

“Chong Hing Bank Student Referral Reward Programme” General Terms and Conditions

1. The promotion period of “Chong Hing Bank Student Referral Reward Programme ” (“**Programme**”) of Chong Hing Bank Limited (the “**Bank**”) is from 6 September 2026 to 30 September 2026 (both dates inclusive) (“**Promotion Period**”).
2. The Programme includes :
 - a) Reward 1: Chong Hing Credit Card (Exclusively for Local Tertiary Institution Students) Referral Reward
 - b) Reward 2: Chong Hing Credit Card (Exclusively for Local Tertiary Institution Students) and Chong Hing Bank Account Bonus Referral Reward
3. Each referee can be referred once only in this MGM Programme. If a referee is referred by multiple referrers, only the first application recorded by the Bank will be valid.
4. Self-referrals are not accepted by the Rewards. The Bank’s staff shall not be eligible for any rewards under this MGM Programme.
5. Referee must provide the correct referral code when applying for the Bank’s Eligible Card or registering Chong Hing Bank Account. If an incorrect referral code is provided, the relevant referrer will not be eligible to receive any rewards under this Programme.
6. For the avoidance of doubt, guidelines for entering the referral code on the application form are set out in Table 1 of Appendix 1 (Referral Procedure and Referral Code Guidelines) of this Terms and Conditions.
7. The Total Bonus points under this Programme will be credited to the customer's relevant credit card account **on or before 31 January 2027** and will be reflected on the credit card statement.
8. Both the referrer and referee must acknowledge that the Bank will not disclose the details of individual applications, and the Bank’s records shall be final and binding.
9. All rewards under this Programme are non-transferable, non-refundable, cannot be exchanged for other rewards, or redeemed for cash.
10. The Bank’s Account Terms, and Chong Hing Credit Card Cardholder Agreement/Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement, which are subject to changes from time to time shall also apply to this MGM 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 on its website. In case of any inconsistencies, the priority of precedence shall be in the descending order of these terms and conditions, the terms and conditions of the relevant Cardholder Agreements and Account Terms.
11. 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 this MGM Programme, relevant rewards or these terms and conditions. The customers and participants of this MGM 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 on the Bank’s website.
12. This promotion is valid in Hong Kong only and cannot be used in conjunction with other offers provided by the Bank, except for the “Cash Rebate” Spending Reward Scheme, the “Point-

to-Gift” Spending Reward Scheme and the Online Shopping Spree Promotion for Students Promotional Programme.

13. In case of any inconsistencies between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.
14. The Bank reserves the right to change or cancel this Referral Promotion and/or amend these Terms and Conditions at any time with appropriate notice. In the event of any dispute, the Bank’s decision shall be final and conclusive.
15. Please refer to the relevant link for the terms and conditions of the Programme. Please note that the information will only be available for access and download through the Bank’s website during the Promotion Period, and no paper-based format could be provided by the Bank. Please save a copy of the relevant information for future reference when needed. Otherwise, customers may not be able to access or download it again subsequent to the expiry of the Promotion Period.

Reward 1: Chong Hing Credit Card (Exclusively for Local Tertiary Institution Students) Referral Reward

1. Eligible Referrer (“**Reward 1 Eligible Referrer**”) must hold a valid 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**”) issued by the Bank at the time of referral and reward issuance.
2. Referee must meet all of the following conditions to become an Eligible Referee (“**Reward 1 Eligible Referee**”):
 - a. Have not held any principal personal credit card (including co-branded cards) issued by the Bank in the past 12 months; and
 - b. Successfully apply for one Eligible Card during the Promotion Period; and
 - c. Provide the referrer’s referral code when submitting the credit card application (guidelines for entering the referral code on the application form are set out in Appendix 1 - Referral Procedure and Referral Code Guidelines of this Terms and Conditions); and
 - d. The Eligible Card application is approved by the Bank on or before 31 October 2026; and
 - e. Complete at least one eligible retail transaction in any amount within 30 calendar days from card issuance, and maintain a valid Eligible Card upon the date of reward issuance.
3. Any successful referral meeting all conditions under Clause 1 and Clause 2 of “Reward 1” above shall be considered an “Eligible Referral”. The Eligible referrer will receive 10,000 “Point-to-Gift” bonus points (Value at HK\$50) for each Eligible Referral (“**Reward 1**”).
4. In the event that the Referee’s application for an Eligible Card during the Promotion Period is rejected by the Bank, or is withdrawn or cancelled by the Referee, the Referrer will NOT be eligible to receive the Reward under this Programme.

