

## Terms and Conditions:

### Credit Card

#### i **General Terms and Conditions:**

1. The promotion period of “Credit card welcome reward” is from 2 January 2025 to 30 June 2025. (both dates inclusive).
2. Welcome reward is only applicable to Eligible Customers who have not held any principal personal credit card (including co-branded cards) issued by the Bank in the past 12 months.
3. Each principal card applicant is entitled to the welcome reward for not more than once upon card issuance. This reward cannot be used in conjunction with other reward.
4. If the principal cardholder cancels the card within 13 months from the date of card issuance, the Bank reserves the right to debit the cost of the welcome reward from the cardholder's credit card account without any notice.
5. The Bank reserves the right to change the terms and conditions of the above promotion from time to time without any notice. The relevant amendment will be available for reference at any local branch of the Bank or its website.
6. The Bank reserves the right of final decision in case of disputes.

#### ii **Welcome Reward Terms and Conditions**

1. Customers must successfully apply for one Chong Hing UnionPay Dual Currency Diamond Credit Card/Chong Hing Platinum Visa Card or Platinum Mastercard ( “Designated Chong Hing Credit Card” ) via the application form of this promotion to enjoy the welcome reward.
2. Cardholders who have accumulated HKD/RMB8,000 or above posted retail spending<sup>^</sup> or HK\$4,000 eWallet Spending\* in the first 2 months (card issuing month inclusive) after card issuance ( “Spending Period” ) are eligible for HK\$800 Cash Rebate as the welcome reward. HKD and RMB spendings will be combined for accumulated transactions amount calculation; every RMB1 spending will be calculated as HK\$1.

<sup>^</sup> The accumulated spending(s) is counted according to the date of transaction(s) and excludes tax payments, Octopus Automatic Add-Value reloads, casino transactions, Chong Hing Bank online bill payment, all installment payments, credit card annual fees, interest/finance/service charges, late payment charges, falsified

transactions/cancelled/indemnified/refunded/returned transactions, transactions at charitable organisations and other transactions designated by the Bank from time to time.

\* During the Spending Period, Cardholders must add the designated Chong Hing Credit Card into the designated eWallets (including AlipayHK, WeChat Pay HK and UnionPay App) for top-up/payment/transfer transactions ( "Eligible eWallet Spending" ) and accumulated the Eligible eWallet Spending during the Spending Period.

3. When cardholder performs top-up or transfer in individual eWallet, a handling fee may be incurred which will be charged by the relevant service provider, and the cost shall be borne by the cardholder. For details of the handling fees, please check with the relevant service provider.
4. The Bank will determine the eligibility of the cardholder who is entitled under this programme to enjoy the extra reward and the extra reward to be granted based on the Bank' s transaction records. If there are any discrepancies between the Bank' s records and the cardholder' s transaction records, the Bank' s records shall prevail (save for manifest error, negligence or fraud of the Bank). All transactions shall be based on the transaction dates and have to be completed during the Spending Period.
5. Eligible spending under the supplementary card will be deemed as the spending under the principal card for calculation of the rewards redemption.
6. The relevant welcome reward will be credited to the principal cardholder's account after 2 months upon the end of the Spending Period and will be shown in the card statement.
7. The Eligible Spending in the HKD card and RMB card accounts of Chong Hing UnionPay Dual Currency Diamond Credit Card of cardholders during the Spending Period will be combined for calculation.
8. Transactions with Chong Hing UnionPay Dual Currency Diamond 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 organisations, and other transactions or spendings related to the above mentioned spending categories are not entitled to bonus points. The Bank reserves the right to change the above designated

spending categories from time to time without any notice.

9. All fraudulent, unauthorised, cancelled or refunded transactions will not be regarded as eligible transactions under this programme, and will not be eligible to any reward.
10. In case of any disputes, the Bank reserves the right to request the cardholders to provide original transaction records and/or other relevant documents during or after the Spending Period for verification purpose. Such documents submitted to the Bank will not be returned.
11. To receive the reward, the cardholder's credit card account shall remain valid and in good credit standing when the reward is granted and posted thereto by the Bank, otherwise such reward shall be deemed as waived and forfeited automatically without any notice.
12. The reward granted under this programme cannot be used in conjunction with any other promotion programmes of the Bank, except the "Cash Rebate" Spending Reward Scheme and the "Point-to-Gift" Spending Reward Scheme.
13. The Bank reserves the right of final decision in case of disputes.
14. 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 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 local branch of the Bank or 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 relevant the Cardholder Agreements and Account Terms.
15. 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 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!