

年費優惠：

創興銀聯雙幣鑽石卡、Visa 白金卡及萬事達白金卡客戶可獲享豁免首 3 年年費優惠。

一般條款及細則：

1. 主卡持卡人之迎新禮品只適用於過去 12 個月內未曾持有任何創興銀行有限公司(「本行」)發出之個人信用卡(包括聯營卡)之申請人。
2. 每位成功獲發新卡的主卡申請人可獲享迎新禮品不多於一次。
3. 迎新禮品一經選定，將不可更改或轉換。
4. 主卡持卡人如於獲發信用卡日起計 13 個月內取消該卡，本行保留從持卡人的信用卡賬戶內扣除迎新禮品之價值的權利，而不作另行通知。
5. 現金回贈只適用於信用卡簽賬，不可用作清付尚欠賬項、不可兌換現金及不得轉讓。
6. 持卡人的創興銀聯雙幣鑽石信用卡港幣卡及人民幣卡賬戶於簽賬期內之合資格消費將合併計算。
7. 以創興銀聯雙幣鑽石信用卡於中國內地進行購買物業、汽車、燃油、批發、食品店及超市交易、大型家電專賣商店交易、機票及交通運輸、支付醫院費用、繳交學費、繳付政府機構及政府相關服務費用、慈善或社會服務捐款及其他與上述之消費類別相關之商戶交易或消費均不可獲享優惠積分。上述之指定消費類別將由本行全權決定及不時作出修訂，而不作另行通知。
8. 所有欺詐、未經授權、被取消或退款的交易將不被視為本計劃的合資格交易，且不符合獲得任何獎賞的資格。
9. 如有任何爭議，本行保留權利於簽賬期內或之後要求持卡人提供有關交易存根正本及 / 或其他相關文件，以作核實。所有向本行遞交的有關文件將不獲發還。
10. 持卡人信用卡賬戶在本行存入獎賞時必須仍然有效及信用狀況良好，方可獲得有關獎賞，否則將視為放棄並自動取消有關獎賞，恕不另行通知。
11. 透過本推廣計劃所獲得之獎賞不可與本行其他優惠計劃同時使用，「現金回贈」簽賬獎賞計劃及「分分有禮」積分獎賞計劃除外。
12. 本推廣計劃同時受本行不時更新的「賬戶章則」及「創興信用卡持卡人合約」/「創興銀聯雙幣信用卡持卡人合約」約束，最新的「賬戶章則」及「創興信用卡持卡人合約」/「創興銀聯雙幣信用卡持卡人合約」可於本行任何本地分行索取或本行網站瀏覽，當中如有任何歧異，其優先次序按本條款和條件、相關持卡人合約和賬戶條款詮釋。
13. 本條款及細則受中華人民共和國香港特別行政區法律管轄，惟《合約(第三者權利)條例》不適用於本計劃、相關獎賞或本條款及細則。本計劃的客戶及參與者確認，他們須受本行就《個人資料(私隱)條例》向客戶及其他人士發出的通知、本行收集個人資料聲明及私隱政策聲明的約束，其內容可在本行網站瀏覽。
14. 本行保留隨時更改推廣計劃之條款及細則的權利，而不作另行通知，有關修訂將在本行各本地分行或網站供查閱。
15. 如有任何爭議，本行保留最終決定權。

迎新禮品條款及細則：**HK\$500 現金回贈 (悅秀理財/悅進理財/南向通之客戶尊享)**

1. 客戶必須為本行悅秀理財/悅進理財/南向通之客戶，並透過本推廣計劃之表格成功申請 1 張創興銀聯雙幣鑽石信用卡/創興 Visa 白金卡或萬事達白金卡(「指定創興信用卡」)，方可獲享此迎新獎賞。
2. 持卡人於發卡月起計首 2 個月(包括發卡月)內(「簽賬期」)憑指定創興信用卡累積已誌賬之零售簽賬[^]滿 HK\$ / RMB8,000 元或以上或合資格電子錢包消費[#]滿 HK\$4,000，可獲享「HK\$500 現金回贈」作為迎新獎賞。港幣及人民幣賬戶簽賬將合併計算，而每 RMB1 元簽賬將當作 HK\$1 計算。
[^] 累積簽賬以交易日期為準及不包括繳付「稅務局」賬單、八達通自動增值、籌碼交易、創興銀行網上繳費、所有分期計劃、信用卡年費、利息 / 財務 / 服務之費用、遲繳費用、非真實之交易 / 已被取消 / 正在進行索償 / 退款 / 退貨等之簽賬、慈善機構簽賬及其他本行不時指定之交易等。
[#] 持卡人於簽賬期內必須以指定創興信用卡綁定指定電子錢包(包括 AlipayHK、WeChat Pay HK 及雲閃付)作增值 / 支付 / 轉賬交易(「合資格電子錢包消費」)，並於簽賬期內作合資格電子錢包消費累積達指定金額。
3. 持卡人在個別電子錢包中作充值或轉賬時，可能會產生手續費，並由相關服務提供商收取，而費用需由持卡人自行承擔。有關手續費詳情，請向相關服務提供商查詢。
4. 本行將根據持卡人在本行的交易紀錄，以決定持卡人是否符合此計劃之獲贈額外簽賬獎賞的資格及可獲贈的額外獎賞。如本行的紀錄與持卡人的交易紀錄有任何差異，將以本行紀錄為準(本行的明顯錯誤、欺詐或疏忽除外)。所有交易均以交易日期為準，且必須在簽賬期內完成。
5. 附屬卡完成的合資格簽賬將被視為主卡的合資格簽賬以計算應得的獎賞。
6. 有關迎新獎賞將於整個簽賬期完結後 2 個月內自動誌入有關主卡持卡人之賬戶內，並顯示於其月結單上。

HK\$800 現金回贈 (優才及專才客戶尊享)

1. 客戶必須為優才及專才之客戶，並透過本推廣計劃之表格成功申請 1 張創興銀聯雙幣鑽石信用卡/創興 Visa 白金卡或萬事達白金卡(「指定創興信用卡」)，方可獲享此迎新獎賞。
2. 持卡人於發卡月起計首 2 個月(包括發卡月)內(「簽賬期」)憑指定創興信用卡累積已誌賬之零售簽賬[^]滿 HK\$ / RMB8,000 元或以上或合資格電子錢包消費[#]滿 HK\$4,000，可獲享「HK\$800 現金回贈」作為迎新獎賞。港幣及人民幣賬戶簽賬將合併計算，而每 RMB1 元簽賬將當作 HK\$1 計算。
[^] 累積簽賬以交易日期為準及不包括繳付「稅務局」賬單、八達通自動增值、籌碼交易、創興銀行網上繳費、所有分期計劃、信用卡年費、利息 / 財務 / 服務之費用、遲繳費用、非真實之交易 / 已被取消 / 正在進行索償 / 退款 / 退貨等之簽賬、慈善機構簽賬及其他本行不時指定之交易等。
[#] 持卡人在簽賬期內必須以指定創興信用卡綁定指定電子錢包 (包括 AlipayHK、WeChat Pay HK 及雲閃付) 作增值 / 支付 / 轉賬交易 (「合資格電子錢包消費」)，並於簽賬期內作合資格電子錢包消費累積達指定金額。
3. 持卡人在個別電子錢包中作充值或轉賬時，可能會產生手續費，並由相關服務提供商收取，而費用需由持卡人自行承擔。有關手續費詳情，請向相關服務提供商查詢。
4. 本行將根據持卡人在本行的交易紀錄，以決定持卡人是否符合此計劃之獲贈額外簽賬獎賞的資格及可獲贈的額外獎賞。如本行的紀錄與持卡人的交易紀錄有任何差異，將以本行紀錄為準(本行的明顯錯誤、欺詐或疏忽除外)。所有交易均以交易日期為準，且必須在簽賬期內完成。
5. 附屬卡完成的合資格簽賬將被視為主卡的合資格簽賬以計算應得的獎賞。
6. 有關迎新獎賞將於整個簽賬期完結後 2 個月內自動誌入有關主卡持卡人之賬戶內，並顯示於其月結單上。

40,000「分分有禮」積分獎賞 (其他客戶)

1. 主卡持卡人須於發卡日起計首 3 個月(包括發卡月)內(「簽賬期」)以新卡累積零售簽賬及 / 或現金透支[^]滿港幣 / 人民幣 4,000 元或以上，方可獲享「40,000「分分有禮」積分獎賞」作為迎新禮品。
[^] 累積零售簽賬及 / 或現金透支以交易日期為準及不包括繳付「稅務局」賬單、八達通自動增值、籌碼交易、創興銀行網上繳費、購買及 / 或充值儲值卡或電子錢包、所有分期計劃、沒有簽賬存根之交易、信用卡年費、利息 / 財務 / 服務之費用、遲繳費用、非真實之交易 / 已被取消 / 正在進行索償 / 退款 / 退貨等之簽賬、慈善機構簽賬及其他本行不時指定之交易等。
2. 有關積分將於整個簽賬期完結後 2 個月內自動誌入有關主卡持卡人之賬戶內，並顯示於月結單上。

尊敬的客戶：

有關「創興信用卡資料概要」、「創興信用卡收費表」及「創興銀聯雙幣信用卡收費表」修訂通知

創興銀行有限公司（「本行」）將更新「創興信用卡資料概要」，並由2025年6月24日起生效，有關新增 / 修訂內容如下：

新增 / 修訂項目	新增 / 修訂內容
1. 產品聲明	此乃信用卡產品。 此概要所提供的利息、費用及收費等資訊僅供參考，請參閱本行的「創興信用卡持卡人合約」、「創興銀聯雙幣信用卡持卡人合約」、「創興信用卡收費表」及「創興銀聯雙幣信用卡收費表」以了解詳情。 在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。
2. 購物簽賬利率	當您開立信用卡賬戶時，年息為22.8%（萬事達鈦金卡及萬事達白金卡）/ 32.16%（銀聯雙幣信用卡、VISA卡及其他萬事達卡），而本行會不時作出檢討。
3. 現金透支利率	當您開立信用卡賬戶時，年息為22.8%（萬事達鈦金卡及萬事達白金卡）/ 29.52%（銀聯雙幣信用卡、VISA卡及其他萬事達卡），而本行會不時作出檢討。利息計算由有關貸款日期起，直至貸款金額清還之日為止。
4. 註解	此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。
5. 其他適應性修訂	對信用卡產品名稱及「創興信用卡資料概要」的排版作出適應性修訂。

本行將修訂「創興信用卡資料概要」、「創興信用卡收費表」及「創興銀聯雙幣信用卡收費表」，並由2025年6月30日起生效，有關修訂內容如下：

修訂項目		現時收費	修訂後收費
1. 會員年費（適用於創興VISA金卡/創興萬事達鈦金卡/創興銀聯雙幣金卡）（個人卡）			
• 主卡 / 附屬卡		每張港幣550元/每張港幣275元	每張港幣600元/每張港幣300元
2. 財務費用（適用於創興萬事達鈦金卡/創興萬事達白金卡）（個人卡）			
• 購物簽賬利率 [#] (修訂前名稱：未繳購物簽賬利息)	• 年息	22.8%	27.6%
	• 實際年利率*	24.58%	30.29%
• 現金透支利率 (修訂前名稱：現金透支利息)	• 年息	22.8%	27.6%
	• 實際年利率*	27.03%	33.36%
以下項目適用於所有創興信用卡(包括聯營信用卡)（個人卡）			
3. 遲繳費用			
• VISA卡/萬事達卡/銀聯雙幣信用卡 (港幣卡賬戶)		港幣280元或最低還款額，以較低者為準	港幣300元或最低還款額，以較低者為準
• 銀聯雙幣信用卡 (人民幣卡賬戶)		人民幣280元或最低還款額，以較低者為準	人民幣300元或最低還款額，以較低者為準

修訂項目	現時收費	修訂後收費
4. 補發新卡費用	每張港幣100元	每張港幣120元
5. 索取月結單副本費用	每份港幣50元	每份港幣55元
6. 以轉賬形式提取信用卡結餘(只限轉賬至本行賬戶)	每次轉戶金額的1%	每次轉戶金額的1%或每次港幣100元，以較高者為準
7. 爭議交易手續費 [^]	每項爭議交易港幣100元	每項爭議交易港幣150元
8. 退票 / 自動轉賬退回手續費 (如已收取遲繳費用，於同一月結單之退票/自動轉賬退回手續費可獲豁免)		
• VISA卡/萬事達卡/銀聯雙幣信用卡 (港幣卡賬戶)	豁免	每筆港幣150元
• 銀聯雙幣信用卡 (人民幣卡賬戶)		每筆人民幣150元

於「創興信用卡收費表」及「創興銀聯雙幣信用卡收費表」同時新增「購物簽賬利率」之解釋：如果客戶在每月的到期還款日或之前支付全數欠款，本行將不會向客戶收取利息。否則，利息將按 (i) 自月結單日起尚未繳付之每日結欠 (不論到期與否)之財務費用，直至月結單結欠中尚未繳付之款額全數清還為止；及 (ii) 新交易款額之財務費用，即使任何該等新交易款額尚未到期繳付，亦須由所有新交易於過賬當日起計算 (現金貸款除外，其財務費用由貸款當日起計算)，直至有關信用卡賬戶之所有尚未繳付款額全數清還為止。

