

e-Wallet Spending Reward - Terms and Conditions:

1. The promotion period of the e-Wallet Spending Reward Programme ("Programme") of Chong Hing Bank Limited (the "Bank") is from 13 August 2024 to 15 September 2024, both dates inclusive ("Promotion Period").
2. The Programme is only applicable to selected customers who have a valid Chong Hing credit card, have not used e-Wallet for spending in the past 3 months, and have received the promotional MMS ("Eligible Customers").
3. The Eligible Customers who have completed eligible e-Wallet spending transactions with a valid Chong Hing Credit Card ("Eligible Credit Card") under the same Eligible Customer during the Promotion Period shall be entitled to participate in the Programme. The eligible e-Wallet spending made by supplementary credit card issued by the Bank will be combined with the principal credit card to determine the relevant reward.
4. Eligible e-Wallet Spending refers to the transaction amount of top-up/payment/transfer made by Eligible Customers using their Chong Hing Credit Card through AlipayHK, WeChat Pay HK or UnionPay App during the Promotion Period ("Eligible Spending").
5. Each Eligible Customer is required to make a single Eligible Spending of HK\$200 or above (or its equivalent) by using Eligible Credit Card during the Promotion Period to enjoy a HK\$10 cash rebate ("Reward"). Each Eligible Customer can receive a maximum of HK\$50 cash rebate throughout the entire Promotion Period.
6. Customers may incur handling fee when recharging or transferring funds in individual e-Wallet, and such fees will be charged by the relevant service providers, which shall be borne by the customers. For details of the handling fees, please check with the relevant service providers.
7. The Bank will determine the eligibility of Eligible Customers for the relevant Reward based on the spending records with the Banks. Eligible Customers must maintain a valid Eligible Credit Card and have a good credit standing throughout the entire Promotion Period and at time of the Reward is offered. The relevant Eligible Spending must be credited for the Eligible Customers to receive the relevant Reward.
8. Foreign currency transactions will be converted to Hong Kong Dollars based on the exchange rate determined by the relevant card associations at the date the Bank processes the relevant transactions (if applicable).
9. The Eligible Spending in the HKD card and RMB card accounts of Chong Hing UnionPay Dual Currency Credit Card of Eligible Customers during the Promotion Period will be combined for calculation.
10. The Reward amount is only applicable to credit card spending and cannot be (a) used to settle outstanding balances, (b) exchanged for cash, or (c) transferred.
11. If any relevant transactions used for calculating the related Reward under this Programme involves fraud/abuse/reversal/cancellation or refund, the Bank reserves the right to directly debit the relevant Reward amount from the customer's account without prior notice, for any transactions that are proven to be ineligible.
12. The Reward will be credited to the Eligible Customer's principal Eligible Credit Card account on or before 30 November 2024, and will be shown on the credit card statement of November 2024 or December 2024.
13. Eligible Customers must retain the original records of the relevant Eligible Spending transactions. In case of any disputes, the Bank reserves the right to request the Eligible Customer to provide such original transaction records and/or other relevant documents during or after the Promotion Period for verification purpose. All documents submitted to the Bank will not be returned.
14. If the customer holds multiple Chong Hing Credit Cards, the relevant Reward will be credited to the customer'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 credit card account, Eligible Spending made by the supplementary card will be deemed as the Eligible Spending of the principal card for calculating the Reward entitlement.
15. The Eligible Customer's credit card account must remain valid and in good credit standing at the time the Bank credits the Reward, otherwise such Reward will be deemed as waived and forfeited automatically without any notice.
16. The Reward granted under the Programme cannot be used in conjunction with any other promotion programmes of the Bank, except for the "Cash Rebate" Spending Reward Scheme and the "Point-to-Gift" Spending Reward Scheme.
17. The Bank reserves the right to change or terminate the Reward and any terms and conditions of the above promotion under the Programme at any time without any prior notice. For details, please refer to the Bank's website.
18. In case of any disputes on the terms and conditions of the Programme, the eligibility and the Reward, the Bank reserves the right of final decision which shall be binding on the Eligible Customers and the Programme participants.
19. Unless otherwise expressly provided, the Bank's Account Terms, and Chong Hing Credit Card Cardholder Agreement/Chong Hing

UnionPay Dual Currency Credit Card Cardholder Agreement, are subject to changes from time to time shall also apply to the Programme. The latest copies of Account Terms, and Chong Hing Credit Card Cardholder Agreement/Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement are available at any branch of the Bank in Hong Kong or its website. In the event and to the extent of any inconsistencies, the priority of precedence shall be in the descending order of these terms and conditions, the terms and conditions of relevant the Cardholder Agreements and Account Terms.

20. In case of any inconsistencies between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.
21. These terms and conditions shall be governed by the laws of the Hong Kong Special Administrative Region of the People's Republic of China but the Contracts (Rights of Third Parties) Ordinance shall not apply to the Programme, relevant Reward or these terms and conditions. The customers and participants of this Programme acknowledge that they are subject to the Bank's notice to customers and other persons relating to the Personal Data (Privacy) Ordinance, Personal Information Collection Statement and privacy policy statement of the Bank, which are available at the Bank's website.

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