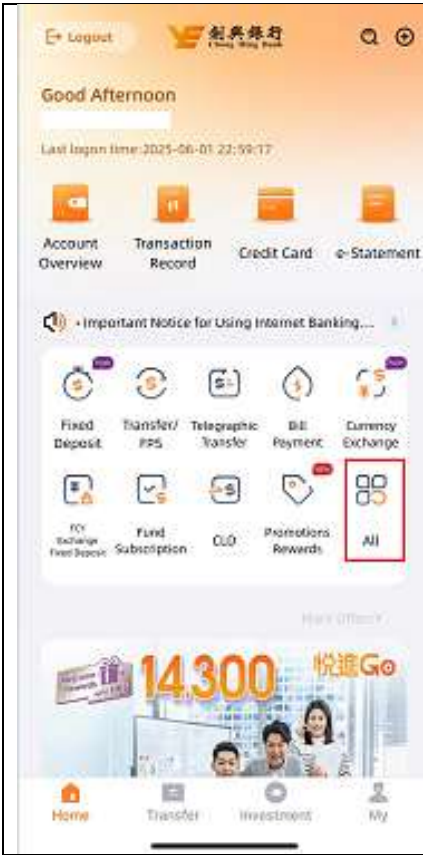


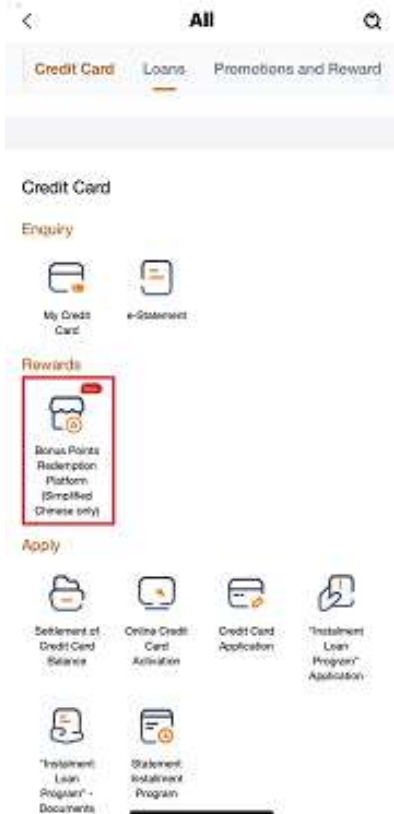

Bonus Points Redemption Platform (Simplified Chinese only)

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

How to log in to Redemption Platform

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

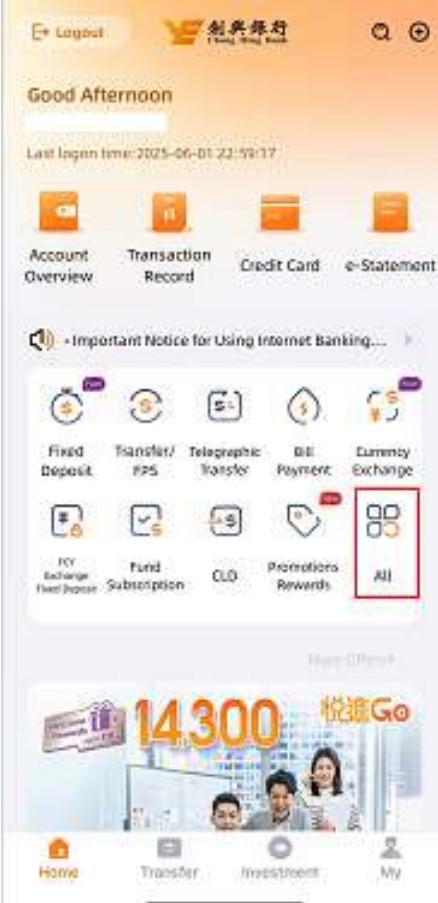
	Step 1: Log in to Chong Hing Mobile Banking and select "All"
--	--

