

Chong Hing Credit Card “Online Shopping Spree Promotion for Students” Promotional Programme Terms and Conditions:

1. The promotion period of “Chong Hing Credit Card Online Shopping Spree Promotion for Students” Promotional Programme (“**Programme**”) of Chong Hing Bank Limited (the “**Bank**”) is from 3 September 2026 to 28 February 2027 (both dates inclusive) (“**Promotion Period**”).
2. Subject to the Clauses under the Terms and Conditions under the Programme, Customers are required to meet the following requirements to qualify for participation in the Promotion (“**Eligible Customers**”) :
 - a. Successfully apply for a Chong Hing UnionPay Dual Currency Diamond Card (Exclusively for Local Tertiary Institution Students), Chong Hing Platinum Card (Exclusively for Local Tertiary Institution Students) or Chong Hing Titanium Mastercard (Exclusively for Local Tertiary Institution Students) (“**Eligible Card**”) on or before 31 October 2026 ; and
 - b. Entered the designated promo code “CHBEVENT03” upon applying for a primary Eligible Card, or successfully applied for a primary Eligible Card through the “Student Member-get-member Programme”
3. Eligible Customers must make Eligible Online Retail Transactions (as defined in Clause 5 below) during the Promotion Period (based on the transaction date) will receive 20X ‘Point-to-Gift’ Bonus Points (the reward includes the basic 1X bonus points). In addition to the basic ‘Point-to-Gift’ Bonus Points, an extra up to 20,000 ‘Point-to-Gift’ Bonus Points (value at HK\$100) can be earned in each calendar month. Each customer can earn up to 120,000 extra ‘Point-to-Gift’ Bonus Points (Value at HK\$600)(“**Reward**”) throughout the entire Promotion Period. For the avoidance of doubt, when an Eligible Customer makes transactions using the Chong Hing UnionPay Dual Currency Diamond Card (Exclusively for Local Tertiary Institution Students), HKD and RMB spendings will be combined for accumulated transactions amount calculation; every RMB1 spending will be calculated as HK\$1.
4. The Eligible Credit Card must remain valid and in good standing at the time of receiving the Rewards under this Programme.
5. “**Eligible Online Retail Transactions**” include all Online retail transactions made by the Eligible Card during the promotion period and **excludes Online retail transaction via Apple Pay**, 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 and transactions at charitable organisations. All such transactions do not qualify for participation in this Programme and will be deemed waived and automatically cancelled without prior notice.
6. Bonus points will be automatically credited to the customer's relevant credit card account in two phases according to the designated dates specified in Table 1 below and will be reflected on the credit card statement.

Table 1

Phase	Eligible Spending Period	Reward for each phase under this Programme	Issuance date of the reward
Phase 1	3 September 2026 – 30 November 2026	A maximum of 20,000 ‘Point-to-Gift’ Bonus Points (Value at HK\$100) can be earned per calendar month; a maximum of up to 60,000 ‘Point-to-Gift’ Bonus Points (Value at HK\$300) can be earned in Phase 1	On or before 31 March 2027

Phase 2	1 December 2026 – 28 February 2027	A maximum of 20,000 ‘Point-to-Gift’ Bonus Points (Value at HK\$100) can be earned per calendar month; a maximum of up to 60,000 ‘Point-to-Gift’ Bonus Points (Value at HK\$300) can be earned in Phase 2	On or before 30 June 2027
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7. The Bank will determine the eligibility of Eligible Customers for the relevant reward based on the spending records with the Bank. Eligible Customers must maintain a valid Eligible Credit Card and have a good credit standing throughout the 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. If any relevant transactions used for calculating the relevant 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.
10. Eligible Customers under this Programme must retain the original records of the relevant Eligible Online Retail Transactions. In case of any disputes, the Bank reserves the right to request the Eligible Customer to provide such original 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.
11. If the customer holds multiple Eligible 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 (Exclusively for Local Tertiary Institution Students), Chong Hing Platinum Card (Exclusively for Local Tertiary Institution Students) and Chong Hing Titanium Mastercard (Exclusively for Local Tertiary Institution Students).
12. The reward granted under the Programme cannot be used in conjunction with any other promotional programmes of the Bank, except for the “Cash Rebate” Spending Reward Scheme, the “Point-to-Gift” Spending Reward Scheme and “Student Referral Reward Programme”.
13. If there is any discrepancy between the cardholder’s records and the Bank’s records, the Bank’s records and determination shall be final and conclusive.
14. This Programme is governed by the credit card records and/or computer system settings maintained by the Bank. In case of any disputes regarding the terms and conditions of this Programme, eligibility for rewards, and the rewards, the Bank reserves the final decision-making authority, which is binding on Eligible Customers and participants in this Programme.
15. The Bank reserves the right to change or terminate the reward and the terms and conditions of the Programme at any time without any prior notice. For details, please refer to the Bank’s website.
16. Unless otherwise expressly provided, the Bank’s Account Terms, Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement and Chong Hing Credit Card Cardholder Agreement, are subject to changes from time to time shall also apply to the Programme. The latest copies of Account Terms, Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement, Chong Hing 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.

17. In case if any inconsistencies between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.
18. These terms and conditions shall be governed by the laws and 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 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 statement of the Bank, which are available at the Bank's website.

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

Customer Services Hotline : 3768 8888

Website: www.chbank.com