

Terms and Conditions - Credit Card Cardholders First-Time Logon to Mobile Banking to Receive up to HK\$100 e-Vouchers

1. The receive up to HK\$100 e-vouchers promotion offered by Chong Hing Bank Limited (the "Bank") includes the Log on to e-Banking to Receive Reward and Credit Card Cardholders Log on to Mobile Banking for Extra Reward Promotions.

i. Log on to e-Banking to Get Reward

2. Customers who complete their first-time logon to the Bank's e-Banking during 1 January 2026 to 31 December 2026 will be entitled to receive HK\$50 e-vouchers immediately via Chong Hing Mobile Banking.
3. The redemption deadline for the e-vouchers is 31 December 2026. Any e-voucher not redeemed by the deadline will be deemed forfeited automatically.
4. For the detailed Terms and Conditions of the Log on to e-Banking to Get Reward promotion, please refer to: https://www.chbank.com/offer/newlogon/logon_reward_tnc_en.pdf

ii. Credit Card Cardholders Log on to Mobile Banking for Extra Reward

5. The Credit Card Cardholders Log on to Mobile Banking for Extra Reward promotion ("Promotion") is subject to the following terms and conditions.
6. The period of the Promotion is from 1 January 2026 to 31 December 2026, both dates inclusive ("Promotion Period").
7. The Promotion is only applicable to principal cardholders and supplementary cardholders of valid Chong Hing Credit Cards (limited to Personal Credit Cards only) ("Eligible Customers").
8. Eligibility:
 - 8.1 The Promotion is only available to Eligible Customers who have never logged on to Chong Hing Mobile Banking prior to 1 January 2026.
 - 8.2 Eligible Customers who complete their first-time logon to Chong Hing Mobile Banking during the Promotion Period will receive an additional HK\$50 e-voucher ("Reward"), which will be credited to the Mobile Banking of Eligible Customers on or before 31 January 2027.
9. The Bank reserves the right to replace the Reward by other gifts of equivalent or higher value without prior notice.
10. Each Eligible Customer is only entitled to receive the Reward once only, under all circumstances.
11. The Bank's record in its system for the eligibility for the Reward shall be deemed as conclusive and final.
12. Eligible Customers' credit card account with the Bank shall hold valid and remain as a customer of the Bank's Mobile Banking throughout the Promotion Period and at time of the reward is offered.
13. The Bank is not the supplier of the Reward. Any enquiries or complaints of the condition, quality, and terms of the Reward or the services provided relating thereto shall be directed to the relevant suppliers. The Bank shall have no liability or bear any responsibility in respect thereof, and does not make and will not make any representation or warranty for the Reward (including the services ancillary thereto).
14. The Reward cannot be transferred, returned, exchanged for other coupons or redeemed for cash and is subject to its suppliers' terms and conditions. Please refer to relevant e-voucher page for details.

15. The Contracts (Rights of Third Parties) Ordinance does not apply to these terms and conditions.
16. The Bank reserves the right to amend, vary, supplement, terminate or suspend any of all these terms and conditions at any time without prior notice at its sole discretion. In case of dispute, the interpretation of these terms and conditions, as well as the decision by the Bank shall be final and conclusive.
17. These terms and conditions are applicable within Hong Kong SAR only and are governed by its laws.
18. In case of any inconsistencies between the English and Chinese versions of these terms and conditions, the English version shall prevail.

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