

Terms and Conditions of Chong Hing Credit Card “Old Sheung Wan’ s Shopping Offer”

1. The Promotion is applicable to the principal cardholders and supplementary card cardholders (“Cardholders”) of Chong Hing Credit Cards/Chong Hing Affinity Cards (“Chong Hing Credit Cards”) issued by Chong Hing Bank Limited (the “Bank”).
2. The offer cannot be redeemed for cash, used in conjunction with other gift vouchers, promotional offers and discount. In case of any disputes, the Banks and Old Sheung Wan – Dried Seafood (“Old Sheung Wan”) shall be final and reserves all rights to amend the stated Terms and Conditions without prior notice.
3. All offers must be settled in full with a valid Chong Hing Credit Card and before checkout.

Terms and Conditions of Chong Hing Credit Card “Selected Shopping Offer”

1. The promotion period of the Chong Hing Credit Card “Selected Shopping Offer” is from 2 February 2024 to 29 February 2024, both dates inclusive (“Promotion Period”).
2. Cardholders can enjoy a 5% off on regular-priced items after purchasing a New Year Fortune Lucky Bag(“Lucky Bag”) at Old Sheung Wan. The Lucky Bag and regular-priced products must be traded in the same receipt, so that Cardholders can enjoy the 5% discount on regular-priced goods.

Terms and Conditions of Chong Hing Credit Card “10X Bonus Points”

1. The promotion period of Chong Hing Credit Card “10X Bonus Points” (“Promotion”) is from 1 February to 31 March 2024, both dates inclusive (“Promotion Period”).
2. During the Promotion Period, Cardholders who spend HK\$500 or above in a single transaction at the Old Sheung Wan and pay with Chong Hing Credit Card can enjoy 10X bonus points reward.
3. 10X Bonus Points Reward includes the basic spending reward of 1X bonus points and 9X extra bonus points. Each Cardholder is entitled to a maximum of 20,000 extra bonus points earned during the Promotion Period. The maximum calendar monthly reward points for each Cardholder is 10,000 extra reward points.
4. The spending of redeeming “a New Year Fortune Lucky Bag” at Old Sheung Wan will not be entitled to the 10X points reward.
5. Retail spending accumulated in each card accounts of a Cardholder will be combined for calculating the reward redemption. The reward will be credited into the eligible credit

card account based on the highest spending amount during the Promotion Period. 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. If there is a supplementary card under the applicable card account, local retail spending under a supplementary card will be deemed as the local retail spending under the principal card for calculation of the rewards redemption.

6. Upon fulfilling the spending requirements, the relevant bonus points will be credited to the relevant credit card account of the Cardholder on or before May 2024 and will be shown in the card statement.
7. Bonus points cannot be redeemed for cash or services, and are not transferable. Extra bonus points will be converted into cash rebate at 0.5% exchange rate if the reward programme of an eligible customer is under the "Cash Rebate" scheme (if applicable).

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