

Terms and Conditions of Chong Hing Credit Card Full Cash Advance Handling Fee Rebate

1. The promotion period of Chong Hing Credit Card Full Cash Advance Handling Fee Rebate is from 31 January to 31 March 2024, both dates inclusive ("Promotion Period").
2. Cardholder must use own Chong Hing Credit Card principal card to apply for Hong Kong dollar cash advance through local ATM with the JETCO logo in Hong Kong or through the Bank' s branches, and accumulate cash advance of HK\$3,000 or above during the Promotion Period, Cardholder can enjoy the full rebate of cash advance handling fees ("Rebate"); Cardholder can enjoy the Rebate unlimited times during the Promotion Period.
3. The Rebate will be credited to the Chong Hing Credit Card principal account of the designated Cardholder on or before May 2024. If the designated Cardholder has cancelled the credit card account, cancelled the relevant transaction, the balance is not paid off or there is a bad record, during the Promotion Period or when the rebate is issued, the Rebate will not be given.
4. The amount of cash advance cannot exceed the remaining available limit of the credit card. Interest on cash advances will be calculated from the transaction date until the relevant account is settled. The Annualised Percentage Rate (APR) for cash advances is 27.03% (applicable to Chong Hing Mastercard Titanium Card / Platinum Card) / 35.97% (applicable to Other Chong Hing Credit Cards). The APR is calculated based on the requirement of the Code of Banking Practice. APR is a reference rate which expresses the fees and charges of respective product as an annualized rate.
5. The cash advance service is subject to these terms and conditions, Chong Hing Credit Card Cardholder Agreement, Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement, the relevant Account Terms and other relevant product or service terms updated by the Bank from time to time. Bound by the Terms and Conditions, the Cardholder's use of the cash advance service is deemed to have fully accepted and agreed to be bound by them. With respect to any discrepancies therein (if any), the overriding order of the terms and conditions shall be these terms and conditions, followed by Chong Hing Credit Card Cardholder Agreement and Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement, the terms and conditions of the relevant products or services, and then the relevant Account Terms.
To borrow or not to borrow? Borrow only if you can repay!