



Chong Hing Credit Card (Exclusively for Local Tertiary Institution Students) Member-get-Member Programme Referral Form

From now until 30 April 2024, existing Chong Hing credit card customers successfully referd your friends and relatives to apply for a Chong Hing Credit Card (exclusively for local tertiary institution students) and the relevant credit card fulfilled the spending requirements to receive a welcome gift, you can enjoy up to **1,000,000 bonus points**!

No. of Successful Referrals	Starting from the Second Successful Referral Rewards for each Successful Referral
2 – 5	40,000 "Point-to-Gift" bonus points
6 – 19	60,000 "Point-to-Gift" bonus points

How to refer your friends and relatives?

- Step 1 Complete all fields and sign on the "Chong Hing Credit Card (Exclusively for Local Tertiary Institution Students) MGM Programme Referral Form".
- Step 2 Referees have to submit the Chong Hing Credit Card (Exclusively for Local Tertiary Institution Students) application form together with the completed "Chong Hing Credit Card (Exclusively for Local Tertiary Institution Students) MGM Programme Referral Form" and return to Chong Hing Bank.

Referrer information		
Name of Principal Cardholder: (Please complete in BLOCK Letters) Contact Number:		
First 13-digit of Chong Hing Credit Card Number: I <thi< td=""></thi<>		
 I ("Referrer") hereby confirm that I agree to the following person ("Referee") transmitting this referral form and the information contained therein to Chong Hing Bank at my request for this Chong Hing Credit Card (Exclusively for Local Tertiary Institution Students) MGM Programme, including my name, first 13 digits of Chong Hing credit card number and contact information, and I authorise Chong Hing Bank to use the above information to contact me regarding this MGM Programme, evaluate this application and other related matters. I now refer the following referee to become new Chong Hing credit card customers. If the referee successfully become a new Chong Hing credit card customer during the promotion period and fulfills all specified requirements* (please refer to the terms and conditions of the MGM Programme for details), I will receive the relevant referral reward. I have read, understood and agreed to be bound by the terms and conditions of this MGM Programme. 		
Signature of Referrer:		
Referee Information		
Name: (Please complete in BLOCK Letters) Relationship with referrer:		
 As a referee, I understand and agree to participate in this MGM Programme. I confirm and verified that my application for Chong Hing Credit Card (Exclusively for Local Tertiary Institution Students) was referred by the above referrer and he/she has not and will not charge fees related to credit card application. I confirm that I have obtained the referrer's consent to transfer his/her above information to Chong Hing Bank to participate in this MGM Programme. I understand that this MGM Programme is not applicable to any credit card applications referred by intermediaries or Chong Hing Bank staff. I acknowledge, understand and agree that Chong Hing Bank has the absolute discretion and final decision on my credit card application without disclosing the reasons. If I successfully become a new Chong Hing credit card customer during the promotion period and fulfill all specified requirements (please refer to the terms and conditions of the MGM Programme for details), the referrer will receive the relevant referral reward. I have read, understood and agreed to be bound by the terms and conditions of this MGM Programme. 		
Signature of Referee: Date: Date:		
Subject to relevant terms and conditions, please refer to the terms and conditions on the back of the form for details.		

To borrow or not to borrow? Borrow only if you can repay!



創興銀行有限公司 Chong Hing Bank Limited 電話 Tel : (852) 3768 6888 網站 Website : www.chbank.com 香港郵政總局信箱 2535號 G.P.O. Box 2535 Hong Kong

越秀集團成員 A Member of Yuexiu Group





Terms and Conditions of Chong Hing Credit Card (Exclusively for Local Tertiary Institution Students) Memberget-member Programme ("MGM Programme"):

- 1. The MGM Programme runs from 27 November 2023 to 30 April 2024 (both dates inclusive) ("Promotion Period").
- 2. To be eligible as a referrer, the customer must fulfill the following criteria:
 - Complete the "Chong Hing Credit Card (Exclusively for Local Tertiary Institution Students) MGM Programme Referral Form" and pass it to the referee to return together with the Chong Hing Credit Card (Exclusively for Local Tertiary Institution Students) application form to Chong Hing Bank; and
 - Be the principal cardholder of a valid Chong Hing Bank Limited (the "Bank") Credit Card ("Eligible Credit Card") at the time the referral reward is given.
- 3. To be eligible as a referee, the customer must fulfill the following criteria:
 - Applicants who have not held any personal credit cards issued by the Bank (including co-branded cards) in the past 12 months; and
 - Apply for a Chong Hing Credit Card (Exclusively for Local Tertiary Institution Students) during the Promotional Period; and
 - Submit the Chong Hing "Credit Card (Exclusively for Local Tertiary Institution Students) application form together with the completed Chong Hing Credit Card (Exclusively for Local Tertiary Institution Students) MGM Programme Referral Form and return to Chong Hing Bank; and
 - The credit card must meet the spending requirements to receive the welcome gift and remain as the principal cardholder of the valid Eligible Credit Card when the rewards are given. For details, please refer to the Welcome Gift Terms and Conditions of the Chong Hing Credit Card (Exclusively for Local Tertiary Institution Students).
- 4. If fulfilling the criteria set out in point 2 and point 3 above, each application will be considered as a successful referral, and the referrer will be awarded with the rewards set out in the table below ("Rewards"):
 - Referrer's reward: Each referrer can enjoy the designated referral reward upon reaching the respective number of successful referral tier during the Promotion Period:

No. of Successful Referrals	Starting from the Second Successful Referral Rewards for each Successful Referral
2 – 5	40,000 "Point-to-Gift" bonus points
6 – 19	60,000 "Point-to-Gift" bonus points

- 5. Each referrer can receive a maximum of 1,000,000 "Point-to-Gift" bonus points.
- 6. Each referee can be referred once only in this MGM Programme. If a referee is referred by multiple referrers, only the first application recorded by the Bank will be valid. In addition, each referee will only receive the referee reward once, regardless of the number of credit cards applied for and qualified during the Promotional Period.
- 7. Self-referrals are not accepted by the Rewards. The Bank's staff shall not be eligible for any rewards under this MGM Programme.
- 8. The total bonus point reward of the referrer will be credited to the eligible principal cardholder's account after 2 months upon the end of the Promotion Period, and will be shown in the card statement.
- 9. Both the referrer and referee must acknowledge that the Bank will not disclose the details of individual applications, and the Bank's records shall be final and binding.
- 10. The Bank reserves the right to vary or cancel this MGM Programme and/or amend or alter these Terms and Conditions at any time with appropriate notice. In the event of any dispute, the decision of the Bank shall be final and conclusive.
- 11. The Bank's Account Terms, and Chong Hing Credit Card Cardholder Agreement/Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement, which are subject to changes from time to time shall also apply to this MGM Programme. The latest copies of Account Terms, and Chong Hing Credit Card Cardholder Agreement/Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement are available at any local branch of the Bank or on its website. In case of any inconsistencies, the priority of precedence shall be in the descending order of these terms and conditions, the terms and conditions of the relevant Cardholder Agreements and Account Terms.
- 12. These terms and conditions shall be governed by the laws of the Hong Kong Special Administrative Region of the People's Republic of China but the Contracts (Rights of Third Parties) Ordinance shall not apply to this MGM Programme, relevant rewards or these terms and conditions. The customers and participants of this MGM Programme acknowledge that they are subject to the Bank's notice to customers and other persons relating to the Personal Data (Privacy) Ordinance, Personal Information Collection Statement and privacy policy statement of the Bank, which are available on the Bank's website.

Chong Hing Credit Card Customer Services Hotline: (852) 3768 8888

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