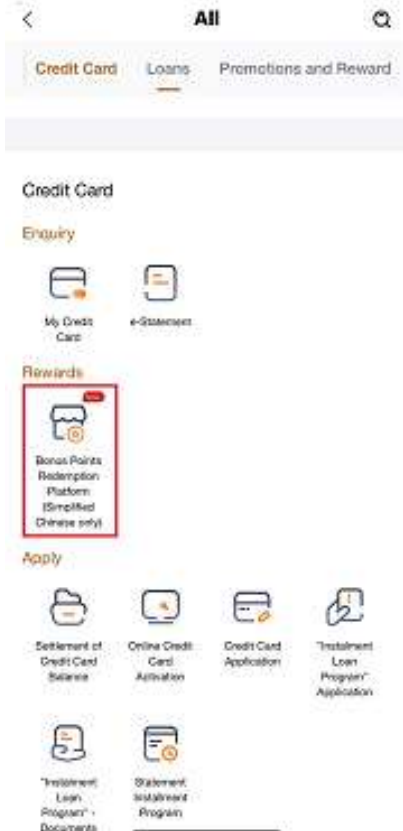
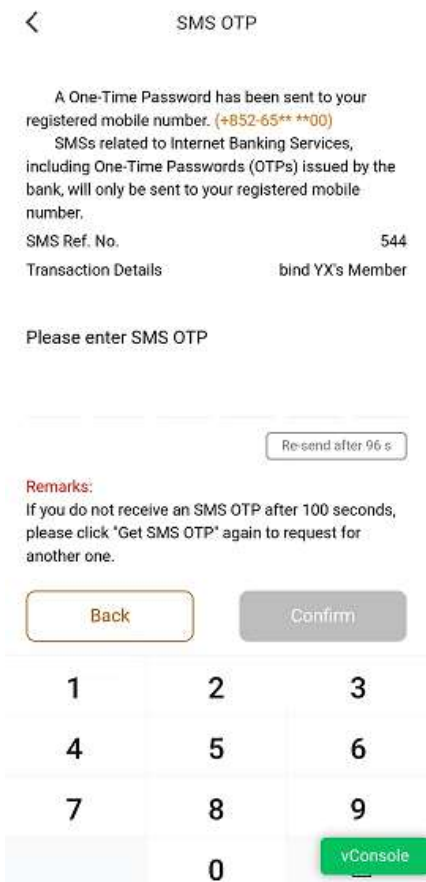
	<p>Step 2: Select "Credit Card" and "Bonus Points Redemption Platform (Simplified Chinese only)"</p>
	<p>Step 3: After selecting the statement and reading 《创兴信用卡积分兑换服务条款及细则》 (the Terms and Conditions of Chong Hing Credit Card Bonus Points Redemption Service), 《悦秀会会员服务协议》 (Membership Agreement) and 《悦秀會會員商城隱私政策》 (Privacy Policy), and click "同意及确认" (Agree and Confirm) and then click "授权登录" (Authorized register and login)</p>

<div data-bbox="256 192 655 255"> </div> <div data-bbox="309 311 451 327"> <p>《银行卡积分兑换服务条款及提示》</p> </div> <div data-bbox="309 327 596 846"> <ol style="list-style-type: none"> 1. 银行卡积分兑换服务（“积分”），是指（“持卡人”）通过银行及关联他人“积分”兑换服务（“兑换”），可以兑换积分兑换服务（“兑换”）。 2. 银行卡积分兑换服务仅限于使用“积分”兑换服务（“兑换”）。 3. 银行卡积分兑换服务仅限于使用“积分”兑换服务（“兑换”）。 4. 银行卡积分兑换服务仅限于使用“积分”兑换服务（“兑换”）。 5. 银行卡积分兑换服务仅限于使用“积分”兑换服务（“兑换”）。 6. 银行卡积分兑换服务仅限于使用“积分”兑换服务（“兑换”）。 7. 银行卡积分兑换服务仅限于使用“积分”兑换服务（“兑换”）。 8. 银行卡积分兑换服务仅限于使用“积分”兑换服务（“兑换”）。 9. 银行卡积分兑换服务仅限于使用“积分”兑换服务（“兑换”）。 10. 银行卡积分兑换服务仅限于使用“积分”兑换服务（“兑换”）。 11. 银行卡积分兑换服务仅限于使用“积分”兑换服务（“兑换”）。 12. 银行卡积分兑换服务仅限于使用“积分”兑换服务（“兑换”）。 </div> <div data-bbox="272 958 639 1028"> <div>拒绝</div> <div>同意及确认</div> </div>	
<div data-bbox="256 1041 655 1081"> </div> <div data-bbox="416 1055 496 1075"> <p>SMS OTP</p> </div> <div data-bbox="272 1124 624 1252"> <p>A One-Time Password has been sent to your registered mobile number. (+852-65** **00)</p> <p>SMSs related to Internet Banking Services, including One-Time Passwords (OTPs) issued by the bank, will only be sent to your registered mobile number.</p> </div> <div data-bbox="272 1258 636 1308"> <p>SMS Ref. No. 544</p> <p>Transaction Details bind YX's Member</p> </div> <div data-bbox="272 1348 448 1368"> <p>Please enter SMS OTP</p> </div> <div data-bbox="272 1431 655 1476"> <div>Re-send after 96 s</div> </div> <div data-bbox="272 1491 624 1574"> <p>Remarks:</p> <p>If you do not receive an SMS OTP after 100 seconds, please click 'Get SMS OTP' again to request for another one.</p> </div> <div data-bbox="272 1597 655 1874"> <div>Back</div> <div>Confirm</div> <div>1234567890</div> <div>vConsole</div> </div>	<p>Step 4: Enter the one-time password and click "Confirm"</p>