* 實際年利率依據銀行營運守則的指引計算。實際年利率是一個參考利率，以年化利率展示有關產品的費用與收費。

[^] 如調查結果為持卡人曾授權及進行交易，本行將收取爭議交易手續費。

閣下若於上述各自的生效日期或以後繼續使用或保留本行信用卡，上述所有的修訂即對閣下具有約束力。倘若上述有關修訂不獲閣下接納，本行將無法繼續為閣下提供有關的信用卡服務，請於上述各自的生效日期前聯絡本行¹。如需修訂版之「創興信用卡資料概要」、「創興信用卡收費表」及「創興銀聯雙幣信用卡收費表」副本，閣下可在2025年4月24日起，於本行香港任何分行¹索取或於本行網站瀏覽或下載²。如對上述修訂有任何查詢，請與本行任何分行聯絡或致電24小時信用卡客戶服務熱線 (852) 3768 8888。

¹ 聯絡本行 / 分行	本行網站> 關於我們> 分行及服務中心
² 瀏覽及下載	本行網站> 個人銀行> 實用資訊> 表格下載>
1. 創興信用卡資料概要	1. 其他信用卡表格> 創興信用卡資料概要
2. 信用卡收費表	2. VISA及萬事達卡信用卡> 信用卡收費表
3. 創興銀聯雙幣信用卡收費表	3. 創興銀聯雙幣信用卡> 創興銀聯雙幣信用卡收費表

創興銀行有限公司 謹啟
2025年4月17日

如本通知的中、英文版本有任何歧異，概以英文版本為準。

借定唔借？還得到先好借！

創興信用卡資料概要

(2023 年 9 月 28 日起生效)

利率及利息收費	
購物簽賬實際年利率	當您開立賬戶時，購物簽賬實際年利率為 24.58% (萬事達卡(鈦金卡及白金卡)之月息為1.9%) / 35.90% (銀聯雙幣信用卡、VISA卡及其他萬事達卡之月息為2.68%)，但會不時作出檢討。如果您在每月的到期還款日或之前支付全數欠款，我們將不會向您收取利息。否則，利息將按 (i) 自月結單日起尚未繳付之每日結欠(不論到期與否)之財務費用，直至月結單結欠中尚未繳付之款額全數清還為止；及 (ii) 新交易款額之財務費用，即使任何該等新交易款額尚未到期繳付，亦須由所有新交易於過賬當日起計算(現金貸款除外，其財務費用由貸款當日起計算)，直至有關信用卡賬戶之所有尚未繳付款額全數清還為止。
現金透支實際年利率	當您開立賬戶時，現金透支實際年利率為 27.03% (萬事達卡(鈦金卡及白金卡)之月息為1.9%) / 35.97% (銀聯雙幣信用卡、VISA卡及其他萬事達卡之月息為2.46%)，但會不時作出檢討。利息計算由有關貸款日期起，直至貸款金額清還之日為止。
拖欠下的實際年利率	不適用
免息還款期	長達 56 天
最低還款額	信用卡利息及財務費用、銀行費用之全數金額(包括會員年費)及總交易結欠之 1% 的總和或最低港幣 / 人民幣五十元(以較高者為準)，但不會高於月結單結欠。

借定唔借？還得到先好借！

費用		
會員年費(以每張卡計)	主卡	附屬卡
- 普通卡	港幣 300 元	港幣 150 元
- 金卡 / 鈦金卡	港幣 550 元	港幣 275 元
- 白金卡	港幣 1,500 元	港幣 750 元
- 鑽石卡	港幣 1,800 元	港幣 900 元
現金透支手續費		
銀聯雙幣信用卡 人民幣卡賬戶	透支額的 4% 及另加人民幣 20 元 (最低為人民幣 100 元)	
VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶	透支額的 4% 及另加港幣 20 元 (最低為港幣 100 元)	
在港以外簽賬 / 港元以外貨幣簽賬 之交易費用	所有外幣交易(包括境外及本地之交易)/跨境港幣交易(包括於境外以港幣交易或於非香港結算之商戶以港幣交易，如網上商戶交易)乃根據VISA及萬事達卡於處理該賬目當日所採取之匯率折算為港幣(如適用)；該匯率再加入本銀行所收取之服務費用，詳細列明於以下(A)外幣交易手續費；及(B)以港幣支付外幣簽賬的有關費用。	
(A) 外幣交易手續費		
銀聯雙幣信用卡 VISA卡 / 萬事達卡	不適用 - 在香港及境外之外幣交易，收費將為簽賬額之 1.95% (如為境外簽賬，該收費已包括VISA / 萬事達卡所收取簽賬額1%之費用)	
(B) 以港幣支付外幣簽賬的有關費用		
銀聯雙幣信用卡 VISA卡 / 萬事達卡	客戶在外地消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。 不適用 - 在境外之港幣交易(包括於非香港結算之商戶以港幣交易，如網上商戶交易)，收費將為簽賬額之 1.95% (已包括VISA / 萬事達卡所收取簽賬額1%之費用)	

遲繳費用	
銀聯雙幣信用卡 人民幣卡賬戶	人民幣 280 元或最低還款額，以較低者為準
VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶	港幣 280 元或最低還款額，以較低者為準
超逾信用限額費用	
銀聯雙幣信用卡 人民幣卡賬戶	每期月結單人民幣 200 元
VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶	每期月結單港幣 200 元
退票 / 自動轉賬退回手續費	
銀聯雙幣信用卡 人民幣卡賬戶	豁免
VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶	豁免
信用卡分期計劃	
銀聯雙幣信用卡 人民幣卡賬戶	不適用
VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶	本行提供信用卡分期計劃。每月手續費及實際年利率會根據個別客戶的資格而有所不同。請致電客戶服務熱線查詢有關詳情。 提早還款之行政費用為每計劃港幣 250 元

繳付信用卡最低還款額的資料(只供參考)

創興信用卡客戶可根據以下例子，參考個別利息以最低還款額付款之有關資料。以下列表及數據只供參考，並不反映客戶之戶口實際狀況¹。

假設：

- 1)

購物簽賬之結欠：

港幣/人民幣20,000元
- 2)

新簽賬項：

港幣/人民幣0元
- 3)

年費及其他收費：

港幣/人民幣0元
- 4)

於到期繳款日還款

利息 ²	假設客戶沒有因此卡而產生額外費用，並每月繳付：	閣下清還結欠(港幣/人民幣20,000)之時間約為：	閣下最後還款總額估計為：
年息 32.16%	最低還款額 ³	320 個月	港幣/人民幣72,539元
	港幣/人民幣873元	36 個月	港幣/人民幣31,401元 節省 = 港幣/人民幣41,138元 ⁴
年息 22.8%	最低還款額 ³	303 個月	港幣/人民幣56,564元
	港幣/人民幣773元	36 個月	港幣/人民幣27,797元 節省 = 港幣/人民幣28,767元 ⁴

1. 如欲以適用於 閣下指定的年息和購物簽賬結欠計算以上資料，請使用本行網站www.chbank.com內的信用卡結欠還款計算機（於主頁點選「個人銀行」>「信用卡」>「信用卡結欠還款計算機」）。
2. 根據淨值法計算：逾期未繳購物簽賬之年息為32.16% (VISA卡、萬事達卡及銀聯雙幣信用卡之實際年利率為35.90%)，現金透支之年息為29.52% (VISA卡、萬事達卡及銀聯雙幣信用卡之實際年利率為35.97%)；逾期未繳購物簽賬之年息為22.8% （萬事達卡(鈦金卡/白金卡)之實際年利率為24.58%)，現金透支之年息為22.8%(萬事達卡(鈦金卡及白金卡)之實際年利率為27.03%)。
3. 每月之最低還款額將不相同。
4. 節省金額為「只繳付最低還款額之總額」減去「於36個月清還所有結欠之總額」。

註：

1. 創興銀行有限公司保留一切修訂上述收費之權利。
2. 須受創興信用卡持卡人合約 / 創興銀聯雙幣信用卡持卡人合約之條款及細則約束。

客戶服務熱線
Customer Services Hotline 3768 8888

網 址
Website **www.chbank.com**

越秀集團成員
A Member of Yuexiu Group



創興銀行有限公司

Chong Hing Bank Limited

創興信用卡資料概要(「概要」)

(2025 年 6 月 24 日起生效)

此乃信用卡產品。

此概要所提供的利息、費用及收費等資訊僅供參考，請參閱本行的「創興信用卡持卡人合約」、「創興銀聯雙幣信用卡持卡人合約」、「創興信用卡收費表」及「創興銀聯雙幣信用卡收費表」以了解詳情。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息收費	
購物簽賬利率	當您開立信用卡帳戶時，年息為 22.8% (萬事達鈦金卡及萬事達白金卡) / 32.16% (銀聯雙幣信用卡、VISA卡及其他萬事達卡)，而本行會不時作出檢討。
現金透支利率	當您開立信用卡帳戶時，年息為 22.8% (萬事達鈦金卡及萬事達白金卡) / 29.52% (銀聯雙幣信用卡、VISA卡及其他萬事達卡)，而本行會不時作出檢討。利息計算由有關貸款日期起，直至貸款金額清還之日為止。
購物簽賬實際年利率	當您開立賬戶時，購物簽賬實際年利率為 24.58% (萬事達鈦金卡及萬事達白金卡)之月息為1.9%) / 35.90% (銀聯雙幣信用卡、VISA卡及其他萬事達卡之月息為2.68%)，但會不時作出檢討。如果您在每月的到期還款日或之前支付全數欠款，我們將不會向您收取利息。否則，利息將按 (i) 自月結單日起尚未繳付之每日結欠(不論到期與否)之財務費用，直至月結單結欠中尚未繳付之款額全數清還為止；及 (ii) 新交易款額之財務費用，即使任何該等新交易款額尚未到期繳付，亦須由所有新交易於過賬當日起計算(現金貸款除外，其財務費用由貸款當日起計算)，直至有關信用卡賬戶之所有尚未繳付款額全數清還為止。
現金透支實際年利率	當你開立賬戶時，現金透支實際年利率為 27.03% (萬事達鈦金卡及萬事達白金卡)之月息為1.9%) / 35.97% (銀聯雙幣信用卡、VISA卡及其他萬事達卡之月息為2.46%)，但會不時作出檢討。利息計算由有關貸款日期起，直至貸款金額清還之日為止。
拖欠下的實際年利率	不適用
免息還款期	長達 56 天
最低還款額	信用卡利息及財務費用、銀行費用之全數金額(包括會員年費)及總交易結欠之 1% 的總和或最低港幣/人民幣五十元(以較高者為準)，但不會高於月結單結欠。

借定唔借?還得到先好借!

費用	
會員年費(以每張卡計) - 普通卡 - 金卡 / 鈦金卡 - 白金卡 - 鑽石卡	主卡 附屬卡 港幣300元 港幣150元 港幣550元 港幣275元 港幣1,500元 港幣750元 港幣1,800元 港幣900元
現金透支手續費 銀聯雙幣信用卡 人民幣卡賬戶 VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶	透支額的 4% 及另加人民幣20元 (最低為人民幣100元) 透支額的 4% 及另加港幣20元 (最低為港幣100元)
在港以外簽賬 / 港元以外貨幣簽賬 之交易費用	所有外幣交易(包括境外及本地之交易)/ 跨境港幣交易(包括於境外以港幣交易或於非香港結算之商戶以港幣交易，如網上商戶交易)乃根據VISA及萬事達卡於處理該賬目當日所採取之匯率折算為港幣(如適用)；該匯率再加入本銀行所收取之服務費用，詳細列明於以下(A)外幣交易手續費；及(B)以港幣支付外幣簽賬的有關費用。
(A) 外幣交易手續費 銀聯雙幣信用卡 VISA卡 / 萬事達卡	不適用 - 在香港及境外之外幣交易，收費將為簽賬額之 1.95% (如為境外簽賬，該收費已包括VISA / 萬事達卡所收取簽賬額1%-費用)
(B) 以港幣支付外幣簽賬的有關費用	客戶在外地消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。 不適用 - 在境外之港幣交易(包括於非香港結算之商戶以港幣交易，如網上商戶交易)，收費將為簽賬額之 1.95% (已包括VISA / 萬事達卡所收取簽賬額1%-費用)
銀聯雙幣信用卡 VISA卡 / 萬事達卡	

遲繳費用	
銀聯雙幣信用卡 人民幣卡賬戶	人民幣 280元 或最低還款額，以較低者為準
VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶	港幣 280元 或最低還款額，以較低者為準
超逾信用限額費用	
銀聯雙幣信用卡 人民幣卡賬戶	每期月結單人民幣 200元
VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶	每期月結單港幣 200元
退票 / 自動轉賬退回 手續費	
銀聯雙幣信用卡 人民幣卡賬戶	豁免
VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶	豁免
信用卡分期計劃	
銀聯雙幣信用卡 人民幣卡賬戶	不適用
VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶	本行提供信用卡分期計劃。每月手續費及實際 年利率會根據個別客戶的資格而有所不同。 請致電客戶服務熱線查詢有關詳情。 提早還款之行政費用為每計劃 港幣250元

繳付信用卡最低還款額的資料(只供參考)

創興信用卡客戶可根據以下例子，參考個別利息以最低還款額付款之有關資料。以下列表及數據只供參考，並不反映客戶之戶口實際狀況¹。

假設：

1) 購物簽賬之結欠：

2) 新簽賬項：

3) 年費及其他收費：

4) 於到期繳款日還款

港幣/人民幣20,000元

港幣/人民幣0元

港幣/人民幣0元

利息 ²	假設客戶沒有因此卡而產生額外費用，並每月繳付：	閣下清還結欠(港幣/人民幣20,000元)之時間約為：	閣下最後還款總額估計為：
年息 32.16%	最低還款額 ³	320 個月	港幣/人民幣72,539元
	港幣/人民幣873元	36 個月	港幣/人民幣31,401元 節省 = 港幣/人民幣41,138元 ⁴
年息 22.8%	最低還款額 ³	303 個月	港幣/人民幣56,564元
	港幣/人民幣773元	36 個月	港幣/人民幣27,797元 節省 = 港幣/人民幣28,767元 ⁴

