

Terms and Conditions of of Chong Hing Credit Card of Designated Merchants' Offers

1. The promotion period of the Chong Hing Credit Card “Designated Merchants” is from 24 July 2023 to 30 September 2023, both dates inclusive (“Promotion Period”).
2. Designated Merchants' Offers as follows
 - Offer 1: Seorae**
 - 15% off for dine-in orders. (10% service charge will be charged)
 - Offer 2 : Kuromon Aquatic Japanese Restaurant's Offer**
 - Enjoy a special 300ml sake or two non-alcoholic drinks upon spending HK\$1,000 or above for dine-in orders. (A 10% service charge will be charged and a 10% service charge will be charged at the original price for sake and drinks.)
 - The offer is only applicable from Mondays to Thursdays (except public holidays and special days).
 - Offer 3 : Ying Food Bitstro Restaurant**
 - 15% off for dine-in orders. (10% service charge will be charged)
 - Offer 4 : OP beauty**
 - Enjoy 2% off upon net purchase of HK\$150 or above (applicable to regular price, fixed price and discounted products).
 - Offer 5 : Derma Decus**
 - Enjoy 20% off on any products.
3. 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”). The Chong Hing Corporate Credit Card cardholders are excluded.
4. All offers must be settled in full with a valid Chong Hing Credit Card and before checkout.
5. Terms and Conditions apply to the offer. Please contact the individual participating merchants for details.
6. 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 shall be final and reserves all rights to amend the stated Terms and Conditions without prior notice.

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