

## **General Terms and Conditions of Chong Hing Credit Card “The Year of the Dragon Spending Rewards” Programme (Only available for offer 1-4)**

1. The promotion period of the Chong Hing Credit Card “The Year of the Dragon Spending Rewards” Programme ( “Promotion” ) is from 31 January to 31 March 2024, both dates inclusive ( “Promotion Period” ).
2. The offers are applicable to the principal cardholders and supplementary cardholders ( “Cardholders” ) of Chong Hing Credit Cards/Chong Hing Affinity Cards ( “Chong Hing Credit Cards” ) issued by Chong Hing Bank Limited (the “Bank” ).
3. Cardholders must spend with the valid Chong Hing Credit Cards to enjoy the offers during the Promotion Period.
4. All the offers and bonus point rewards are non-transferable, can neither be resold nor exchanged for cash or other products and cannot be used in conjunction with any other offers.
5. All products/services information and photos are provided by the manufacturers and /or suppliers ( “Merchants” ) for reference only. The Bank will not be responsible for any discrepancies found in relation to the products/services information or photos, size, quantity, quality, description and colour with the actual products/services provided by the Merchants with whom the Cardholders shall directly liaise for any complaints or disputes regarding the relevant products and/or services.
6. Additional terms and conditions are set for individual offer, please contact the relevant Merchants for details. If the participating Merchants cease business during the Promotion Period, the related offer will be terminated immediately.
7. A computer system will be used to calculate the transactions and rewards. The records of the Bank shall be final and conclusive.
8. The Bank reserves the right to change, suspend or terminate the above offers and rewards or to amend the Terms and Conditions without prior notice. The Bank reserves the right of final decision.
9. Eligibility of this promotion shall be determined based on the transaction date and time of the transaction in the Bank’ s record. If there is any discrepancies between the Bank’ s record and Cardholder’ s record, the Bank’ s record shall prevail (save for manifest error, negligence or fraud related to the Bank). Unless otherwise specified, all spending transactions must be made during the Promotion Period based on the transaction dates.
10. Cardholders must retain all original transaction sales slips for record. In case of any

disputes, the Bank reserves the right to request the Cardholder to provide the original transaction sales slip(s) and/or such further documentation or evidence for verification. All sales slips and/or such further documentation submitted to the Bank will not be returned. The Bank's decision is final and binding on the Cardholders and all participants, and the decision of the Bank and the relevant Merchants shall be final.

11. These Terms and Conditions shall be governed by and constructed according to the laws of the Hong Kong Special Administrative Region ( "Hong Kong" ) of the People's Republic of China but the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) shall not apply to this promotional programme, the relevant rewards and these Terms and Conditions. The Cardholder acknowledges that he/she is subject to the Bank's Notice to Customers and other Persons relating to the Personal Data (Privacy) Ordinance and privacy policy statement of the Bank.
12. Unless otherwise expressly provided, this promotional programme is governed by the following terms, which shall be governed in the following order of priority based on inconsistencies between the terms: these Terms and Conditions, "Chong Hing Credit Card Cardholder Agreement", "Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement" and the Bank's "Account Terms " which are also subject to the Bank's possible update of the above Promotion from time to time. The latest version can be obtained from any branch of the Bank in Hong Kong or by browsing the Bank's website.
13. 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!