註：

1. 如欲以適用於 閣下指定的年息和購物簽賬結欠計算以上資料，請使用本行網站www.chbank.com內的信用卡結欠還款計算機（於主頁點選「個人銀行」>「信用卡」>「信用卡結欠還款計算機」）。

2. 根據淨值法計算：逾期未繳購物簽賬之年息為32.16% (VISA卡、萬事達卡及銀聯雙幣信用卡之實際年利率為35.90%)，現金透支之年息為29.52% (VISA卡、萬事達卡及銀聯雙幣信用卡之實際年利率為35.97%)；逾期未繳購物簽賬之年息為22.8% (萬事達鈦金卡及萬事達白金卡)之實際年利率為24.58%)，現金透支之年息為22.8%(萬事達鈦金卡及萬事達白金卡)之實際年利率為27.03%)。

3. 每月之最低還款額將不相同。

4. 節省金額為「只繳付最低還款額之總額」減去「於36個月清還所有結欠之總額」。

• 創興銀行有限公司保留一切修訂上述收費之權利。

• 須受創興信用卡持卡人合約 / 創興銀聯雙幣信用卡持卡人合約之條款及細則約束。

• 此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

客戶服務熱線

Customer Services Hotline

3768 8888

網 址

Website

www.chbank.com

越秀集團成員

A Member of Yuexiu Group



創興銀行有限公司

Chong Hing Bank Limited

創興信用卡資料概要(「概要」)

(2025 年 6 月 30 日起生效)

此乃信用卡產品。

此概要所提供的利息、費用及收費等資訊僅供參考，請參閱本行的「創興信用卡持卡人合約」、「創興銀聯雙幣信用卡持卡人合約」、「創興信用卡收費表」及「創興銀聯雙幣信用卡收費表」以了解詳情。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息收費	
購物簽賬利率	當您開立信用卡帳戶時，年息為 27.6% (萬事達鈦金卡及萬事達白金卡) / 32.16% (銀聯雙幣信用卡、VISA卡及其他萬事達卡)，而本行會不時作出檢討。
現金透支利率	當您開立信用卡帳戶時，年息為 27.6% (萬事達鈦金卡及萬事達白金卡) / 29.52% (銀聯雙幣信用卡、VISA卡及其他萬事達卡)，而本行會不時作出檢討。利息計算由有關貸款日期起，直至貸款金額清還之日為止。
購物簽賬實際年利率	當您開立賬戶時，購物簽賬實際年利率為 30.29% (萬事達鈦金卡及萬事達白金卡)之月息為2.3%) / 35.90% (銀聯雙幣信用卡、VISA卡及其他萬事達卡之月息為2.68%)，但會不時作出檢討。如果您在每月的到期還款日或之前支付全數欠款，我們將不會向您收取利息。否則，利息將按 (i) 自月結單日起尚未繳付之每日結欠(不論到期與否)之財務費用，直至月結單結欠中尚未繳付之款額全數清還為止；及 (ii) 新交易款額之財務費用，即使任何該等新交易款額尚未到期繳付，亦須由所有新交易於過賬當日起計算(現金貸款除外，其財務費用由貸款當日起計算)，直至有關信用卡賬戶之所有尚未繳付款額全數清還為止。
現金透支實際年利率	當你開立賬戶時，現金透支實際年利率為 33.36% (萬事達鈦金卡及萬事達白金卡)之月息為2.3%) / 35.97% (銀聯雙幣信用卡、VISA卡及其他萬事達卡之月息為2.46%)，但會不時作出檢討。利息計算由有關貸款日期起，直至貸款金額清還之日為止。
拖欠下的實際年利率	不適用
免息還款期	長達 56 天
最低還款額	信用卡利息及財務費用、銀行費用之全數金額(包括會員年費)及總交易結欠之 1% 的總和或最低港幣/人民幣五十元(以較高者為準)，但不會高於月結單結欠。

借定唔借?還得到先好借!

費用	
會員年費(以每張卡計) - 普通卡 - 金卡 / 鈦金卡 - 白金卡 - 鑽石卡	主卡 附屬卡 港幣300元 港幣150元 港幣600元 港幣300元 港幣1,500元 港幣750元 港幣1,800元 港幣900元
現金透支手續費 銀聯雙幣信用卡 人民幣卡賬戶 VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶	透支額的 4% 及另加人民幣20元 (最低為人民幣100元) 透支額的 4% 及另加港幣20元 (最低為港幣100元)
在港以外簽賬 / 港元以外貨幣簽賬 之交易費用	所有外幣交易(包括境外及本地之交易)/跨境港幣交易(包括於境外以港幣交易或於非香港結算之商戶以港幣交易，如網上商戶交易)乃根據VISA及萬事達卡於處理該賬目當日所採取之匯率折算為港幣(如適用)；該匯率再加入本銀行所收取之服務費用，詳細列明於以下(A)外幣交易手續費；及(B)以港幣支付外幣簽賬的有關費用。
(A) 外幣交易手續費 銀聯雙幣信用卡 VISA卡 / 萬事達卡	不適用 - 在香港及境外之外幣交易，收費將為簽賬額之 1.95% (如為境外簽賬，該收費已包括VISA / 萬事達卡所收取簽賬額1%-費用)
(B) 以港幣支付外幣簽賬的有關費用	客戶在外地消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。 不適用 - 在境外之港幣交易(包括於非香港結算之商戶以港幣交易，如網上商戶交易)，收費將為簽賬額之 1.95% (已包括VISA / 萬事達卡所收取簽賬額1%-費用)
銀聯雙幣信用卡 VISA卡 / 萬事達卡	

遲繳費用	
銀聯雙幣信用卡 人民幣卡賬戶	人民幣 300元 或最低還款額，以較低者為準
VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶	港幣 300元 或最低還款額，以較低者為準
超逾信用限額費用	
銀聯雙幣信用卡 人民幣卡賬戶	每期月結單人民幣 200元
VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶	每期月結單港幣 200元
退票 / 自動轉賬退回手續費	(如已收取遲繳費用，於同一月結單之退票/ 自動轉賬退回手續費可獲豁免)
銀聯雙幣信用卡 人民幣卡賬戶	每筆人民幣 150元
VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶	每筆港幣 150元
信用卡分期計劃	
銀聯雙幣信用卡 人民幣卡賬戶	不適用
VISA卡 / 萬事達卡 / 銀聯雙幣信用卡 港幣卡賬戶	本行提供信用卡分期計劃。每月手續費及實際年利率會根據個別客戶的資格而有所不同。請致電客戶服務熱線查詢有關詳情。 提早還款之行政費用為每計劃港幣 250元

繳付信用卡最低還款額的資料(只供參考)

創興信用卡客戶可根據以下例子，參考個別利息以最低還款額付款之有關資料。以下列表及數據只供參考，並不反映客戶之戶口實際狀況¹。

假設：

1) 購物簽賬之結欠：

港幣/人民幣20,000元

2) 新簽賬項：

港幣/人民幣0元

3) 年費及其他收費：

港幣/人民幣0元

4) 於到期繳款日還款

利息 ²	假設客戶沒有因此卡而產生額外費用，並每月繳付：	閣下清還結欠(港幣/人民幣20,000元)之時間約為：	閣下最後還款總額估計為：
年息 32.16%	最低還款額 ³	320 個月	港幣/人民幣72,539元
	港幣/人民幣873元	36 個月	港幣/人民幣31,401元 節省 = 港幣/人民幣41,138元 ⁴
年息 27.6%	最低還款額 ³	312 個月	港幣/人民幣64,708元
	港幣/人民幣823元	36 個月	港幣/人民幣29,627元 節省 = 港幣/人民幣35,081元 ⁴

註：

1. 如欲以適用於 閣下指定的年息和購物簽賬結欠計算以上資料，請使用本行網站www.chbank.com內的信用卡結欠還款計算機（於主頁點選「個人銀行」>「信用卡」>「信用卡結欠還款計算機」）。

2. 根據淨值法計算：逾期未繳購物簽賬之年息為32.16% (VISA卡、萬事達卡及銀聯雙幣信用卡之實際年利率為35.90%)，現金透支之年息為29.52% (VISA卡、萬事達卡及銀聯雙幣信用卡之實際年利率為35.97%)；逾期未繳購物簽賬之年息為27.6% (萬事達鈦金卡及萬事達白金卡)之實際年利率為30.29%)，現金透支之年息為27.6%(萬事達鈦金卡及萬事達白金卡)之實際年利率為33.36%)。

3. 每月之最低還款額將不相同。

4. 節省金額為「只繳付最低還款額之總額」減去「於36個月清還所有結欠之總額」。

• 創興銀行有限公司保留一切修訂上述收費之權利。

• 須受創興信用卡持卡人合約 / 創興銀聯雙幣信用卡持卡人合約之條款及細則約束。

• 此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

客戶服務熱線
Customer Services Hotline **3768 8888**

網 址
Website **www.chbank.com**

越秀集團成員
A Member of Yuexiu Group

創興信用卡/創興銀聯信用卡持卡人合約(統稱「合約」)之主要章則及條款

持卡人使用信用卡受創興銀行有限公司(「本行」)不時修訂和補充之合約條款及條件所約束。受限於及不影響合約之前提下,本行特別提示客戶及/或持卡人留意合約中可對他們構成重大債務或責任(包括以下)的主要章則及條款。如(i)合約條款及條件和(ii)以下的主要章則及條款之間有任何歧異,概以前者(i)為準。

除另行訂明外,以下的主要章則及條款中的詞彙具合約所賦的相同釋義。

1. 持卡人在收到本行之信用卡後,必須立即於信用卡上本行所指定之空白位置簽署。
2. 持卡人在所有時候須就信用卡及私人密碼之妥善保管及保存負全責,並使信用卡在其控制下安全無虞,私人密碼得以妥為保管及保密(其風險由持卡人承擔)。倘持卡人因欺詐或嚴重疏忽或因持卡人未能作出適當之步驟保管信用卡及/或私人密碼,或未能於發現信用卡遺失或被竊、或私人密碼被任何未獲授權人士知道後在切實可行的合理時間內盡快向本行報失、報被竊或被未經授權使用,則持卡人須全數補償本行所出現或蒙受之所有損失及/或其他負債或損害。
3. 倘持卡人於最後還款日期尚未繳付月結單所列明之最低還款額,本行將按收費表內列明之收費基準收取遲繳費用。
4. 持卡人一旦接獲本行通知其信用卡賬戶已超逾信用限額,不論於任何時間發生,亦不論本行是否已就此作出要求,持卡人必須立即向本行繳付超出信用限額之款額。本行可就超過信用限額的每個月結單收取收費表內列明的超逾信用限額費用。持卡人可透過由本行所提供的渠道選擇拒絕接受超逾信用限額授信安排。然而,此項選擇拒絕接受功能不適用於八達通自動增值服務、不需授權而批出之交易、外匯兌換及非本行所能控制的任何其他交易,而持卡人須按上文所述,立即繳付由此等交易所產生的任何款額。
5. 倘持卡人違反合約之條款,本行有權終止合約,即使本行及持卡人先前有任何相反之協議或安排,持卡人須應要求向本行清還因持卡人使用信用卡而合理地引致之所有損失、損害、合理費用及開支(包括合約所載之法律費用及收債人費用)。
6. 本行保留其絕對酌情權終止、取消、暫時終止、撤回或撤銷信用卡之任何使用及因此而提供之任何服務或不批准任何交易(包括銀行交易及證券買賣交易),不論有否事先發出通知或給予理由。本行概不負責持卡人因該等終止、取消、暫時終止或不批准而直接或間接引致之任何性質之損失或損害,及在此情況下,持卡人須按要求將信用卡交回本行。
7. 若持卡人並無作出任何欺詐或嚴重疏忽行為,並在發現信用卡遺失、被竊或被未經授權使用或私人密碼被其他人知道後,在切實可行的合理情況下盡快通知本行,則持卡人對信用卡遺失、被竊或被未經授權使用所負責任,將不會超過港幣 500 元。
8. 持卡人不可將信用卡、信用卡賬戶及本行之其他服務用作或涉及賭博或其他在任何適用法律下屬違法之交易作付款及本行保留權利拒絕處理或支付任何涉及或任何懷疑涉及賭博或非法活動之交易。
9. 以外幣進行交易的匯率計算方法:

Visa/萬事達卡

倘若交易涉及在香港以外之簽賬及/或港元以外之貨幣,本行將以相等於該交易額的港元款額(按本行參考Visa、萬事達卡及/或其他中介人或服務供應商於折算當日釐定的匯率),加上本行訂定的徵費、連同Visa、萬事達卡及/或其他中介人或服務供應商向本行收取的交易費用(如適用者)計算。

銀聯雙幣信用卡

倘若交易涉及在香港以外(不包括中國)之簽賬及/或港幣或人民幣以外之貨幣,本行將以相等於該交易額的港幣款額(按本行參考銀聯及/或其他中介人或服務供應商於折算當日釐定的匯率)計算。