5. In the event that the same Eligible Card Referee successfully applies for multiple Eligible Cards, the Referral Reward payable to the Referrer in respect of such Eligible Card Referee shall be capped at 10,000 "Point-to-Gift" bonus points (Value at HK\$50).
6. "Eligible Retail Transactions" include all retail transactions made by the Eligible Card, excludes 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, transactions at charitable organisations and Transactions with Chong Hing UnionPay Dual Currency Credit Cards throughout Mainland China in real estate, automobiles, fuels, wholesale, grocery stores and supermarkets, household appliance shops, air tickets and transportation, hospital payments or school fees, government and government-related services fees, donations to charitable and social service organizations, and other transactions or spendings related to the above mentioned spending categories. The Bank reserves the right to change the above designated spending categories from time to time without prior notice.
7. An Eligible Referrer may refer multiple referees subject to a maximum of 10 Rewards under Reward 1 during the Promotion Period. The maximum reward amount under Reward 1 available to one Eligible Referrer will be 100,000 "Point-to-Gift" bonus points (Value at HK\$500).

Reward 2: Chong Hing Credit Card (Exclusively for Local Tertiary Institution Students) and/or Chong Hing Bank Account Extra Referral Reward

1. An Eligible Referrer ("**Reward 2 Eligible Referrer**") must hold a valid Eligible Card issued by the Bank at the time of referral and reward issuance.; or must hold a valid Savings Account with the Bank ("**Eligible Account**") at the time of referral and reward issuance.
2. Eligible Referees for Reward 2 ("**Reward 2 Eligible Referees**") is required to fulfil any of the conditions below:
 - a) successfully applies for an Eligible Card during the Promotion Period and fulfil the criteria for a Eligible Credit Card Referee ("**Reward 2 Eligible Credit Card Referees**"); and/or
 - b) Referees who (i) has no prior account record with the Bank; or (ii) has terminated his/her Bank Account with the Bank seven (7) or more years ago; or (iii) has never held any account with the Bank successfully enters a Referral Code when opening an account via the Chong Hing Mobile Banking "Remote Account Opening" service during the Promotion Period. The Referral Code can be obtained via the Referrer's Chong Hing Mobile Banking app (Log in > All > Promotions & Rewards > Refer Friends). ("**Reward 2 Eligible Account Referees**")

3. During the Promotion Period, a Reward 2 Eligible Referrer who successfully refers a specified number of Reward 2 Eligible Referees (calculated on an individual customer basis) to apply for an Eligible Card and/or open an Eligible Account shall be entitled to receive the corresponding extra reward set out in the table below (“Reward 2”):

Number of Eligible Referees (calculated on an individual customer basis)	Extra Reward Under this Programme
5 – 9 Customers	100,000 “Point-to-Gift” bonus points (Value at HK\$500)
10 Customers or more	600,000 “Point-to-Gift” bonus points (Value at HK\$3,000)

Example 1: If a Reward 2 Eligible Referrer successfully refers 3 Reward 2 Eligible Credit Card Referees to apply for an Eligible Card and concurrently refers another 7 Reward 2 Eligible Account Referees to open an Eligible Account during the Promotion Period, the total number of successful referrals for such Referrer shall be 10. In such event, the Referrer shall be entitled to an Extra Reward of 600,000 “Point-to-Gift” bonus points (Value at HK\$3,000).

Example 2: If a Reward 2 Eligible Referrer successfully refers 9 Reward 2 Eligible Referees to both open an Eligible Account and apply for an Eligible Card concurrently during the Promotion Period, the total number of successful referrals for such Referrer shall be 9. In such event, the Referrer shall be entitled to an Extra Reward of 100,000 “Point-to-Gift” (Value at HK\$500).

