

## Terms and Conditions of Chong Hing Credit Card New Year Fortune Lucky Bag

1. The New Year Fortune Lucky Bag ("Lucky Bag") purchasing period is from 2 February 2024 to 29 February 2024, both dates inclusive ( "Purchasing Period" ).
2. Chong Hing Bank Credit Card Cardholders ("Cardholders") must visit designated stores of Old Sheung Wan - Dried seafood specialty store ("Merchant") within the Purchasing Period, and must use eligible Chong Hing Credit Card ("Eligible Credit Card") for purchase of the Lucky Bag at the suggested retail price at HK\$338 (each), the cash rebate of HK\$304.2 will be rebated to the credit card after the Eligible Credit Card reaches the accumulated eligible retail spending amount (please refer to the following point 6), cash rebate will be rebated to the Cardholders' same credit card account on or before May 2024. If the retail spending does not meet the requirements, the cash rebate will not be rebated without further notice.
3. The cash rebate is only applicable to credit card retail transaction and cannot be used to settle outstanding balance of card account, cannot be exchanged for cash/gift and cannot be transferred to any other account.
4. Accumulated Eligible Retail Spending Amount: The applicable period for the eligible retail spending is from 31 January 2024 to 31 March 2024, both dates inclusive ("Spending Period"). Cardholders (according to the credit card number, principal card and supplementary card will be counted separately) can purchase a Lucky Bag for every HK\$4,288 or above accumulated eligible retail spending with the same eligible credit card within the Spending Period. An each eligible credit card can purchase a maximum of 3 Lucky Bags within the Purchasing Period, and the Accumulated Eligible Retail Spending Amount of HK\$12,864 must be reached within the Spending Period.

No. of Lucky Bags	Suggested retail price of the Lucky Bag	Retail spending Amount required	The amount of cash rebate	Actual Price of the Lucky Bags
1	HK\$338	HK\$4,288	HK\$304.2	HK\$33.8
2	HK\$676	HK\$8,576	HK\$608.4	HK\$67.6
3	HK\$1,014	HK\$12,864	HK\$912.6	HK\$101.4

5. If Cardholders fail to accumulate eligible spendings of HK\$4,288 (Each Lucky Bag), or purchase more than 3 Lucky Bags with each Eligible Credit Card (according to the credit card number; the principal card and supplementary card will be counted separately), or

are found to be ineligible for purchasing the Lucky Bag, repeated purchasing of Lucky Bags, transactions that are not eligible, cancelled eligible transactions within the transaction period, refunds for eligible transactions within the transaction period, unposted transactions or any false, unauthorised transactions, cancelled or refunded transaction payments will not be considered as valid transactions and will not be counted as eligible retail spending requirements.

6. Eligible Retail Spending(s) are counted according to the date of transaction(s) and exclude purchasing Lucky Bag, 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, transactions at charitable organisations and Chong Hing UnionPay Dual Currency Credit Cards transactions 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, and other transactions or spendings 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.
7. For spendings 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.
8. If cardholders hold multiple Eligible Credit Cards, each Eligible Credit Card (according to the credit card number) can participate in this promotion. However, the Accumulated Eligible Retail Spendings will be calculated individually (according to the credit card number). The spending amounts of different principal cards and supplementary cards of the Cardholder cannot be combined for calculation.
9. Cardholders must visit the Merchant in person for purchasing the Lucky Bag.
10. During the Purchasing Period, the Lucky Bags are limited to 400 pieces on a first-come, first-served basis while stocks last. It also depends on the availability of each purchasing location of the Merchant on the day. If certain contents of the Lucky Bag' s are unavailable, the Bank and the Merchant reserve the right to replace it with other products without any notice.

11. The Lucky Bags cannot be exchanged for cash, returned, cancelled or exchanged for other products.
12. To be eligible for the offer, all the Cardholder's credit card accounts shall be valid and in good standing throughout the promotion period and at the time. In the event of termination of a credit card account or the card account of the Cardholder being in default, the offer will be cancelled automatically without any notice.
13. The Bank will not be responsible for the availability and quality of the relevant products/services provided by the Merchant with whom the Cardholders shall directly liaise for any complaints or disputes regarding the relevant products or services.
14. In case of any fraud / abuse / reversal / cancellation or refund of transactions in respect of which the relevant rewards under the promotion are awarded, the Bank reserves the right to debit the equivalent value from the eligible Cardholders' credit card account without any notice.

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