10. 持卡人必須審閱月結單,在無任何明顯的錯誤的情況下,在所有目的而言被視作持卡人接受月結單為準確無誤,但持卡人於月結單發出日 60 日內以書面通知本行任何指稱錯誤或未獲授權之交易或本行通知持卡人有關錯誤則除外。
11. 本行可於毋須預先通知的情況下,隨時將持卡人有關其銀行賬戶的任合結存予以抵銷或轉賬,以清還或支付持卡人信用卡賬戶項下尚欠本行之所有款額。
12. 主卡持卡人須對按合約項下有關信用卡賬戶所欠之所有款項(包括由合約項下任何附屬卡)承擔責任,但附屬卡持卡人只須就該附屬卡持卡人或其附屬卡所進行、產生或被當作進行或產生有關信用卡賬戶之所有欠款承擔責任。
13. 儘管合約有任何規定,持卡人須應本行不時及於任何時間之要求,全數清償合約項下所有尚欠本行之款項。
14. 持卡人確認及同意本行可委任代收債項代理及/或機構收取根據合約持卡人所欠本行之任何款項。持卡人茲同意向本行就其因追收或擬追收根據合約持卡人應付之任何款項或因強制執行合約之任何條款及條件而合理地產生之任何及所有合理金額之費用及開支(包括法律及收債人費用及開支)向本行作出賠償及彌償。
15. 本行保留隨時修訂及補充本合約條款之權利,包括(但不限於)收費表列明之任何收費或費用之收費基準(包括收費表中實際年利率的增加)以及付款方法。倘持卡人不接納合約條款之修訂或補增,持卡人須於本行訂定之修訂生效日期之前以書面通知本行終止信用卡賬戶及信用卡之使用,並將信用卡交還本行。

如中、英文版本有任何歧異,概以英文版本為準。

收集個人資料聲明

創興銀行有限公司(下稱「本行」)
依據個人資料(私隱)條例(下稱「條例」)
致客戶及其他人士通知書

1. 客戶及其他人士(包括申請人、法人團體管理人員、為銀行信貸提供抵押或擔保的人士及其他個別人士)(統稱「資料當事人」)需不時向本行提供有關開立或延續銀行賬戶及/或建立或延續銀行信貸及/或提供銀行、金融(其定義包括但不限於信用卡、信託、證券及/或投資服務)及/或保險服務,或遵守任何法律或監管或其他機關發出的指引或要求的資料。
2. 資料當事人需不時於本行要求下提供個人資料。若未能向本行提供該等資料可能會導致本行無法開立或延續賬戶、建立或延續銀行信貸及/或提供銀行、金融及/或保險服務。
3. 本行會在一般銀行日常業務運作過程中,例如,當資料當事人發出支票、存入款項、申請或使用本行之銀行服務或設施,或以其他方式進行作為本行所提供服務一部分的交易時,向資料當事人收集個人資料。本行亦會向第三方(包括資料當事人因本行產品及服務的推廣以及申請本行產品及服務而接觸的第三方服務供應商)收集與資料當事人有關的資料(包括從獲核准加入多家個人信貸資料服務機構模式的信貸資料服務機構(以下簡稱「信貸資料服務機構」)接收個人資料)。
4. 本行擬將從資料當事人收集所得的個人資料作下列用途:
 - (a) 考慮、評估及處理資料當事人對本行之銀行、金融或保險服務之任何申請;
 - (b) 在日常運作中向資料當事人提供銀行、金融及/或保險服務及信貸;
 - (c) 在資料當事人申請信貸時及/或每年進行一次或以上的定期或特別審查時進行的信貸調查;
 - (d) 編制及維持本行的信貸評分及其他風險模式;
 - (e) 協助其他在香港獲核准加入多家個人信貸資料服務機構模式的信貸提供者(以下簡稱「信貸提供者」)進行信用檢查及追討欠債;
 - (f) 確保資料當事人持續維持可靠信用;
 - (g) 設計銀行、金融及/或保險服務及產品供資料當事人使用;
 - (h) 推廣服務、產品及其他計劃(詳情請參閱下文第8段);

- (i) 確定資料當事人所欠或被結欠的款額;
 - (j) 行使本行之權利,包括但不限於向資料當事人追討欠款及為資料當事人的責任提供抵押或擔保;
 - (k) 履行根據下列在香港特別行政區管轄權以內及/或以外不論現在及將來存在並不時適用於本行、其任何控股公司、任何該等控股公司的子公司、本行的控權人(該詞釋義見香港法例第155章銀行業條例)、其子公司及/或本行的任何分行及辦事處的或被期望需遵守的關於披露及使用資料的任何規定:
 - (i) 對其具法律約束力或適用的任何法律(如《稅務條例》及其條文,包括有關自動交換財務賬戶資料的條文);
 - (ii) 任何由具有管轄權的法院或審裁處所作出之任何命令/判決;
 - (iii) 任何本地或外地法律、監管、稅務、政府、執法或其他機關,或金融服務供應者的自律監管或行業組織或協會的任何指引或指導(如由稅務局所發出或提供包括有關自動交換財務賬戶資料的指引或指導);及
 - (iv) 由法律、監管、稅務、政府、執法或其他機關,或金融服務供應者的自律監管或行業組織或協會現在或將來所訂立的任何合約或其他承諾;
 - (l) 遵守在香港特別行政區管轄權以內或以外為針對制裁、阻止、偵查、調查及/或檢控清洗黑錢、恐怖分子融資活動或其他非法活動而訂定有關披露或使用資訊及資料的任何義務、要求、規定、政策、程序、措施或安排;
 - (m) 為使本行的實際或擬受讓人或有關本行就資料當事人所擁有之權利的參與人士或從屬參與人士得以就預期所作的轉讓、參與或從屬參與為對象的交易能夠進行評估;及
 - (n) 與上述有關之任何用途。
5. 本行會對其持有的與資料當事人有關的個人資料保密,但本行可能會把該等資料提供或轉移給下述在香港特別行政區以內或以外的各類人士作上文第4段列出的任何用途或在下文指定的其他用途:
 - (a) 本行的主管人員、僱員及/或代理人;
 - (b) 就本行業務運作向本行提供行政、電訊、電腦、付款、或證券結算或其他服務的任何代理人、承辦商或第三方服務提供者;
 - (c) 任何對資料當事人的責任提供擔保的實際或建議擔保人;

- (d) 付款銀行向發票人提供付訖支票的副本(其中可能包含有關收款人的資料);
 - (e) 資料當事人因申請本行產品及服務而選擇接觸的第三方服務供應商;
 - (f) 信貸資料服務機構(包括信貸資料服務機構所使用的任何中央資料庫之經營者),及在信貸違約時,提供予收賬代理機構;
 - (g) 根據在香港特別行政區管轄權以內及/或以外不論現在及將來存在並不時適用於本行、其任何控股公司、任何該等控股公司的子公司、本行的控權人(該詞釋義見香港法例第155章銀行業條例)、其子公司及/或本行的任何分行及辦事處的任何法律、任何法庭命令或任何本地或外地的法律、監管、稅務、政府、執法或其他機關,或金融服務供應者的自律監管或行業組織或協會的任何指引及/或其訂立的任何合約或其他承諾而本行或其任何分行及辦事處被規定或被期望需向其作出披露的任何人士;
 - (h) 本行任何實際或擬受讓人或有關本行就資料當事人所擁有之權利的參與人士或從屬參與人士或承讓人;及
 - (i)
 - (i) 提供銀行、金融及/或保險服務的本行集團成員公司及附屬公司;
 - (ii) 任何控股公司、任何該等控股公司的子公司、本行的控權人(該詞釋義見香港法例第155章銀行業條例),其可能被要求提交資料予任何本地監管機構,使該等控股公司、該等控股公司的子公司、及/或本行的控權人可遵從該等要求及履行其依照相關法律之法定責任,包括但不限於銀行業條例;
 - (iii) 第三方金融機構、商業併購公司、保險公司、信用卡公司、證券及投資服務供應者;
 - (iv) 提供相關服務、產品及/或計劃的第三方獎勵、忠誠、品牌合作和優惠計劃的提供者;
 - (v) 提供相關服務、產品及/或計劃的本行及本行集團成員公司的品牌合作夥伴;
 - (vi) 慈善或非牟利機構;及
 - (vii) 由本行聘用推廣下文第8段詳細列明的服務、產品及其他服務的外部服務供應者(包括但不限於郵寄公司、電訊公司、電話銷售和直接銷售代理、電話中心、資料處理公司和資訊科技公司)。
6. 在不抵觸第4段的前提下,本行可查閱任何信貸資料服務機構的數據庫,以便不時進行信貸覆核。特別是,本行可查閱任何信貸資料服務機構持有的資料當事人之信貸資料及/或從該等信貸資料服務機構取得資料當事人的信貸報告,以便覆核其已批出予資料當事人之信貸融通,而該等覆核可能牽涉本行對任何下列事項的考慮:

- (a) 增加信貸金額；
- (b) 削減信貸金額（包括取消信貸或減少信貸融通金額）；或
- (c) 為資料當事人制定或實施債務安排計劃。

7. 就資料當事人（不論以借款人、按揭人或擔保人身分，以及不論以資料當事人本人單名或與其他人士聯名方式）於 2011 年 4 月 1 日當日或以後申請的按揭有關的資料，本行可能會把下列與資料當事人有關的資料（包括不時更新的任何下列資料）以本行及 / 或代理人的名義提供予信貸資料服務機構：

- (a) 全名；
- (b) 就每宗按揭的身分（即作為借款人、按揭人或擔保人，及以資料當事人本人單名或與其他人士聯名方式）；
- (c) 香港身份證號碼或旅遊證件號碼；
- (d) 出生日期；
- (e) 通訊地址；
- (f) 就每宗按揭的按揭賬戶號碼；
- (g) 就每宗按揭的信貸種類；
- (h) 就每宗按揭的按揭賬戶狀況（如有效、已結束、已撇賬（因破產令導致除外）、因破產令導致已撇賬）；及
- (i) 如有的話，就每宗按揭的按揭賬戶的結束日期。

信貸資料服務機構將使用上述由本行提供的資料統計資料當事人分別以借款人、按揭人或擔保人身分，及以資料當事人本人單名或與其他人士聯名方式不時於信貸提供者持有的按揭宗數，並存於信貸資料服務機構的個人信貸資料庫內供信貸提供者共用，本行在有需要時可不時取覽該等資料（須受根據條例核准及發出的個人信貸資料實務守則的規定所限）。

8. 在直接促銷中使用資料

本行擬把資料當事人的資料用於直接促銷，而本行須收到該資料當事人對該擬進行的使用的同意（包括表示不反對），否則不得如此使用該資料。敬請注意：

- (a) 本行可能把本行不時持有的資料當事人姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據用於直接促銷；
- (b) 下列類別的服務、產品及 / 或計劃可能用作促銷：
 - (i) 銀行、金融、保險、信用卡及相關服務及產品；
 - (ii) 獎賞、忠誠、品牌合作及優惠計劃及相關服務及產品；

- (iii) 本行品牌合作夥伴以及本行的集團成員公司提供的服務、產品及 / 或計劃；及
- (iv) 為慈善或非牟利用途的捐款及捐贈；

(c) 此外，本行亦擬將上文第 8 (a) 段所述的資料提供予下列類別的機構以供其作上文第 8 (b) 段所述的服務、產品及 / 或計劃的直接促銷，而本行須收到該資料當事人對擬進行的提供的同意（包括表示不反對），否則不得如此提供該資料：

- (i) 提供銀行、金融及 / 或保險服務的本行集團成員公司及附屬公司；
- (ii) 第三方金融機構、保險公司、信用卡公司、證券及投資服務供應者；
- (iii) 提供相關服務、產品及 / 或計劃的第三方獎賞、忠誠、品牌合作及優惠計劃供應者；
- (iv) 提供相關服務、產品及 / 或計劃的本行及本行集團成員公司的品牌合作夥伴；及
- (v) 慈善或非牟利機構。

如資料當事人不希望本行使用其資料及 / 或將其資料提供予其他人士作上述直接促銷用途，資料當事人可隨時通知本行的資料保障主任，本行其後將停止使用及 / 或提供其個人資料給第三方作直接促銷，以行使其選擇拒絕促銷之權利，此安排並不收取任何費用。（如欲拒絕直接促銷，請填妥及交回本行拒絕促銷表格，該表格可從本行網站 www.chbank.com 或本行任何分行取得。）

9. 使用本行應用程式介面（「API」）向資料當事人的第三方服務供應商轉移個人資料

本行可根據資料當事人向本行或資料當事人使用之第三方服務供應商所發出的指示，使用本行的 API 向第三方服務供應商轉移資料當事人的資料，以作本行或第三方服務供應商通知資料當事人的用途及 / 或資料當事人根據條例所同意的用途。

10. 根據及按照條例及《個人信貸資料實務守則》中的條款，資料當事人有權：

- (a) 查核本行是否持有他 / 她的資料；
- (b) 要求查閱該等資料；
- (c) 要求本行更正任何有關他 / 她的不準確資料；
- (d) 查明本行對於資料的政策及實務及獲告知本行持有的個人資料的種類；

- (e) 要求本行告知本行向信貸資料服務機構或收賬代理公司例行披露的資料類別，及獲取本行向上述機構所提供的進一步資料，藉以要求查閱及 / 或更正向有關信貸資料服務機構或收賬代理公司所披露的資料；及

(f) 就本行向信貸資料服務機構提供的任何賬戶資料（為免生疑問，包括任何賬戶還款資料），於全數清還欠賬而結束賬戶時，指示本行要求信貸資料服務機構自其資料庫中刪除該等賬戶資料，但指示須於賬戶結束後五年內提出及於緊接結束賬戶前五年內沒有關於賬戶的任何拖欠為期超過 60 天的欠款。賬戶還款資料包括上次到期的還款額、上次報告期間（即緊接本行上次向信貸資料服務機構提供賬戶資料前不超過 31 天的期間）所作還款額、剩餘可用信貸額或未償還餘額及欠款資料（即過期欠款額及逾期還款日數、清還過期欠款的日期，及最終清還拖欠為期超過 60 天的欠款的日期（如有））。

11. 如出現關於賬戶的任何拖欠還款情況，除非拖欠金額在自拖欠日期起計 60 天屆滿前全數清還或已撇賬（因破產令導致撇賬除外），否則信貸資料服務機構可保留賬戶還款資料（如上文第 10 (f) 段所述），直至自最終清還該拖欠還款日期起計滿五年為止。

12. 如資料當事人因被頒布破產令而導致任何賬戶金額被撇賬，不論賬戶還款資料（如上文第 10 (f) 段所述）有否顯示任何拖欠為期超過 60 天的還款，信貸資料服務機構可保留賬戶還款資料，直至自最終清還該拖欠還款日期起計滿五年為止，或自資料當事人提出證據通知信貸資料服務機構其已獲解除破產令日期起計滿五年為止，以較早出現的情況為準。

13. 根據條例的條款，本行有權就處理任何查閱資料的要求收取合理費用。

14. 任何關於查閱或更正資料，或索取關於本行的政策及實務及所持有資料種類的要求，應向下列本行主任提出：

資料保障主任
創興銀行有限公司
香港郵政總局信箱 2535 號
電話：3768 6888
傳真：3768 1688
電郵：dpo@chbank.com

15. 在考慮任何信貸申請時，本行可能已經從信貸資料服務機構獲得資料當事人的信用報告。若資料當事人有意索取有關報告，本行將應其要求提供有關信貸資料服務機構的聯絡資料。

16. 本聲明不會限制資料當事人在條例下所享有的權利。

二零二二年十月

（如本聲明之中、英文版本有任何歧異，概以英文版本為準。）
越秀集團成員

Applicants should keep this document for future reference.

