

Chong Hing Credit Card “Online Statement Instalment” Waived Handling Fee

Promotion (the “Programme”) Term and Conditions

1. The promotion period of Chong Hing Credit Card “Online Statement Instalment” Programme of Chong Hing Bank Limited (the “Bank”) is from 12 May 2026 to 30 June 2026 (both dates inclusive) (“Promotion Period”).
2. The Programme only applicable to cardholders (including Principal and Supplementary card) who have not use any Chong Hing credit card under their name (personal cards) or co-branded cards (“Eligible Credit Cards”).
3. During the Promotion Period, Eligible Cardholders who successfully apply credit card statement instalment via CHB Internet banking Mobile Banking, can enjoy up to 3 months handling fee rebate (the “Rebate”). Details are as follows:

Tenor of Statement Instalment	Handling Fee Rebate
6 months	1 month
12 months	2 months
18 months	3 months

4. The Rebate will be credited on or before 30 September 2026 into the cardholders’ principal card account.
5. Eligible Cardholders must maintain a valid Eligible Credit Card and have a good credit standing throughout the Promotion Period and at time of the Rebate is offered. The relevant eligible transactions must be credited for the Eligible Cardholders to receive the Rebate.
6. The Bank reserves the right to change or terminate the terms and conditions of the Programme at any time without any prior notice.
7. Unless otherwise expressly specified, the Bank’s Account Terms and Chong Hing Credit Card Cardholder Agreement are subject to changes from time to time, shall also apply to the Programme. The latest versions are available at any branch of the Bank in Hong Kong or on the Bank’s website. In the event of any inconsistency, the priority of precedence shall be in the descending order of the terms and conditions of the Programme, the terms and conditions of relevant the Cardholder Agreements and Account Terms.
8. The terms and conditions of the Programme shall be governed by the laws and of the Hong Kong Special Administrative Region of the People’s Republic of China. The Contracts (Rights of Third Parties) Ordinance shall not apply to the Programme, the Rebate or the terms and conditions of the Programme. Eligible Cardholders acknowledge that they are subject to the Bank’s notice to Eligible Cardholders and other persons relating to the Personal Data (Privacy) Ordinance, the Personal Information Collection Statement, and the Bank’s Privacy Statement, which are all available at the Bank’s website.
9. In case of any inconsistencies between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

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