



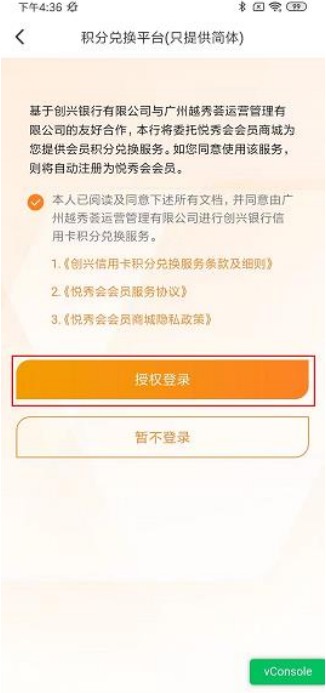
Bonus Points Redemption Platform (Simplified Chinese only)


Chong Hing Credit Card Cardholders ("Cardholder") can access the Bonus Points Redemption Platform ("Redemption Platform") via Chong Hing Mobile Banking to redeem designated gifts/services") with their credit card Bonus Points. Please refer to the Redemption Platform for details.

How to log in to Redemption Platform


i) New User (first time logging into the Redemption Platform and registering as a member)


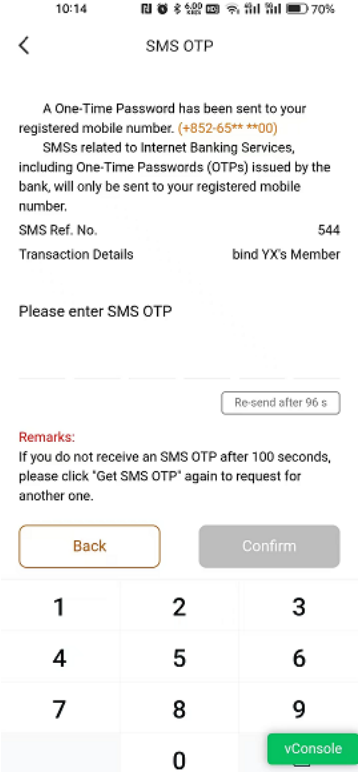
 The screenshot shows the Chong Hing Mobile Banking app interface. At the top, there's a 'Logout' button and the Chong Hing logo. Below that, a greeting 'Good Afternoon' and the last login time '2025-06-01 22:59:17' are displayed. A row of four icons represents 'Account Overview', 'Transaction Record', 'Credit Card', and 'e-Statement'. Below these is a section for 'Important Notice for Using Internet Banking...'. The main part of the screen features a grid of service icons: 'Fixed Deposit', 'Transfer/ PPS', 'Telegraphic Transfer', 'Bill Payment', 'Currency Exchange', 'FX Exchange Free Service', 'Fund Subscription', 'CLO', 'Promotions Rewards', and 'All'. The 'All' icon, which is a square with four smaller squares inside, is highlighted with a red rectangular box. At the bottom, there's a 'More Offers' section showing a '14300' bonus points offer and a 'Home' button in the bottom navigation bar.	<p>Step 1: Log in to Chong Hing Mobile Banking and select "All"</p>
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	<p>Step 2: Select "Credit Card" and "Bonus Points Redemption Platform (Simplified Chinese only)"</p>
	<p>Step 3: After selecting the statement and reading 《创兴信用卡积分兑换服务条款及细则》 (the Terms and Conditions of Chong Hing Credit Card Bonus Points Redemption Service), 《悦秀会会员服务协议》 (Membership Agreement) and 《悦秀會會員商城隱私政策》 (Privacy Policy), and click "同意及确认" (Agree and Confirm) and then click "授权登录" (Authorized register and login)</p>

	<p>Step 5: Cardholder enters the Redemption Platform</p>
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ii) Existing User (Registered as a member)

	<p>Step 1: Log in to Chong Hing Mobile Banking and select "All"</p>
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 <p>The screenshot shows the 'Credit Card' section of a mobile app. At the top, there are tabs for 'Credit Card', 'Loans', and 'Promotions and Reward'. Below these, there are sections for 'Credit Card', 'Enquiry', 'Rewards', and 'Apply'. The 'Rewards' section contains a red box around the 'Bonus Points Redemption Platform (Simplified Chinese only)' option. Other options in the 'Apply' section include 'Settlement of Credit Card Balance', 'Online Credit Card Activation', 'Credit Card Application', 'Installment Loan Program' Application, 'Installment Loan Program' - Documents, and 'Statement Installment Program'.</p>	<p>Step 2: Select "Credit Card" and "Bonus Points Redemption Platform (Simplified Chinese only)"</p>
 <p>The screenshot shows the 'SMS OTP' screen. At the top, it says 'SMS OTP'. Below this, there is a message: 'A One-Time Password has been sent to your registered mobile number. (+852-65** **00)'. It also mentions 'SMSs related to Internet Banking Services, including One-Time Passwords (OTPs) issued by the bank, will only be sent to your registered mobile number.' Below the message, there are fields for 'SMS Ref. No.' (544) and 'Transaction Details' (bind YX's Member). Below these fields, there is a section titled 'Please enter SMS OTP' with a 'Re-send after 96 s' button. At the bottom, there are 'Back' and 'Confirm' buttons, and a numeric keypad with a 'vConsole' button.</p>	<p>Step 3: (Only applicable to cardholder who replaces his/her device) Enter the one-time password and click "确定" (Confirm)</p>


 <p>The screenshot shows a mobile app interface with a top status bar displaying the time 9:31 and battery level 100%. Below the status bar is a navigation bar with a back arrow and the text '登录授权'. The main content area features a large orange banner for the 'Redemption Platform' (积分兑换平台) with the text '正式上线' (Officially Online) and '一站式 随时兑换丰富礼品' (One-stop, anytime redemption of rich gifts). Below the banner are two main sections: '我的订单' (My Orders) and '我的权益' (My Benefits). Under '我的权益', there are two prominent cards: '信用卡免息' (Credit Card Free Interest) with a balance of 20000 and '保管箱' (Savings Box) with a balance of 16000. At the bottom, there is a section for '内地权益' (Mainland Benefits).</p>	<p>Step 4: Cardholder enters Redemption Platform</p>
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How can Cardholder redeem gifts/services

 <p>This screenshot is identical to the one in the previous table, showing the mobile app interface with the 'Redemption Platform' (积分兑换平台) banner, '我的订单' (My Orders) and '我的权益' (My Benefits) sections, and the '信用卡免息' (Credit Card Free Interest) and '保管箱' (Savings Box) cards.</p>	<p>Step 1: Cardholder enters the Redemption Platform and select the gifts/services which he/she wants to redeem</p>
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	<p>Step 2: Cardholder clicks "立即兑换" (Redeem Now)</p>
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	<p>Step 3: Cardholder clicks “提交订单” (Submit Order)</p>
	<p>Step 4: Cardholder clicks “确定” (Confirm)</p>

	<p>Step 5: Payment success page, Cardholder clicks "立即查看" (View now) to view the details of the gifts/services</p>
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How cardholder can view the redeemed gifts/services

	<p>Click "我的券包" (My coupon) at the Redemption Platform to view the redeemed gifts/services</p>
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