Annual Fee Waiver:

Chong Hing UnionPay Dual Currency Diamond Card, Visa Platinum Card and Platinum Mastercard cardholders can enjoy first 3-year annual fee waiver.

General Terms and Conditions:

1. Welcome gifts for principal cardholders are only applicable to applicants not holding any personal credit card issued by Chong Hing Bank Limited (the "Bank") (including co-branded cards) in the past 12 months.
2. Each principal card applicant is entitled to the welcome gift for not more than once upon card issuance.
3. Once the welcome gift has been selected, cardholders cannot alter the selection or exchange the gift.
4. If the principal cardholder cancels the card within 13 months from the date of card issuance, the Bank reserves the right to debit the cost of the welcome gift from the cardholder's credit card account without any notice.
5. Cash rebate can be used for credit card purchases only. Cash rebate cannot be used to settle any previous outstanding balance or redeemed as cash and are non-transferable.
6. The Eligible Spending in the HKD card and RMB card accounts of Chong Hing UnionPay Dual Currency Diamond Credit Card of cardholders during the Spending Period will be combined for calculation.
7. Transactions with Chong Hing UnionPay Dual Currency Diamond Credit Cards throughout Mainland China in real estate, automobiles, fuels, wholesale, grocery stores and supermarkets, household appliance shops, air tickets and transportation, hospital payments or school fees, government and government-related services fees, donations to charitable and social service organisations, and other transactions or spendings related to the above mentioned spending categories are not entitled to reward. The Bank reserves the right to change the above designated spending categories from time to time without any notice.
8. All fraudulent, unauthorised, cancelled or refunded transactions will not be regarded as eligible transactions under this programme, and will not be eligible to any reward.
9. In case of any disputes, the Bank reserves the right to request the cardholders to provide original transaction records and/or other relevant documents during or after the Spending Period for verification purpose. Such documents submitted to the Bank will not be returned.
10. To receive the reward, the cardholder's credit card account shall remain valid and in good credit standing when the reward is granted and posted thereto by the Bank, otherwise such reward shall be deemed as waived and forfeited automatically without any notice.
11. The reward granted under this programme cannot be used in conjunction with any other promotion programmes of the Bank, except the "Cash Rebate" Spending Reward Scheme and the "Point-to-Gift" Spending Reward Scheme.
12. 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 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 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 relevant the Cardholder Agreements and Account Terms.
13. 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 programme, relevant reward or these terms and conditions. The customers and participants of this 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 at the Bank's website.
14. The Bank reserves the right to change the terms and conditions of the promotion from time to time without any notice. The relevant amendment will be available for reference at the Bank's local branches or in its website.
15. The Bank reserves the right of final decision in case of disputes.

Welcome Gifts Terms and Conditions:

HK\$500 Cash Rebate (Exclusive for Exceed Banking/ Go Banking/ the Southbound Scheme Customers)

1. The customer must be a customer of the Bank's Exceed Banking/ Go Banking/the Southbound Scheme and successfully apply for one Chong Hing UnionPay Dual Currency Diamond Credit Card/Chong Hing Platinum Visa Card or Platinum Mastercard ("Designated Chong Hing Credit Card") via the application form of this promotion to enjoy the welcome reward.
2. Cardholders who have accumulated HKD/RMB8,000 or above posted retail spending[^] or HK\$4,000 eWallet spending[#] in the first 2 months (card issuing month inclusive) after card issuance ("Spending Period") are eligible for HK\$500 Cash Rebate as the welcome reward. HKD and RMB spendings will be combined for accumulated transactions amount calculation; every RMB1 spending will be calculated as HK\$1.

- [^] The accumulated spending(s) is counted according to the date of transaction(s) and excludes tax payments, Octopus Automatic Add-Value reloads, casino transactions, Chong Hing Bank online bill payment, all installment payments, credit card annual fees, interest/finance/service charges, late payment charges, falsified transactions/cancelled/indemnified/refunded/returned transactions, transactions at charitable organisations and other transactions designated by the Bank from time to time.
- [#] During the Spending Period, Cardholders must add the designated Chong Hing Credit Card into the designated eWallets (including AlipayHK, WeChat Pay HK and UnionPay App) for top-up/payment/transfer transactions ("Eligible eWallet Spending") and accumulated the Eligible eWallet Spending during the Spending Period.
3. When cardholder performs top-up or transfer in individual eWallet, a handling fee may be incurred which will be charged by the relevant service provider, and the cost shall be borne by the cardholder. For details of the handling fees, please check with the relevant service provider.
 4. The Bank will determine the eligibility of the cardholder who is entitled under this programme to enjoy the extra reward and the extra reward to be granted based on the Bank's transaction records. If there are any discrepancies between the Bank's records and the cardholder's transaction records, the Bank's records shall prevail (save for manifest error, negligence or fraud of the Bank). All transactions shall be based on the transaction dates and have to be completed during the Spending Period.
 5. Eligible spending under the supplementary card will be deemed as the spending under the principal card for calculation of the rewards redemption.
 6. The relevant welcome reward will be credited to the principal cardholder's account after 2 months upon the end of the Spending Period and will be shown in the card statement.

HK\$800 Cash Rebate (Exclusive for Professional Customers and Top Talent Customers)

1. The customer must be a customer of Professional Customers and Top Talent Customers and successfully apply for one Chong Hing UnionPay Dual Currency Diamond Credit Card/Chong Hing Platinum Visa Card or Platinum Mastercard ("Designated Chong Hing Credit Card") via the application form of this promotion to enjoy the welcome reward.
 2. Cardholders who have accumulated HKD/RMB8,000 or above posted retail spending[^] or HK\$4,000 eWallet spending[#] in the first 2 months (card issuing month inclusive) after card issuance ("Spending Period") are eligible for HK\$800 Cash Rebate as the welcome reward. HKD and RMB spendings will be combined for accumulated transactions amount calculation; every RMB1 spending will be calculated as HK\$1.
- [^] The accumulated spending(s) is counted according to the date of transaction(s) and excludes tax payments, Octopus Automatic Add-Value reloads, casino transactions, Chong Hing Bank online bill payment, all installment payments, credit card annual fees, interest/finance/service charges, late payment charges, falsified transactions/cancelled/indemnified/refunded/returned transactions, transactions at charitable organisations and other transactions designated by the Bank from time to time.
- [#] During the Spending Period, Cardholders must add the designated Chong Hing Credit Card into the designated eWallets (including AlipayHK, WeChat Pay HK and UnionPay App) for top-up/payment/transfer transactions ("Eligible eWallet Spending") and accumulated the Eligible eWallet Spending during the Spending Period.
3. When cardholder performs top-up or transfer in individual eWallet, a handling fee may be incurred which will be charged by the relevant service provider, and the cost shall be borne by the cardholder. For details of the handling fees, please check with the relevant service provider.
 4. The Bank will determine the eligibility of the cardholder who is entitled under this programme to enjoy the extra reward and the extra reward to be granted based on the Bank's transaction records. If there are any discrepancies between the Bank's records and the cardholder's transaction records, the Bank's records shall prevail (save for manifest error, negligence or fraud of the Bank). All transactions shall be based on the transaction dates and have to be completed during the Spending Period.
 5. Eligible spending under the supplementary card will be deemed as the spending under the principal card for calculation of the rewards redemption.
 6. The relevant welcome reward will be credited to the principal cardholder's account after 2 months upon the end of the Spending Period and will be shown in the card statement.

40,000 'Point-to-Gift' Bonus Points (Other Customers)

1. Principal cardholders who have accumulated retail spending(s) and/or cash advance(s)[^] of HKD/CNY4,000 or above with the new Card in the first 3 months (card issuing month inclusive) after card issuance ("Spending Period") are eligible for the '40,000 "Point-to-Gift" Bonus Points' as the welcome gift.
- [^]The accumulated retail spending(s) and/or cash advance(s) are counted according to the date of transaction(s). Eligible transactions exclude tax payments, Octopus Automatic Add-Value reloads, casino transactions, online bill payments, purchase and/or reload of stored value cards or eWallets, all installment payments, transactions without sales slips, credit card annual fees, interest/finance/service charges, late payment charges, falsified

transactions, cancelled/ indemnified/refunded/returned transactions, transactions at charitable organisations and other transactions designated by the Bank from time to time.

2. The relevant bonus points will be credited to the principal cardholder's account after 2 months upon the end of the Spending Period and will be shown in the card statement.

17 April 2025

Dear Customer,

**Notice of Amendments to Chong Hing Credit Card Key Facts Statement,
Chong Hing Credit Card Charges Table and
Chong Hing UnionPay Dual Currency Credit Card Charges Table**

With effect from 24 June 2025, Chong Hing Credit Card Key Facts Statement (“KFS”) of Chong Hing Bank Limited (the “Bank”) will be updated. The relevant new / revised contents are as follows:

New / Revised Items	New / Revised Contents
1. Product Disclaimer	This product is a credit card. This KFS provides you with indicative information about interest, fees and charges of this product but please refer to Chong Hing Credit Card Cardholder Agreement, Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement, Chong Hing Credit Card Charges Table and Chong Hing UnionPay Dual Currency Credit Card Charges Table of the Bank for details. 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.
2. Interest Rate for Retail Purchase	22.8% per annum for Mastercards (Titanium / Platinum) / 32.16% per annum for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards when you open your account and it will be reviewed from time to time.
3. Interest Rate for Cash Advance	22.8% per annum for Mastercards (Titanium / Platinum) / 29.52% per annum for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the respective dates of advance until the date of repayment of the advanced amount(s).
4. Remark	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.
5. Other Adaptive Amendments	Adaptive amendments to the product name of credit cards and the layout of KFS.

With effect from 30 June 2025, Chong Hing Credit Card Key Facts Statement (“KFS”), Chong Hing Credit Card Charges Table and Chong Hing UnionPay Dual Currency Credit Card Charges Table of the Bank will be amended. The relevant amendments are as follows:

Revised Items	Existing Charges	Revised Charges
1. Annual Membership Fee (Applicable to Chong Hing VISA Gold Card / Chong Hing Titanium Mastercard / Chong Hing UnionPay Dual Currency Gold Credit Card) (Personal card)		
• Principal / Supplementary	HK\$550 per card / HK\$275 per card	HK\$600 per card / HK\$300 per card

Revised Items		Existing Charges	Revised Charges
2. Finance Charges (Applicable to Chong Hing Titanium Mastercard / Chong Hing Platinum Mastercard) (Personal Card)			
• Interest Rate for Retail Purchase [#] (Name before amendment: Interest on unsettled Retail Purchase)	Per annum	22.8%	27.6%
	Annualised percentage rate*	24.58%	30.29%
• Interest Rate for Cash Advance (Name before amendment: Interest on Cash Advance)	Per annum	22.8%	27.6%
	Annualised percentage rate*	27.03%	33.36%
The following Items are applicable to all Chong Hing credit cards (including co-branded credit cards) (Personal card)			
3. Late Payment Charge			
• VISA Card / Mastercard / UnionPay Dual Currency Credit Card (HKD Card Account)		HK\$280 or the amount of minimum payment, whichever is lower	HK\$300 or the amount of minimum payment, whichever is lower
• UnionPay Dual Currency Credit Card (CNY Card Account)		CNY280 or the amount of minimum payment, whichever is lower	CNY300 or the amount of minimum payment, whichever is lower
4. Replacement Card Fee		HK\$100 per card	HK\$120 per card
5. Statement Copy Retrieval Fee		HK\$50 per set	HK\$55 per set
6. Credit Balance Withdrawal by Transfer (Transfer to Chong Hing Bank Account Only)		1% of transfer amount each transaction	1% of transfer amount each transaction or HK\$100 per transaction, whichever is higher
7. Dispute Transaction Handling Fee [^]		HK\$100 per dispute transaction	HK\$150 per dispute transaction
8. Returned Cheque / Rejected Autopay Charge (Returned Cheque / Rejected Autopay Charge will be waived if Late Payment Charge is levied on the same statement)			
• VISA Card / Mastercard / UnionPay Dual Currency Credit Card (HKD Card Account)		Waived	HK\$150 per transaction
• UnionPay Dual Currency Credit Card (CNY Card Account)			CNY150 per transaction

[#] Add the explanation of Interest Rate for Retail Purchase in Chong Hing Credit Card Charges Table and Chong Hing UnionPay Dual Currency Credit Card Charges Table at the same time: The Bank will not charge customers interest if customers pay his/her balance in full by the due date each month. Otherwise, interest will be charged on (i) the daily unpaid balance (whether due or not) from the statement date until the outstanding amount of the statement balance is repaid in full; and (ii) the amount of all new transactions (other than cash advance, in which case the finance charge is calculated from the date of advance) from the date of respective posting dates of the new transactions, notwithstanding that any such new transactions amounts are not due for payment, until all outstanding balance in respect of the card account is settled in full.

