

Term and Conditions of 20% Off Credit Card Bonus Points Redemption Rewards

1. The promotion period of Chong Hing Credit Card's 20% Off Credit Card Bonus Points Discount Redemption Rewards Promotional Programme ("Promotion") is from 23 June 2025 to 31 December 2025, both dates inclusive ("Promotion Period").
2. The Promotion is only applicable to Chong Hing Credit Card principal (personal) cardholders ("Cardholder") who use the "Point-to-Gift" Redemption Programme and access the Chong Hing Credit Card Bonus Points Redemption Platform ("Redemption Platform") to redeem designated gifts/services by successfully logging in Chong Hing Mobile Banking ("Chong Hing Credit Card Bonus Points Redemption Service").
3. Before using the Chong Hing Credit Card Bonus Points Redemption Service, the Cardholder must register as a Platform member.
4. During the Designated Promotion Period, Cardholders can redeem designated gifts/services at 20% Off Credit Card Bonus Point which limited to the first 200 redemption at the Redemption Platform. There is no limit on the quantity of redemptions per Cardholder.

Promotion Period("Designated Promotion Period")	Current Bonus Points required	20% Off Bonus Points Rewards (limited to the first 200 redemptions per Designated Promotion Period)	Designated gift / service
15 September 2025 – 31 October 2025	23,912 Bonus Points	19,129 Bonus Points	Yonghui Supermarket Shopping Card valued at RMB100
	Cardholders are required to redeem 23,912 points for a Yonghui Supermarket Shopping Card valued at RMB100. The 20% discount equivalent, i.e. 4,783 points, will be credited to the Cardholder's Chong Hing credit card account within 5 business days.		

5. Designated gifts/services are available on a first-come, first-served basis while stocks last.
6. The Cardholder's Credit Card account must be valid and in good credit standing to use the Bonus Points. In case the Bonus Points in the designated Credit Card account are insufficient for the specified gifts/services, the redemption application will be automatically cancelled.
7. Unless otherwise specified, the accumulated Bonus Points are based on the records of the Credit Card system of Chong Hing Bank (the "Bank").
8. All gift redemptions are subject to the availability of stock. The Bank reserves the right to replace other gifts without prior notice. The Cardholder must redeem gifts at the locations and times designated by the Bank.
9. Once the application for redeeming gifts/services is completed, it cannot be cancelled or amended, the required Bonus Points will be immediately deducted from the Cardholder's designated Credit Card account and will not be refunded.
10. If the Cardholder holds multiple eligible credit cards, Chong Hing Credit Card Bonus Points Redemption Service will deduct Bonus Points from the shortest validity period first. If the Bonus Points validity period of multiple eligible credit cards are the same,

Bonus Points will be deducted based on the following credit card descending order: Chong Hing UnionPay Dual Currency Diamond Card, Visa Platinum Card, Platinum Mastercard or Titanium Card, Gold Card and Classic Card. For the Bonus Points rebate, the Bonus Points will be credited back to the credit card from which they were originally deducted. If the Cardholder uses multiple eligible credit cards for redemption, the rebate will be rebated to the credit card with the longest validity period.

11. Cash coupons (including paper and electronic) and other gifts redeemed under Chong Hing Credit Card Bonus Points Redemption Service will be subject to the terms and conditions stated in the related documents or on the cash coupons.
12. The Bank will not be responsible for or reissue any cash coupons that are misdirected, lost, damaged, or stolen.
13. The Bank is not responsible for the supply and quality of the goods/services provided by the merchants and all of these shall be borne by the relevant merchants.
14. This Promotion is subject to the following terms and conditions, and in the following order of priority, in case of any inconsistency between the terms and conditions: these Terms and Conditions, Terms and Conditions of Chong Hing Credit Card Bonus Points Redemption Service, the terms and conditions of "Point-to-Gift" redemption program, Credit Card Cardholder Agreement, Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement and the Bank's "Accounts Terms", and is also subject to the Bank's updates to the above Promotion from time to time, the latest version of which can be browsed on the Bank's website.
15. The Bank reserves the right to change any contents, these terms and conditions of Chong Hing Credit Card Bonus Points Redemption Service, or to terminate the credit card bonus point redemption service from time to time without prior notice to the Cardholder. The Bank's decision on any dispute under the Chong Hing Credit Card Bonus Points Redemption Service shall be final and conclusive.
16. The information collected by the Bank from Chong Hing Credit Card Bonus Points Redemption Service will be handled in accordance with the Bank's policy on personal data handling.
17. In case of any inconsistencies between the English and Chinese versions of these terms and conditions, the Chinese version shall prevail.

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