4. An Eligible Referrer may refer multiple referees. In the event that a referee opens an Eligible Account in single and/or joint names, or successfully applies for an Eligible Card concurrently, the Referrer shall only be entitled to receive the Referral Reward once for such successful referral. If the Referrer is one of the joint account holders of the successfully referred account, such Referrer shall not be eligible for any Referral Reward.
5. For the avoidance of doubt, the maximum Extra Reward available to each Eligible Referrer under “Reward 2” of this Programme shall be capped at 600,000 “Point-to-Gift” bonus points (Value at HK\$3,000). In the event that the number of Eligible Referees successfully referred may exceed 10, the maximum Extra Reward under “Reward 2” shall be capped at 600,000 “Point-to-Gift” bonus points (Value at HK\$3,000).



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

Website: www.chbank.com

Student Referral Programme – Appendix 1

Referral Procedure and Referral Code Guidelines

Table 1

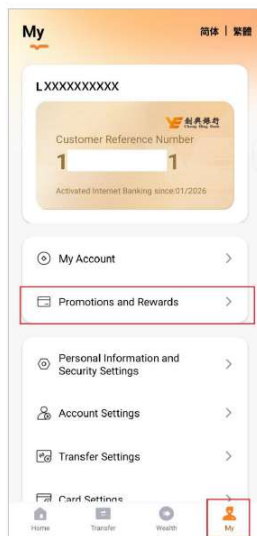
Eligibility of the Referrer	Product / Service Applied for by Referee	Referee Code to be filled in during the application
In the event that the Referrer is an Eligible Card holder of the Bank	Eligible Card	The Referrer's 8-digit Hong Kong mobile phone number registered in the Bank's records (To be filled in the "Promotion Offer Code" field)
	Bank Account	The Referrer is required to call 24-hour Credit Card Customer Services Hotline: at (852) 3768 8888 for obtaining the designated Referral code, and Referee to fill it in the "Referral code" field
In the event that the Referrer is an Eligible Bank Account holder	Eligible Card	The Referrer's 8-digit Hong Kong mobile phone number registered in the Bank's records (To be filled in the "Promotion Offer Code" field)
	Bank Account	Designated Referral Code of the Bank Holder* (To be filled in the "Referral Code" field)

* For details on how to obtain the designated "Referral Code" of a Chong Hing Bank Account holder, please refer to the diagram below.

Get Referral Code

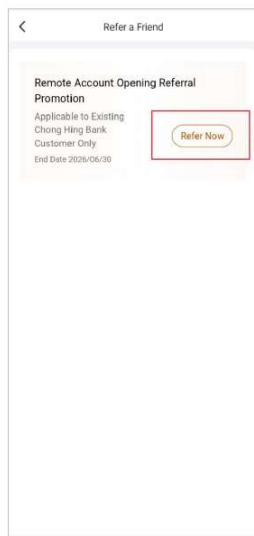
Step 1

Log in to Mobile Banking, tap “My”, then tap “Promotions and Rewards”.



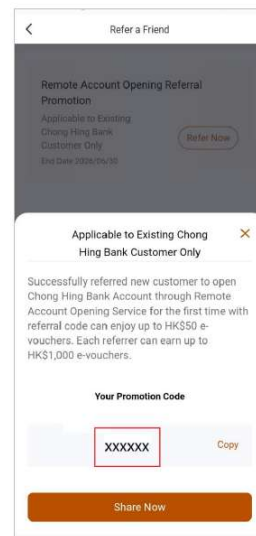
Step 2

Under “Promotion and Rewards”, tap “Refer a Friend”, then select the corresponding promotion and tap “Refer Now”.



Step 3

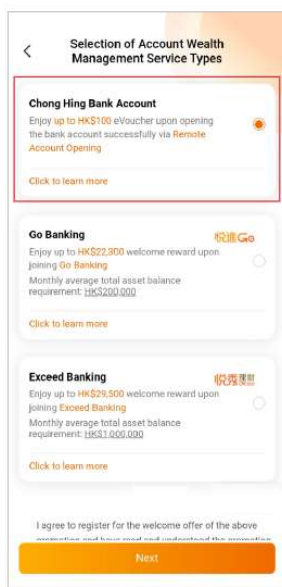
Your referral code will be displayed on this page. You can tap “Copy” or “Share Now” to send the code to your referred friend.



Use Referral Code

Step 1

Go to “Open Account” in Mobile Banking, and under “Selection Account Wealth Service Management Service Types”, choose to open a “Chong Hing Bank Account”.



Step 2

In the “Personal Information” section during the account opening process, enter the relevant referral code in the “Referral Code” field. Complete the account opening process to finish.