- * The APR is calculated based on the requirement of the Code of Banking Practice. APR is a reference rate which expresses the fees and charges of respective products as an annualised rate.
- ^ If the investigation result shows that the transaction(s) is/are proved to have been authorised and performed by the cardholder, the Bank will charge a Dispute Transaction Handling Fee.

Please note that all the above-mentioned amendments shall be binding on you if you continue to use or retain the Bank's credit card(s) on or after the aforementioned respective effective dates. If you do not accept the above amendments, the Bank will not be able to continue to provide these credit card services to you, please contact the Bank¹ before the aforementioned respective effective dates. If you need a copy of the amended KFS, Chong Hing Credit Card Charges Table and Chong Hing UnionPay Dual Currency Credit Card Charges Table, you can obtain it at any branch of the Bank¹ in Hong Kong or visit or download² from the Bank's website from 24 April 2025. For any enquiries on the above amendments, please contact any branch of the Bank or call our 24-hour Credit Card Customer Services Hotline at (852) 3768 8888.

¹ Contact the Bank / Branch of the Bank	the Bank's website > About Us > Branches and Service Centres
² Visit and download	the Bank's website > Personal Banking > Useful Information > Form Download >
1. Chong Hing Credit Card Key Facts Statement	1. Other Credit Card Forms > Chong Hing Credit Card Key Facts Statement
2. Credit Card Charges Table	2. VISA and Mastercard Credit Cards > Credit Card Charges Table
3. Chong Hing UnionPay Dual Currency Credit Card Charges Table	3. Chong Hing UnionPay Dual Currency Credit Card > Chong Hing UnionPay Dual Currency Credit Card Charges Table

Yours faithfully,
Chong Hing Bank Limited

In case of any inconsistencies between the English and Chinese versions of this Notice, the English version shall prevail.

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

Chong Hing Credit Card Key Facts Statement

(Effective from 28 September 2023)

Interest Rates and Interest Charges	
Annualised Percentage Rate (APR) for Retail Purchase	24.58% (monthly rate at 1.9% for Mastercards (Titanium / Platinum)) / 35.90% (monthly rate at 2.68% for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards) when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on (i) the daily unpaid balance (whether due or not) from the statement date until the outstanding amount of the statement balance is repaid in full; and (ii) the amount of all new transactions (other than cash advance, in which case the finance charge is calculated from the date of advance) from the date of respective posting dates of the new transactions, notwithstanding that any such new transactions amounts are not due for payment, until all outstanding balance in respect of the card account is settled in full.
APR for Cash Advance	27.03% (monthly rate at 1.9% for Mastercards (Titanium / Platinum)) / 35.97% (monthly rate at 2.46% for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards) when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the respective dates of advance until the date of repayment of the advanced amount(s).
Delinquent APR	Not applicable
Interest Free Period	Up to 56 days
Minimum Payment	The total amount of credit card interest, financial charges and Bank's fees (including annual membership fees), plus 1% of total outstanding balance of transactions or minimum HKD / CNY50 (whichever is the higher), but not more than the statement balance.

Fees		
Annual Membership Fee (per card) - Standard Card - Gold Card / Titanium Card - Platinum Card - Diamond Card	Principal	Supplementary
	HKD300	HKD150
	HKD550	HKD275
	HKD1,500	HKD750
	HKD1,800	HKD900
Cash Advance Fee UnionPay Dual Currency Credit Card CNY Card Account VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	4% on cash amount drawn plus CNY20 (minimum CNY100)	
	4% on cash amount drawn plus HK\$20 (minimum HKD100)	
Transaction(s) outside Hong Kong / Non-Hong Kong Dollar Transaction Fee(s)	For all Foreign Currency transactions (including transactions made outside Hong Kong and in Hong Kong) / cross-border transactions in Hong Kong Currency (including transactions made outside Hong Kong in Hong Kong Currency or transactions in Hong Kong Currency at any merchant that transactions are not settled in Hong Kong, e.g. internet merchant transactions), shall be converted into Hong Kong Currency at the VISA/Mastercard exchange rate on the day the transaction is processed by VISA/Mastercard (if applicable). Such exchange rate plus a service charge levied by the Bank are detailed in below (A) Fees relating to Foreign Currency Transaction; and (B) Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars.	
(A) Fee relating to Foreign Currency Transaction UnionPay Dual Currency Credit Card VISA Card / Mastercard	Not applicable	
	- 1.95% charge per transaction amount for Foreign Currency transactions made in Hong Kong and outside Hong Kong (inclusive of a fee charged by VISA / Mastercard at the rate of 1% on the transaction amount if the transaction is made outside Hong Kong)	
(B) Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into	

UnionPay Dual Currency Credit Card VISA Card / Mastercard	since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.	
	Not applicable	
	- 1.95% charge per transaction amount for Hong Kong Currency transactions made outside Hong Kong (including transactions in Hong Kong Currency at any merchant that transactions are not settled in Hong Kong, e.g. internet merchant transactions) (inclusive of a fee charged by VISA / Mastercard at the rate of 1% on the transaction amount)	
Late Payment Fee UnionPay Dual Currency Credit Card CNY Card Account VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	CNY280 or the amount of minimum payment, whichever is lower HKD280 or the amount of minimum payment, whichever is lower	
Over-the-limit Fee UnionPay Dual Currency Credit Card CNY Card Account VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	CNY200 per billing cycle HKD200 per billing cycle	
Returned Cheque / Rejected Autopay Charge UnionPay Dual Currency Credit Card CNY Card Account VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	Waived Waived	
Credit Card Instalment Plan UnionPay Dual Currency Credit Card CNY Card Account VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	Not applicable The Bank offers Credit Card Instalment Plan. The monthly handling fee and annualized percentage rate differ depending on individual customer eligibility. Please call our Customer Services Hotline to enquire for more details. Administration fee of HKD250 per plan for early repayment	

Information Regarding Making Credit Card Minimum Payment (For reference only)

Chong Hing Credit Card cardholders can take the examples shown below to refer to the information regarding making minimum payments on respective interest rates. The below summary and figures displayed are for your reference only. They do not reflect the real situation of your account¹.

- Assumptions:
- 1) Outstanding Balance from Retail Purchases:

HKD/CNY20,000
- 2) New Transaction:

HKD/CNY0
- 3) Annual Fee and Other Fees:

HKD/CNY0
- 4) The payment settled on the payment due date

Interest Rate²	If you make no additional charges using this card and each month you pay:	You will pay off the outstanding balance (HKD/CNY20,000) in about:	You will end up paying an estimated total amount of:
32.16% per annum	minimum payment ³	320 months	HKD/CNY72,539
	HKD/CNY873	36 months	HKD/CNY31,401 Savings = HKD/CNY41,138⁴
22.8% per annum	minimum payment ³	303 months	HKDCNY56,564
	HKD/CNY773	36 months	HKD/CNY27,797 Savings = HKD/CNY28,767⁴

1.

To calculate the above information which applicable to your specific interest rate per annum and outstanding balance from retail purchase, please use our Credit Card Balance Repayment Calculator accessible from the Bank's website www.chbank.com (On homepage, click "Personal Banking" > "Credit Card" > "Credit Card Balance Repayment Calculator").
2.

Calculation is using Net Present Value (NPV) method: the Annualized Percentage Rate (APRs) for finance charge of 32.16% per annum is 35.90% (VISA Card, Mastercard and UnionPay Dual Currency Credit Card unsettled retail purchases(s)) and 29.52% per annum is 35.97% (VISA Card, Mastercard and UnionPay Dual Currency Credit Card cash advance(s)); the Annualized Percentage Rate (APRs) for finance charge of 22.8% per annum is 24.58% (Mastercards (Titanium/Platinum) unsettled retail purchase(s)) and 27.03% (Mastercards (Titanium/Platinum) cash advance(s)).
3.

Minimum payment of each month to vary.
4.

The saving amount is "The total payment amount of settling minimum payment each month" less "The total payment amount of paying off the outstanding amount in 36 months".

- Remarks:
1.

Chong Hing Bank Limited reserves the right to change the above charges.
2.

Governed by the terms and conditions of Chong Hing Credit Card Cardholder Agreement / Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement.

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

客戶服務熱線 3768 8888
Customer Services Hotline

網 址
Website www.chbank.com

越秀集團成員
A Member of Yuexiu Group

Chong Hing Credit Card Key Facts Statement(“KFS”)

(Effective from 24 June 2025)

This product is a credit card. This KFS provides you with indicative information about interest, fees and charges of this product but please refer to Chong Hing Credit Card Cardholder Agreement, Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement, Chong Hing Credit Card Charges Table and Chong Hing UnionPay Dual Currency Credit Card Charges Table of the Bank for details. 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 Retail Purchase	22.8% per annum for Mastercards (Titanium / Platinum) / 32.16% per annum for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards when you open your account and it will be reviewed from time to time.
Interest Rate for Cash Advance	22.8% per annum for Mastercards (Titanium / Platinum) / 29.52% per annum for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the respective dates of advance until the date of repayment of the advanced amount(s).
Annualised Percentage Rate (APR) for Retail Purchase	24.58% (monthly rate at 1.9% for Mastercards (Titanium / Platinum)) / 35.90% (monthly rate at 2.68% for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards) when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on (i) the daily unpaid balance (whether due or not) from the statement date until the outstanding amount of the statement balance is repaid in full; and (ii) the amount of all new transactions (other than cash advance, in which case the finance charge is calculated from the date of advance) from the date of respective posting dates of the new transactions, notwithstanding that any such new transactions amounts are not due for payment, until all outstanding balance in respect of the card account is settled in full.
APR for Cash Advance	27.03% (monthly rate at 1.9% for Mastercards (Titanium / Platinum)) / 35.97% (monthly rate at 2.46% for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards) when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the respective dates of advance until the date of repayment of the advanced amount(s).
Delinquent APR	Not applicable
Interest Free Period	Up to 56 days

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

Minimum Payment	The total amount of credit card interest, financial charges and Bank's fees (including annual membership fees), plus 1% of total outstanding balance of transactions or minimum HKD / CNY50 (whichever is the higher), but not more than the statement balance.	
Fees		
Annual Membership Fee (per card) - Standard Card - Gold Card / Titanium Card - Platinum Card - Diamond Card	<u>Principal</u> HKD300 HKD550 HKD1,500 HKD1,800	<u>Supplementary</u> HKD150 HKD275 HKD750 HKD900
Cash Advance Fee UnionPay Dual Currency Credit Card CNY Card Account VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	4% on cash amount drawn plus CNY20 (minimum CNY100) 4% on cash amount drawn plus HK\$20 (minimum HKD100)	
Transaction(s) outside Hong Kong / Non-Hong Kong Dollar Transaction Fee(s)	For all Foreign Currency transactions (including transactions made outside Hong Kong and in Hong Kong) / cross-border transactions in Hong Kong Currency (including transactions made outside Hong Kong in Hong Kong Currency or transactions in Hong Kong Currency at any merchant that transactions are not settled in Hong Kong, e.g. internet merchant transactions), shall be converted into Hong Kong Currency at the VISA/Mastercard exchange rate on the day the transaction is processed by VISA/Mastercard (if applicable). Such exchange rate plus a service charge levied by the Bank are detailed in below (A) Fees relating to Foreign Currency Transaction; and (B) Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars.	
(A) Fee relating to Foreign Currency Transaction UnionPay Dual Currency Credit Card VISA Card / Mastercard	Not applicable - 1.95% charge per transaction amount for Foreign Currency transactions made in Hong Kong and outside Hong Kong (inclusive of a fee charged by VISA / Mastercard at the rate of 1% on the transaction amount if the transaction is made outside Hong Kong)	
(B) Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into	

UnionPay Dual Currency Credit Card	since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.
VISA Card / Mastercard	Not applicable
	- 1.95% charge per transaction amount for Hong Kong Currency transactions made outside Hong Kong (including transactions in Hong Kong Currency at any merchant that transactions are not settled in Hong Kong, e.g. internet merchant transactions) (inclusive of a fee charged by VISA / Mastercard at the rate of 1% on the transaction amount)
Late Payment Fee	
UnionPay Dual Currency Credit Card CNY Card Account	CNY280 or the amount of minimum payment, whichever is lower
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	HKD280 or the amount of minimum payment, whichever is lower
Over-the-limit Fee	
UnionPay Dual Currency Credit Card CNY Card Account	CNY200 per billing cycle
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	HKD200 per billing cycle
Returned Cheque / Rejected Autopay Charge	
UnionPay Dual Currency Credit Card CNY Card Account	Waived
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	Waived
Credit Card Instalment Plan	
UnionPay Dual Currency Credit Card CNY Card Account	Not applicable
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	The Bank offers Credit Card Instalment Plan. The monthly handling fee and annualized percentage rate differ depending on individual customer eligibility. Please call our Customer Services Hotline to enquire for more details.
	Administration fee of HKD250 per plan for early repayment

Information Regarding Making Credit Card Minimum Payment (For reference only)

Chong Hing Credit Card cardholders can take the examples shown below to refer to the information regarding making minimum payments on respective interest rates. The below summary and figures displayed are for your reference only. They do not reflect the real situation of your account¹.

