

**Terms and Conditions of "Festive Joy & Rewards • Enjoy up to 20X Bonus Points" Spending Programme for Chong Hing Credit Card**

1. The promotion period of Chong Hing Credit Card "Festive Joy & Rewards • Enjoy up to 20X Bonus Points" Spending Programme (the "Programme") of Chong Hing Bank Limited (the "Bank") is from 2 February 2026 to 31 March 2026 (both dates inclusive) ("Promotion Period"), and will be divided into 2 phases:
  - a. Phase 1: 2 February 2026 to 28 February 2026
  - b. Phase 2: 1 March 2026 to 31 March 2026
2. The Programme only applicable to cardholders (including Principal and Supplementary card) who have not use any Chong Hing credit card under their name (personal cards) or co-branded cards ("Eligible Credit Cards") to make transactions via AlipayHK, WeChat Pay HK and the UnionPay App ("Eligible Cardholders") during 1 November 2025 to 31 January 2026.
3. During the Promotion Period, Eligible Cardholders who accumulate eligible retail spending of HK\$5,000 or more with Eligible Credit Cards during each phase, transactions of single net spending of HK\$200 or above via AlipayHK, WeChat Pay HK, or UnionPay App ("Eligible e-Wallets") ("Eligible e-Wallet Transactions"), can enjoy up to 20X "Point-to-Gift" Bonus Points ("Bonus Points"). Details are as follows:

Eligible e-Wallet Transaction	Basic Reward	Extra Reward	Maximum Extra Reward		<b>Maximum Extra Reward during the Promotion Period</b>
			Phase 1	Phase 2	
A single net spending of HK\$200 or above	1X Bonus Points	19X Bonus Points	20,000 Bonus Points	20,000 Bonus Points	<b>40,000 Bonus Points (equivalent to HK\$200)</b>

4. Eligible Retail Spending will be counted according to the date of transaction(s) and exclude cash advance(s), Octopus Automatic Add-Value reloads, tax bill payments of Inland Revenue Department, casino transactions, online bill payments of Chong Hing 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, transactions with charitable organisations and transactions with Chong Hing UnionPay Dual Currency Credit Cards throughout Mainland China in real estate, automobiles, fuels, wholesale, grocery stores and supermarkets, household appliance shops, air tickets and transportation, hospital payments, school fees, government and government-related services fees, donations to charitable and social service organisations, Apple Pay transactions, Google Pay transactions other transactions or spending related to the above-mentioned spending categories. The Bank reserves the right to change the above designated spending categories from time to time without any notice.
5. For spending in Mainland China with the UnionPay Dual Currency Credit Card issued by the Bank, each RMB1 transaction is equivalent to HK\$1 in terms of "Eligible Retail Spending Transaction". To calculate a Cardholder's spending, eligible retail transactions that are posted in any currency other than Hong Kong dollars will be converted to Hong Kong dollars together with the relevant foreign currency transaction fee (if applicable) at the exchange rate of MasterCard Asia /Pacific (Hong Kong) Limited/Visa International/UnionPay International.
6. If there is a supplementary card under an Eligible Cardholder's credit card account, eligible retail spending for the principal card and its supplementary cards will be combined under the principal cardholder's card accounts. Eligible e-Wallet Transactions made by the supplementary card will be deemed as the eligible spending of the principal card for calculating the reward entitlement. Each principal cardholder can only be entitled to up to a total of 40,000 Bonus Points under the Promotion.
7. All Eligible e-Wallet Transaction will be calculated based on the transaction date. The basic 1X Bonus Points reward will be credited into the Eligible Credit Card account after the transaction is posted. The extra reward

will be credited on or before 30 June 2026 and be reflected on the card statement. The Bank will determine the eligibility of Eligible Cardholders for the relevant reward based on the spending records with the Bank. Eligible Cardholders 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 transactions must be credited for the Eligible Cardholders to receive the relevant reward.

8. If the cardholder holds multiple Chong Hing credit cards at the same time, the relevant rewards granted will be posted to the cardholder's principal Chong Hing credit card account in the following descending order: Chong Hing UnionPay Dual Currency Diamond Card, Visa Platinum Card, Platinum Mastercard or Titanium Card, Gold Card and Classic Card.
9. For Eligible Credit Cards which are under the Bank's "Cash Rebate" Spending Reward Scheme, the Extra Rewards will be converted into an equivalent cash rebate amount at a rate of 0.5% (rounded to the nearest two decimal places). The cash rebate is applicable only to credit card transactions and cannot be (a) used to settle outstanding balances, (b) exchanged for cash, or (c) transferred.
10. For the purpose of the Programme, if any transactions used to calculate the extra reward involve fraud, abuse, reversal, cancellation or refund, the Bank reserves the right to directly debit the value of the extra reward from the Eligible Cardholder's account without prior notice for any proven ineligible transactions.
11. Eligible Cardholders must retain the original records of all Eligible e-Wallet Transactions (if applicable). In event of any disputes, the Bank reserves the right to require Eligible Cardholders to submit relevant original records and/or other relevant documents of the transaction during or after the Promotion Period for verification purposes. All documents submitted to the Bank will not be returned.
12. Extra Rewards 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.
13. If there is any discrepancy between the Eligible Cardholder's receipt/records and the Bank's records, the Bank's records and determination shall be final and conclusive.
14. The 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 the Programme, eligibility of the Extra Rewards, and the Extra Rewards, the Bank reserves the right of final decision.
15. The Bank reserves the right to change or terminate the Extra Rewards and the terms and conditions of the Programme at any time without any prior notice. For details, please refer to the Bank's website.
16. Unless otherwise expressly specified, 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 versions are available at any branch of the Bank in Hong Kong or on the Bank's website. In the event of any inconsistency, the priority of precedence shall be in the descending order of the terms and conditions of the Programme, the terms and conditions of relevant the Cardholder Agreements and Account Terms.
17. The terms and conditions of the Programme shall be governed by the laws and of the Hong Kong Special Administrative Region of the People's Republic of China. The Contracts (Rights of Third Parties) Ordinance shall not apply to the Programme, Extra Rewards or the terms and conditions of the Programme. Eligible Cardholders acknowledge that they are subject to the Bank's notice to Eligible Cardholders and other persons relating to the Personal Data (Privacy) Ordinance, the Personal Information Collection Statement, and the Bank's Privacy Statement, which are all available at the Bank's website.
18. In case of any inconsistencies between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

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