

“Chong Hing Visa Card Apple Pay Spending Rewards” Promotional Programme General Terms and Conditions:

1. The promotion period of “Chong Hing Visa Card Apple Pay Spending Rewards” Promotional Programme (“Programme”) of Chong Hing Bank Limited (the “Bank”) is from 1 May 2026 to 31 July 2026 (both dates inclusive) (“Promotion Period”).
2. The Programme is only applicable to the customers holding valid Chong Hing Visa Cards (including Personal Credit Cards) and Chong Hing Bank Co-Brand Visa Credit Cards (“Eligible Credit Cards”) (including principal cardholders and supplementary cardholders) (“Eligible Customers”).
3. The Programme includes Reward 1: Apple Pay First Spending Reward, Reward 2: Apple Pay Spending Reward at Designated Local Convenience Stores and Supermarkets, and Reward 3: Apple Pay Spending Reward for Local Public Transport Transactions.
4. Eligible Customers must complete the Apple Pay registration and eligible Apple Pay transactions using their valid Chong Hing Visa card(s) during the Promotion Period, and the card must remain valid at the time of receiving the Apple Pay Spending Rewards to participate in this Programme. If customer receives a replacement card with a new credit card number that has already been added to Apple Pay during the Promotion Period, the customer must re-add the new card to Apple Pay to receive the rewards (if applicable).
5. “Eligible Apple Pay Transactions” include: (1) Local retail transaction, (2) Foreign retail transaction (non HKD Transaction) and (3) Online retail transaction via Apple Pay during the promotion period and excludes cash advance, Octopus Automatic Add-Value reloads, tax payments, casino transactions, online bill payments with the Bank, purchase and/or reload of stored value cards or e-wallets, all instalment payments, credit card annual fees, interest/finance/service charges, late payment charges, falsified transactions, cancelled/indemnified/refunded/returned transactions and transactions at charitable organisations. All such transactions do not qualify for participation in this Programme and will be deemed waived and automatically cancelled without prior notice.
6. Bonus points will be credited to the customer's relevant credit card account within 3 months after promotion period and will be reflected on the credit card statement. Bonus points for supplementary cards will be combined with those of the primary card to determine the rewards.
7. The Bank will determine the eligibility of Eligible Customers for the relevant reward based on the spending records with the Bank. Eligible Customers must maintain a valid Eligible Credit Card and have a good credit standing throughout the Promotion Period and at time of the reward is offered. The relevant eligible spending must be credited for the Eligible Customers to receive the relevant reward.
8. Foreign currency transactions will be converted to Hong Kong Dollars based on the exchange rate determined by the relevant card associations at the date the Bank processes the relevant transactions (if applicable).
9. If an Eligible Customer's Chong Hing Visa card account is participating in the Bank's "Cash Rebate" Spending Reward Schemes, the additional rewards will be converted to an equivalent cash rebate amount at a rate of 0.5% (rounded to the nearest two decimal places). The cash rebate amount is applicable only to credit card transactions and cannot be (a) used to settle outstanding balances, (b) exchanged for cash, or (c) transferred.
10. If any relevant transactions used for calculating the relevant reward under this Programme involves fraud/abuse/reversal/cancellation or refund, the Bank reserves the right to directly debit the relevant reward amount from the customer's account without prior notice, for any transactions that are proven to be ineligible.
11. Eligible Customers under this Programme must retain the original records of the relevant eligible Apple Pay spending transactions. In case of any disputes, the Bank reserves the right to request the

Eligible Customer to provide such original records and/or other relevant documents during or after the Promotion Period for verification purpose. All documents submitted to the Bank will not be returned.