- Assumptions:
- 1) Outstanding Balance from Retail Purchases:

HKD/CNY20,000
- 2) New Transaction:

HKD/CNY0
- 3) Annual Fee and Other Fees:

HKD/CNY0
- 4) The payment settled on the payment due date

Interest Rate²	If you make no additional charges using this card and each month you pay:	You will pay off the outstanding balance (HKD/CNY20,000) in about:	You will end up paying an estimated total amount of:
32.16% per annum	minimum payment ³	320 months	HKD/CNY72,539
	HKD/CNY873	36 months	HKD/CNY31,401 Savings = HKD/CNY41,138⁴
22.8% per annum	minimum payment ³	303 months	HKD/CNY56,564
	HKD/CNY773	36 months	HKD/CNY27,797 Savings = HKD/CNY28,767⁴

- Remarks:
1. To calculate the above information which applicable to your specific interest rate per annum and outstanding balance from retail purchase, please use our Credit Card Balance Repayment Calculator accessible at the Bank’s website www.chbank.com (On homepage, click “Personal Banking” > “Credit Card” > “Credit Card Balance Repayment Calculator”).

2. Calculation is using Net Present Value (NPV) method: the Annualized Percentage Rate (APRs) for finance charge of 32.16% per annum is 35.90% (VISA Card, Mastercard and UnionPay Dual Currency Credit Card unsettled retail purchases(s)) and 29.52% per annum is 35.97% (VISA Card, Mastercard and UnionPay Dual Currency Credit Card cash advance(s)); the Annualized Percentage Rate (APRs) for finance charge of 22.8% per annum is 24.58% (Mastercards (Titanium/Platinum) unsettled retail purchase(s)) and 27.03% (Mastercards (Titanium/Platinum) cash advance(s)).

3. Minimum payment of each month to vary.

4. The saving amount is "The total payment amount of settling minimum payment each month" less "The total payment amount of paying off the outstanding amount in 36 months".

- Chong Hing Bank Limited reserves the right to change the above charges.

• Governed by the terms and conditions of Chong Hing Credit Card Cardholder Agreement / Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement.

• 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.

客戶服務熱線 3768 8888
Customer Services Hotline

網 址
Website www.chbank.com

越秀集團成員
A Member of Yuexiu Group

Chong Hing Credit Card Key Facts Statement(“KFS”)

(Effective from 30 June 2025)

This product is a credit card. This KFS provides you with indicative information about interest, fees and charges of this product but please refer to Chong Hing Credit Card Cardholder Agreement, Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement, Chong Hing Credit Card Charges Table and Chong Hing UnionPay Dual Currency Credit Card Charges Table of the Bank for details. 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 Retail Purchase	27.6% per annum for Mastercards (Titanium / Platinum) / 29.52% per annum for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards when you open your account and it will be reviewed from time to time.
Interest Rate for Cash Advance	27.6% per annum for Mastercards (Titanium / Platinum) / 32.16% per annum for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the respective dates of advance until the date of repayment of the advanced amount(s).
Annualised Percentage Rate (APR) for Retail Purchase	30.29% (monthly rate at 2.3% for Mastercards (Titanium / Platinum)) / 35.90% (monthly rate at 2.68% for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards) when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on (i) the daily unpaid balance (whether due or not) from the statement date until the outstanding amount of the statement balance is repaid in full; and (ii) the amount of all new transactions (other than cash advance, in which case the finance charge is calculated from the date of advance) from the date of respective posting dates of the new transactions, notwithstanding that any such new transactions amounts are not due for payment, until all outstanding balance in respect of the card account is settled in full.
APR for Cash Advance	33.36% (monthly rate at 2.3% for Mastercards (Titanium / Platinum)) / 35.97% (monthly rate at 2.46% for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards) when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the respective dates of advance until the date of repayment of the advanced amount(s).
Delinquent APR	Not applicable
Interest Free Period	Up to 56 days

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

Minimum Payment	The total amount of credit card interest, financial charges and Bank's fees (including annual membership fees), plus 1% of total outstanding balance of transactions or minimum HKD / CNY50 (whichever is the higher), but not more than the statement balance.	
Fees		
Annual Membership Fee (per card) - Standard Card - Gold Card / Titanium Card - Platinum Card - Diamond Card	<u>Principal</u> HKD300 HKD600 HKD1,500 HKD1,800	<u>Supplementary</u> HKD150 HKD300 HKD750 HKD900
Cash Advance Fee UnionPay Dual Currency Credit Card CNY Card Account VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	4% on cash amount drawn plus CNY20 (minimum CNY100) 4% on cash amount drawn plus HK\$20 (minimum HKD100)	
Transaction(s) outside Hong Kong / Non-Hong Kong Dollar Transaction Fee(s)	For all Foreign Currency transactions (including transactions made outside Hong Kong and in Hong Kong) / cross-border transactions in Hong Kong Currency (including transactions made outside Hong Kong in Hong Kong Currency or transactions in Hong Kong Currency at any merchant that transactions are not settled in Hong Kong, e.g. internet merchant transactions), shall be converted into Hong Kong Currency at the VISA/Mastercard exchange rate on the day the transaction is processed by VISA/Mastercard (if applicable). Such exchange rate plus a service charge levied by the Bank are detailed in below (A) Fees relating to Foreign Currency Transaction; and (B) Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars.	
(A) Fee relating to Foreign Currency Transaction UnionPay Dual Currency Credit Card VISA Card / Mastercard	Not applicable - 1.95% charge per transaction amount for Foreign Currency transactions made in Hong Kong and outside Hong Kong (inclusive of a fee charged by VISA / Mastercard at the rate of 1% on the transaction amount if the transaction is made outside Hong Kong)	
(B) Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into	

UnionPay Dual Currency Credit Card	since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.
VISA Card / Mastercard	Not applicable
	- 1.95% charge per transaction amount for Hong Kong Currency transactions made outside Hong Kong (including transactions in Hong Kong Currency at any merchant that transactions are not settled in Hong Kong, e.g. internet merchant transactions) (inclusive of a fee charged by VISA / Mastercard at the rate of 1% on the transaction amount)
Late Payment Fee	
UnionPay Dual Currency Credit Card CNY Card Account	CNY300 or the amount of minimum payment, whichever is lower
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	HKD300 or the amount of minimum payment, whichever is lower
Over-the-limit Fee	
UnionPay Dual Currency Credit Card CNY Card Account	CNY200 per billing cycle
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	HKD200 per billing cycle
Returned Cheque / Rejected Autopay Charge	(Returned Cheque / Rejected Autopay Charge will be waived if Late Payment Charge is levied on the same statement)
UnionPay Dual Currency Credit Card CNY Card Account	CNY150 per transaction
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	HKD150 per transaction
Credit Card Instalment Plan	
UnionPay Dual Currency Credit Card CNY Card Account	Not applicable
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	The Bank offers Credit Card Instalment Plan. The monthly handling fee and annualized percentage rate differ depending on individual customer eligibility. Please call our Customer Services Hotline to enquire for more details.
	Administration fee of HKD250 per plan for early repayment

Information Regarding Making Credit Card Minimum Payment (For reference only)

Chong Hing Credit Card cardholders can take the examples shown below to refer to the information regarding making minimum payments on respective interest rates. The below summary and figures displayed are for your reference only. They do not reflect the real situation of your account¹.

- Assumptions:
- 1) Outstanding Balance from Retail Purchases:

HKD/CNY20,000
- 2) New Transaction:

HKD/CNY0
- 3) Annual Fee and Other Fees:

HKD/CNY0
- 4) The payment settled on the payment due date

Interest Rate²	If you make no additional charges using this card and each month you pay:	You will pay off the outstanding balance (HKD/CNY20,000) in about:	You will end up paying an estimated total amount of:
32.16% per annum	minimum payment ³	320 months	HKD/CNY72,539
	HKD/CNY873	36 months	HKD/CNY31,401 Savings = HKD/CNY41,138⁴
27.6% per annum	minimum payment ³	312 months	HKD/CNY64,708
	HKD/CNY823	36 months	HKD/CNY29,627 Savings = HKD/CNY35,081⁴

- Remarks:
1. To calculate the above information which applicable to your specific interest rate per annum and outstanding balance from retail purchase, please use our Credit Card Balance Repayment Calculator accessible at the Bank’s website www.chbank.com (On homepage, click “Personal Banking” > “Credit Card” > “Credit Card Balance Repayment Calculator”).

2. Calculation is using Net Present Value (NPV) method: the Annualized Percentage Rate (APRs) for finance charge of 32.16% per annum is 35.90% (VISA Card, Mastercard and UnionPay Dual Currency Credit Card unsettled retail purchases(s)) and 29.52% per annum is 35.97% (VISA Card, Mastercard and UnionPay Dual Currency Credit Card cash advance(s)); the Annualized Percentage Rate (APRs) for finance charge of 27.6% per annum is 30.29% (Mastercards (Titanium/Platinum) unsettled retail purchase(s)) and 27.6% per annum is 33.36% (Mastercards (Titanium/Platinum) cash advance(s)).

3. Minimum payment of each month to vary.

4. The saving amount is "The total payment amount of settling minimum payment each month" less "The total payment amount of paying off the outstanding amount in 36 months".

- Chong Hing Bank Limited reserves the right to change the above charges.

• Governed by the terms and conditions of Chong Hing Credit Card Cardholder Agreement / Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement.

• 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.

客戶服務熱線 3768 8888
Customer Services Hotline

網 址
Website www.chbank.com

越秀集團成員
A Member of Yuexiu Group

Major Terms and Conditions of Chong Hing Credit Card Cardholder Agreement/Chong Hing UnionPay Credit Card Cardholder Agreement (collectively called “Agreements” and “Agreement” refers to either of them as the case may be)

The Cardholder agrees to be bound by the Agreements for his use of the Cards as varied or supplemented by Chong Hing Bank Limited (“Bank”) from time to time. Subject and without prejudice to the Agreements, the attention of customer and/or Cardholder attention is drawn to the major terms and conditions under the Agreements which impose significant liabilities or obligations on the Cardholder including those set out in the following. In case of any inconsistency between (i) the Agreements and (ii) the following major terms and conditions, the former (i) shall prevail.

Unless otherwise defined, capitalized terms used in the following major terms and conditions shall have the same meaning as defined under the Agreements.

1. The Cardholder shall sign at the space provided on the Card as designated by the Bank immediately upon receipt of the Card from the Bank.
2. The Cardholder shall at all times have the sole responsibility for the safe custody and retention of the Card and the PIN and keep the Card safely under his personal control and the PIN secure and confidential at the Cardholder's risks. Cardholder shall indemnify the Bank in full for all losses and/or other liabilities or damages it has incurred or sustained if the Cardholder has acted fraudulently or with gross negligence or where the Cardholder has failed to take adequate steps to safeguard the Card and/or the PIN, or where the Cardholder has failed to report to the Bank as soon as reasonably practicable after having found that the Card has been lost, stolen or subject to unauthorized use or that some other person else knows the PIN.
3. If at any time the Minimum Payment specified in a Statement has not been paid by the Payment Due Date, a late payment charge calculated at the rate as set out in the Charges Table will be charged.
4. The Cardholder shall immediately make good any amount in the Card Account in excess of the credit limit notified by the Bank, whenever incurred, by payment to the Bank whether or not a demand has been made by the Bank in connection therewith. The Bank shall be entitled to charge an over limit charge as set out in the Charges Table in respect of each billing cycle in excess of the credit limit. The Cardholder may choose to opt-out from the over-the-limit facility via a channel provided by the Bank. The opt-out is however not applicable to Octopus Automatic Add Value Service, offline transactions, foreign currency conversions, and any other transactions beyond the Bank's control and the Cardholder is required to immediately make good any amount incurred from these transactions as aforesaid.
5. In the event of any breach under the Agreement by the Cardholder, the Bank is entitled to terminate the Agreement and notwithstanding any prior agreement or arrangement between the Bank and the Cardholder to the contrary, the Cardholder shall pay to the Bank on demand all losses, damage, reasonable costs and expenses (including legal fee and collector's fee) reasonably arising out of the use of the Card by the Cardholder.
6. The Bank reserves the right in its absolute discretion to terminate, cancel, suspend, withdraw or revoke any use of the Card and any services thereby offered or to disapprove any Transaction (including Banking Transaction and Securities Trading Transaction) with or without giving any prior notice or reason and the Bank shall not be liable for any loss or damage of whatsoever nature which the Cardholder may suffer directly or indirectly as a result of such termination, cancellation, suspension or disapproval and whereupon the Cardholder is to surrender the Card to the Bank.
7. Provided that the Cardholder has not acted fraudulently, with gross negligence or has not otherwise failed to report to the Bank as soon as reasonably practicable after having found that the Card has been lost, stolen or subject to unauthorized use or that someone else knows the PIN, the maximum liability of the Cardholder for such loss, theft or unauthorized use of the Card shall be HK\$500.
8. The Cardholder shall not use or involve the Card, the Card Account and service of the Bank for payment of any gambling or other transaction which is illegal under any applicable laws and the Bank reserves the right to decline processing or paying any Transaction which (in the sole determination of the Bank) is or suspected to involve any gambling or illegal activity.
9. Exchange Rate of transaction in foreign currencies:
Visa/Mastercard
Where a Transaction was processed outside Hong Kong and/or involved a currency other than Hong Kong dollar, the amount of Hong Kong dollars equivalent to such Transaction amount will be converted at a rate of exchange determined by the Bank (with reference to the exchange rate adopted by Visa, Mastercard and/or other intermediaries or services providers on the date of conversion), plus the Bank's levies charged at its prescribed rate and any transaction fee(s) charged by Visa, MasterCard and/or other intermediaries or service providers to the Bank (if applicable).
UnionPay Dual Currency Credit Card
Where a Transaction was processed outside Hong Kong (not including the PRC) and/or involved a currency other than HKD or CNY, the amount of HKD equivalent to such Transaction amount will be converted at a rate of exchange determined by the Bank (with reference to the exchange rate adopted by UPI and/or other intermediaries or services providers on the date of conversion).
10. Cardholder must examine the Statement which, in the absence of any manifest error, shall be accepted by the Cardholder for all purposes as correct except to the extent that the Cardholder reports to the Bank in writing of any alleged error or omission or unauthorized transactions within 60 days of the date of the Statement or the Bank's notification to the Cardholder of an error.
11. The Bank may at any time and without prior notice set off or transfer any monies standing to the credit of Cardholder's bank accounts or towards satisfaction or discharge of all sums due by the Cardholder to the Bank in connection with the Card Account.
12. The Principal Cardholder shall be liable for all payments due in respect of the Card Account under the Agreement (including those effected or incurred or deemed to be effected or incurred by any Supplementary Card) but a Supplementary Cardholder shall only be liable for all payment due in respect of the Card Account under the Agreement which were effected or incurred by such Supplementary Cardholder or the Supplementary Card.
13. Notwithstanding any provision in the Agreement, the Cardholder shall make full payment of all monies due to the Bank under the Agreement from time to time and at any time on demand by the Bank.
14. The Cardholder acknowledges and agrees that the Bank may appoint debt collecting agencies and/or institutions for the collection of any money due by the Cardholder to the Bank under the Agreement. The Cardholder hereby agrees to indemnify and reimburse the Bank for any and all fees and expenses (including legal and debt collector's fees and expenses) of reasonable amount and reasonably incurred by the Bank in the recovery or attempted recovery of any sum payable hereunder by the Cardholder or as a result of any enforcement of any term and condition hereof.
15. The Bank reserves the right at any time to amend and supplement the terms of the Agreement including, without limitation, the rates of any charges or fees including an increase of annualized percentage rate in the Charges Table and method of payment at its sole discretion. If Cardholder does not accept the amendments or additions, the Cardholder shall before the Bank's stipulated effective date for the change of terms and conditions give written notice to the Bank terminating the Card Account and the use of the Card and returning to the Bank the Card.

