePayGo service within 6 months from the end date of the Promotion Period, the Bank has the right to deduct the total amount of the Cash Reward credited to the Eligible Customers' account(s). The Eligible Customers agree the Bank to debit the total amount of the cash reward credited to any of his/her bank account(s) maintained with the Bank.
8. In case of any dispute arising from this Promotion, the decision of the Bank shall be final and conclusive.
9. The Bank reserves the right to suspend, amend, or terminate this Promotion and change these Terms and Conditions at any time.
10. This Promotion cannot be used in conjunction any other promotions.
11. In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.