12. If the customer holds multiple Chong Hing Credit Cards, the relevant reward will be credited to the customer's principal Chong Hing Credit Card account in the following descending order: Chong Hing Platinum Card, Visa Gold Card and Visa Classic Card. If there is a supplementary card under the applicable credit card account, eligible spending made by the supplementary card will be deemed as the eligible spending of the principal card for calculating the reward entitlement.
13. The reward granted under the Programme cannot be used in conjunction with any other promotional programmes of the Bank, except for the "Cash Rebate" Spending Reward Scheme and the "Point-to-Gift" Spending Reward Scheme.
14. If there is any discrepancy between the cardholder's receipt/records and the Bank's records, the Bank's records and determination shall be final and conclusive.
15. This Programme is governed by the credit card records and/or computer system settings maintained by the Bank. In case of any disputes regarding the terms and conditions of this Programme, eligibility for rewards, and the rewards, the Bank reserves the final decision-making authority, which is binding on Eligible Customers and participants in this Programme.
16. The Bank reserves the right to change or terminate the reward and the terms and conditions of the Programme at any time without any prior notice. For details, please refer to the Bank's website.
17. Unless otherwise expressly provided, the Bank's Account Terms, and Chong Hing Credit Card Cardholder Agreement, are subject to changes from time to time shall also apply to the Programme. The latest copies of Account Terms, and Chong Hing Credit Card Cardholder Agreement are available at any branch of the Bank in Hong Kong or its website. In the event and to the extent 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.
18. In case if any inconsistencies between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.
19. These terms and conditions shall be governed by the laws and 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 the 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 statement of the Bank, which are available at the Bank's website.

Reward 1: Apple Pay First Spending Reward

1. Eligible Customers who have added an eligible credit card (either principal or supplementary card) to Apple Pay and complete your first eligible Apple Pay transactions during the Promotion Period (based on the date of addition) can earn 10,000 'Point-to-Gift' Bonus Points (Value at HK\$50) once for each credit card account.
2. Each credit card account (based on the credit card number) can earn the 10,000 'Point-to-Gift' Bonus Points only once during the entire Promotion Period. If an Eligible Credit Card's number is added to Apple Pay multiple times, only the first addition record confirmed by the Bank will be recognized.
3. If an Eligible Credit Card is replaced after being added to Apple Pay due to loss, theft, renewal, etc., the card will not be eligible for the 10,000 'Point-to-Gift' Bonus Points again upon re-adding.

Reward 2: Apple Pay Spending Reward at Designated Local Convenience Stores and Supermarkets

1. Eligible Customers must make eligible Apple Pay transactions at designated convenience stores and supermarkets during the Promotion Period (based on the transaction date) will receive 20X 'Point-to-Gift' Bonus Points (the reward includes the basic 1X bonus points). In addition to the basic 'Point-to-Gift' Bonus Points, an extra up to 24,000 'Point-to-Gift' Bonus Points (Value at HK\$120) can be earned in each calendar month. Each customer can earn up to 72,000 extra 'Point-to-Gift' Bonus Points (Value at HK\$360) throughout the entire Promotion Period.
2. "Designated convenience stores and supermarkets" will be classified according to the merchant codes as defined by the Bank or a merchant's acquiring bank, and is determined by the Bank at its sole discretion.
3. Examples of "Designated convenience stores and supermarkets" include but not limited to : 759 Store/ AEON Supermarket/ Best Mart 360/ City'super/ DS Groceries /DON DON DONKI/ HKTV Mall/ Kai Bo Food Supermarket/ Mannings/ Marks and Spencer Food/ PARKnSHOP Supermarket (including fusion, Taste etc.)/ Watsons/ Wellcome (including Market Place, 3hreeSixty etc.)/ YATA Supermarket/ Circle K / 7-11 .

Reward 3: Apple Pay Spending Reward on Local Public Transportation

1. Eligible Customers must make eligible Apple Pay transactions on eligible local public transportation during the Promotion Period (based on the transaction date) will receive 10X 'Point-to-Gift' Bonus Points (the reward includes the basic 1X bonus points). In addition to the basic 'Point-to-Gift' Bonus Points , an extra up to 16,000 'Point-to-Gift' Bonus Points (Value at HK\$80) can be earned in each calendar month. Each customer can earn up to 48,000 extra 'Point-to-Gift' Bonus Points (Value at HK\$240) throughout the entire Promotion Period.
2. "Eligible local public transportation" will be classified according to the merchant codes as defined by the Bank or a merchant's acquiring bank, and is determined by the Bank at its sole discretion.
3. Examples of "Eligible local public transportation" include but not limited to : Bus (Kowloon Motor Bus / Long Win Bus / Citybus / Lantau Bus) / Tram / MTR / Ferry (Hong Kong & Kowloon Ferry / Sun Ferry / Star Ferry).

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