In case of any inconsistencies between the English and the Chinese versions, the English version shall prevail.

Personal Information Collection Statement

Chong Hing Bank Limited (the “Bank”)
Notice to Customers and Other Persons relating to the
Personal Data (Privacy) Ordinance (the “Ordinance”)

1. From time to time, it is necessary for customers and other persons (including applicants, corporate officers, persons providing security or guarantee for banking/credit facilities, and other individuals) (collectively “data subjects”) to supply the Bank with data in connection with the opening or continuation of operation of accounts, and/or the establishment or continuation of provision of banking facilities and/or the provision of banking, financial (which is defined as including but not limited to credit card, fiduciary, securities and/or investment services) and/or insurance services or compliance with any laws, guidelines or requests issued by regulatory or other authorities.
2. It is necessary for data subjects to provide personal data to the Bank as requested from time to time. Failure to supply such data may result in the Bank being unable to open or continue to operate the accounts, establish or continue to provide banking facilities, and/or provide banking, financial and/or insurance services.
3. Data are collected from data subjects in the ordinary course of the Bank’s daily operation, for example, when data subjects write cheques, deposit money, apply for or use the Bank’s services or facilities, or otherwise carry out transactions as part of the Bank’s services. The Bank will also collect data relating to the data subject from third parties, including third party service providers with whom the data subject interacts in connection with the marketing of the Bank’s products and services and in connection with the data subject’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”)).
4. The Bank intends to use the personal data collected from a data subject for the following purposes:
 - (a) in considering, assessing and processing any applications from data subjects concerning the provision of banking, financial and/or insurance services;
 - (b) in the daily operation of the banking, financial and/or insurance services and facilities provided to data subjects;
 - (c) in conducting credit checks at the time of application for credit and/or at the time of regular or special reviews which may take place on one or more occasions every year;
 - (d) in creating and maintaining the Bank’s credit scoring and other risk models;
 - (e) in 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;

- (f) in ensuring ongoing credit worthiness of data subjects;
- (g) in designing banking, financial and/or insurance services and products for data subjects’ use;
- (h) in marketing services, products and other programmes (please see further details in paragraph 8 below);
- (i) in determining amounts owed to or by data subjects;
- (j) in enforcing the Bank’s rights, including but not limited to the collection of amounts outstanding from data subjects and in providing security or guarantee for data subjects’ obligations;
- (k) in compliance with any requirements existing currently and in the future for disclosure and use of data that are applicable to or is expected to be complied with by the Bank, any of its holding company, subsidiary of any such holding company, controller of the Bank (as such terms are defined in the Banking Ordinance (Chapter 155 of the Laws of Hong Kong)), its subsidiary companies and/or any of the Bank’s branches and offices from time to time within and/or outside the jurisdiction of the Hong Kong Special Administrative Region (“HKSAR”) according to:
 - (i) any law binding or applying to it (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
 - (ii) any Order/Judgment made by a competent Court or Tribunal;
 - (iii) any guidelines or guidance of any local or foreign legal, regulatory, tax, governmental, law enforcement or other authorities, or self-regulatory or industrial bodies or associations of financial services providers (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information); and
 - (iv) any present or future contractual or other commitment with legal, regulatory, tax, governmental, law enforcement or other authorities, or self-regulatory or industrial bodies or associations of financial services providers;
- (l) in compliance with any obligations, requirements, policies, procedures, measures or arrangements for disclosing or using data and information concerning the sanction, prevention, detection, investigation and/or prosecution of money laundering, terrorist financing or other unlawful activities within or outside the jurisdiction of the HKSAR;
- (m) in enabling an actual or proposed assignee of the Bank or participant or sub-participant of the Bank’s rights in respect of the data subject to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
- (n) any purposes relating thereto.
5. Personal data held by the Bank relating to a data subject will be kept confidential and secured but the Bank may provide or transfer such information to the following classes of persons within or outside the HKSAR for any of the purposes set out in paragraph 4 above or for other purposes specified herein below:
 - (a) the Bank’s officers, employees and/or agents;
 - (b) 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;
 - (c) any actual or proposed guarantor who secures the obligation of the data subject;

- (d) the drawee bank by providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
- (e) third party service providers with whom the data subject has chosen to interact with in connection with the data subject’s application for the Bank’s products and services;
- (f) credit reference agencies (including the operator of any centralised database used by credit reference agencies), and, in the event of default, to debt collection agencies;
- (g) any person to whom the Bank or any of its branches and offices is required or expected to make disclosure under any law, pursuant to any Court Order, or pursuant to any guidelines of and/or any contractual or other commitment with any local or foreign legal, regulatory, tax, governmental, law enforcement or other authorities, or self-regulatory or industrial bodies or associations of financial services providers existing currently and in the future which are applicable to the Bank, any of its holding company, subsidiary of such holding company, controller of the Bank (as such terms are defined in the Banking Ordinance (Chapter 155 of the Laws of Hong Kong)), its subsidiary companies, and/or any of the Bank’s branches and offices from time to time within and/or outside the jurisdiction of the HKSAR;
- (h) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank’s rights in respect of the data subject; and
 - (i) (i) the Bank’s group companies and affiliates which provide banking, financial and/or insurance services;
 - (ii) any holding company, subsidiary of any such holding company, and/or controller of the Bank (as such terms are defined in the Banking Ordinance (Chapter 155 of the Laws of Hong Kong)) which may be required to submit information to any local regulatory authority(ies) for the purposes of enabling such holding company, subsidiary of such holding company and/or controller of the Bank to comply with such requirement and to fulfil its/their statutory obligations pursuant to the relevant law, including but not limited to the Banking Ordinance;
 - (iii) third party financial institutions, merchant acquiring companies, insurers, credit card companies, securities and investment services providers;
 - (iv) third party reward, loyalty, co-branding and privileges programme providers for the relevant services, products and/or programmes;
 - (v) co-branding partners of the Bank and the Bank’s group companies for the relevant services, products and/or programmes;
 - (vi) charitable or non-profit making organisations; and
 - (vii) 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 marketing services, products and other matters as detailed in paragraph 8 below.
6. Subject to Paragraph 4, the Bank may access the database of any credit reference agencies for the purpose of conducting credit reviews from time to time. In particular, the Bank may access the consumer credit data of the data subject held by any credit reference agencies and/or obtain credit reports on data subjects from such credit reference agencies for the purpose of reviewing their existing consumer credit facilities which may involve the consideration by the Bank of any of the following matters:

- (a) an increase in the credit amount;
 - (b) the curtailing of credit (including the cancellation of credit or a decrease in the facility amount); or
 - (c) the putting in place or the implementation of a scheme of arrangement with the data subject.
7. With respect to data in connection with mortgages applied by a data subject (whether as a borrower, mortgagor or guarantor and whether in the data subject's sole name or in joint names with others) on or after 1 April 2011, the following data relating to the data subject (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:
- (a) full name;
 - (b) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the data subject's sole name or in joint names with others);
 - (c) Hong Kong Identity Card Number or travel document number;
 - (d) date of birth;
 - (e) correspondence address;
 - (f) mortgage account number in respect of each mortgage;
 - (g) type of facility in respect of each mortgage;
 - (h) mortgage account's status in respect of each mortgage (e.g. active, closed, written-off (other than due to a bankruptcy order), written-off due to a bankruptcy order); and
 - (i) if any, mortgage account's closing 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 data subject with credit providers, as borrower, mortgagor or guarantor respectively and whether in the data subject's sole name or in joint names with others, for sharing in the consumer credit databases of credit reference agencies by credit providers, information which the Bank may from time to time access to when it is required to do so (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).

8. USE OF DATA IN DIRECT MARKETING

The Bank intends to use a data subject's data in direct marketing and may not so use the data unless it has received the data subject's consent (which includes an indication of no objection) to the intended use. Please note that:

- (a) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of a data subject held by the Bank from time to time may be used by the Bank in direct marketing;
- (b) the following classes of services, products and/or programmes may be marketed:
 - (i) banking, financial, insurance, credit card and related services and products;
 - (ii) reward, loyalty, co-branding and privileges programmes and related services and products;

- (iii) services, products and/or programmes offered by the Bank's co-branding partners and the Bank's group companies; and
 - (iv) donations and contributions for charitable or non-profit making purposes;
- (c) in addition, the Bank also intends to provide the data described in paragraph 8(a) above to the following classes of entities for use by them in direct marketing of services, products and/or programmes described in paragraph 8(b) above, and the Bank may not so provide the data unless it has received the data subject's consent (which includes an indication of no objection) to the intended provision:
- (i) the Bank's group companies and affiliates which provide banking, financial and/or insurance services;
 - (ii) third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (iii) third party reward, loyalty, co-branding and privileges programme providers for the relevant services, products and/or programmes;
 - (iv) co-branding partners of the Bank and the Bank's group companies for the relevant services, products and/or programmes; and
 - (v) charitable or non-profit making organisations.

If a data subject does not wish the Bank to use and/or provide to other parties his/her data for use in direct marketing as described above, the data subject may, at any time and without charge, exercise his/her opt-out right by notifying the Data Protection Officer of the Bank after which the Bank shall cease to use and/or provide to other parties his/her personal data in direct marketing. (To opt out from direct marketing, please complete and return to the Bank an opt-out form available on the Bank's website www.chbank.com or from any branch of the Bank.)

9. TRANSFER OF PERSONAL DATA TO DATA SUBJECT'S THIRD PARTY SERVICE PROVIDERS USING THE BANK'S APPLICATION PROGRAMMING INTERFACES (API)

The Bank may, in accordance with the data subject's instructions to the Bank or third party service providers engaged by the data subject, transfer data subject's data to third party service providers using the Bank's API for the purposes notified to the data subject by the Bank or third party service providers and/or as consented to by the data subject in accordance with the Ordinance.

10. Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data, a data subject has the right:
- (a) to check whether the Bank holds data about him/her;
 - (b) to request access to such data;
 - (c) to require the Bank to correct any data relating to him/her which is inaccurate;
 - (d) to ascertain the Bank's policies and practices in relation to data and be informed of the kind of personal data held by the Bank;
 - (e) 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/or correction requests to the relevant credit reference agency(-ies) or debt collection agency(-ies); and

- (f) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Bank to credit reference agencies, to instruct the Bank, upon termination of the account by full repayment, to make a request to the credit reference agency(-ies) to delete such account data from its database, as long as the instruction is given within five years from the account's termination and there has been no default in payment in relation to the account lasting in excess of 60 days within the five year period immediately preceding the account's termination. Account repayment data includes amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last time the account data was provided by the Bank to the credit reference agency(-ies)), 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)).

- 11. 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 mentioned in paragraph 10(f) 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.
- 12. In the event any amount in an account is written-off due to a bankruptcy order being made against a data subject, the account repayment data (as mentioned in paragraph 10(f) above) may be retained by credit reference agencies, regardless of whether the account repayment data reveals 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 of a bankruptcy order as notified by the data subject with evidence to the credit reference agency(-ies), whichever is earlier.
- 13. 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.
- 14. A data subject who requests access to data or correction of data or for information regarding policies and practices and kinds of data held should contact the following officer of the Bank:

The Data Protection Officer
Chong Hing Bank Limited
G. P. O. Box No. 2535
Hong Kong
Telephone: 3768 6888
Facsimile: 3768 1688
E-mail: dpo@chbank.com

- 15. The Bank may have obtained credit report(s) on the data subject from credit reference agency(-ies) in considering any application for credit. In the event the data subject wishes to access the credit report(s), the Bank will, upon request being made, advise the contact details of the relevant credit reference agency(-ies).
- 16. Nothing in this Statement shall limit the rights of data subjects under the Ordinance.

October 2022

(In case of any inconsistencies between the English and Chinese versions of this Statement, the English version shall prevail.)