	<p>Step 5: Cardholder enters the Redemption Platform</p>
---	--

ii) Existing User (Registered as a member)

	<p>Step 1: Log in to Chong Hing Mobile Banking and select "All"</p>
---	---



 <p>The screenshot shows the 'Credit Card' section of a mobile app. At the top, there are tabs for 'Credit Card', 'Loans', and 'Promotions and Reward'. Below the 'Credit Card' tab, there are two sub-sections: 'Enquiry' and 'Rewards'. Under 'Enquiry', there are icons for 'My Credit Card' and 'e-Statement'. Under 'Rewards', there is an icon for 'Bonus Points Redemption Platform (Simplified Chinese only)' which is highlighted with a red box. Below the 'Rewards' section, there is an 'Apply' section with icons for 'Settlement of Credit Card Balance', 'Online Credit Card Activation', 'Credit Card Application', 'Installment Loan Program Application', 'Installment Loan Program Documents', and 'Statement Installment Program'.</p>	<p>Step 2: Select "Credit Card" and "Bonus Points Redemption Platform (Simplified Chinese only)"</p>
 <p>The screenshot shows the 'SMS OTP' screen of a mobile app. At the top, there is a back arrow and the title 'SMS OTP'. Below the title, there is a message: 'A One-Time Password has been sent to your registered mobile number. (+852-65** **00)'. Below this, there is a paragraph: 'SMSs related to Internet Banking Services, including One-Time Passwords (OTPs) issued by the bank, will only be sent to your registered mobile number.' Below this, there is a form with 'SMS Ref. No.' and 'Transaction Details' fields. The 'SMS Ref. No.' field contains the value '544' and the 'Transaction Details' field contains the value 'bind YX's Member'. Below the form, there is a button labeled 'Please enter SMS OTP'. Below the button, there is a 'Re-send after 96 s' button. Below the 'Re-send after 96 s' button, there is a 'Remarks' section with the text: 'If you do not receive an SMS OTP after 100 seconds, please click 'Get SMS OTP' again to request for another one.' Below the 'Remarks' section, there are two buttons: 'Back' and 'Confirm'. Below the buttons, there is a numeric keypad with digits 1 through 9 and 0. The '0' button is highlighted with a green background and labeled 'vConsole'.</p>	<p>Step 3: (Only applicable to cardholder who replaces his/her device) Enter the one-time password and click "确定" (Confirm)</p>


	<p>Step 4: Cardholder enters Redemption Platform</p>
---	--

How can Cardholder redeem gifts/services

	<p>Step 1: Cardholder enters the Redemption Platform and select the gifts/services which he/she wants to redeem</p>
---	---

 	<p>Step 2: Cardholder clicks "立即兑换" (Redeem Now)</p>
--	--

 <p>The screenshot shows a mobile application interface for a credit card offer. At the top, it says '登录授权' (Login Authorization). Below that, there's a banner for '信用卡免费兑换HK\$100' (Credit Card Free Exchange HK\$100). The main content area shows '订单金额' (Order Amount) as 20000. At the bottom, there's a summary bar with '共1件 - 合计: 20000' and a red button labeled '提交订单' (Submit Order).</p>	<p>Step 3: Cardholder clicks “提交订单” (Submit Order)</p>
 <p>The screenshot shows the same mobile application interface as the previous one, but with a modal dialog box overlaid. The dialog box contains the text '请您确认进行积分兑换' (Please confirm to exchange points) and two buttons: '取消' (Cancel) and '确定' (Confirm). The background is dimmed.</p>	<p>Step 4: Cardholder clicks “确定” (Confirm)</p>

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

How cardholder can view the redeemed gifts/services

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