

**Chong Hing Credit Card "Installment Loan" Terms and Conditions:**

1. The Cardholder (except holder of Corporate Card and Supplementary Card) may apply to Chong Hing Bank Limited ("Bank") for the Credit Card Installment Loan ("Loan"). Applications shall be governed by these terms and conditions, terms in the application form and the Credit Card Cardholder Agreement with the Bank ("**Agreement**"), and these terms and conditions shall prevail in case of any conflict among their provisions. Unless otherwise specified, capitalized terms used herein shall have the same meanings ascribed to them in the Agreement.
2. Unless the Bank otherwise agrees, an application for Loan, once submitted, shall not be withdrawn or varied. The Cardholder acknowledges that the Bank has the sole discretion to reject any application or any part thereof without disclosing any reason and all documents submitted in relation to the application will not be returned.
3. The Loan amount shall be in a minimum of HK\$1,000 but shall not exceed 100% of the credit limit or credit limit available to the Cardholder under his Card (whichever is lower). The Loan is in a nature of cash advance under the Card, which credit limit will be deducted from the Cardholder's Card Account accordingly. Under all circumstances, the Bank has the absolute right to approve / reject the application and to determine the amount of the Loan which it may grant ("**Loan Amount**") and the Cardholder agrees to borrow the Loan notwithstanding that the Loan Amount granted may be less than the amount applied by the Cardholder.
4. The Cardholder irrevocably authorises the Bank to automatically advance the Loan to the Cardholder after the Bank's approval of his application by way of CHATS transfer into the Cardholder's designated bank account. All fees and charges arising from the CHATS transfer will be solely borne by the Cardholder and deducted from the Cardholder's designated bank account. If the application is approved, the Bank will send the Cardholder a confirmation letter notifying him that proceeds of his Loan approved has been credited into his designated bank account with details. The Cardholder shall in all circumstances be responsible for all fees and charges relating to the Loan once his application has been approved.
5. (i) The Cardholder shall repay his Loan by 6 / 12 equal monthly installments (each a "**Monthly Installment**") provided always that the fractions (if any) of the Monthly Installments (except the last Monthly Installment) shall be aggregated and paid together with the last Monthly Installment and a monthly handling fee of 0.28% (APR : 5.89% / 6.32% respectively) of the original Loan Amount.  
(ii) The Cardholder shall repay his Loan by 18 equal monthly installments (each a "**Monthly Installment**") provided always that the fractions (if any) of the Monthly Installments (except the last Monthly Installment) shall be aggregated and paid together with the last Monthly Installment and a monthly handling fee of 0.25% (APR : 5.76%) of the original Loan Amount.  
(iii) The Cardholder shall repay his Loan by 24 equal monthly installments (each a "**Monthly Installment**") provided always that the fractions (if any) of the Monthly Installments (except the last Monthly Installment) shall be aggregated and paid together with the last Monthly Installment and a monthly handling fee of 0.2% (APR : 4.64%) of the original Loan Amount.
6. The Bank is irrevocably authorised by the Cardholder to debit the first Monthly Installment from the Cardholder's Card Account at the time of advance of the Loan, which will be reflected in the next following credit card account statement, and to apportion the Monthly Installments among interest, principal and other sum payable by the Cardholder as the Bank shall absolutely see appropriate. **If the Cardholder prepays the Loan, whether partially or in full, an additional administration fee of HK\$250 shall be payable by the Cardholder to the Bank immediately** and such amount will be debited from the Cardholder's Card Account without prior notice.
7. Cardholder will be entitled to 7 days Cooling-off Period following the day of advance of the Loan amount. To exercise this right and be exempted from the applicable prepayment fee and handling fee, The Cardholder shall notify the Bank within 7 calendar days immediately following the day of advance of the Loan amount ( "7-day Cooling-off Period" ) by contacting the Bank' s 24-hour customer service hotline at 3768 8888, or visiting any local branch in person during business hours to apply for full prepayment. In addition, the cardholder shall submit the Credit Card Services Change Instruction(s) Form to complete the prepayment procedures either in person at any local branch of the Bank or via fax to 3768 1818 during the 7-day Cooling-off Period or within 3 business days (excluding Saturday, Sunday and public holiday) immediately following it. Cardholder who have exercised the right of early prepayment of the Loan in full within the 7-day Cooling-off Period will not be eligible to any loan promotional offers.
8. The Cardholder agrees and irrevocably authorizes the Bank to debit all Monthly Installments, handling fees and other charges (if any) to his Card Account from time to time. For this purpose, the Cardholder shall reserve sufficient credit limit in his Card Account. The Bank shall be entitled to debit any of the above sum to the Cardholder's Card Account in excess of its credit limit and the Cardholder shall forthwith be liable to settle the whole balance outstanding and to pay an over limit fee in accordance with the terms and conditions of the Agreement.
9. All Monthly Installments, handling fees and other charges (if any) shall be treated in way of retail spending/purchase made by the Cardholder and all interests, finance charges and other fees (if any) shall be levied thereon in accordance with the relevant provisions of the Agreement.
10. The Bank reserves the right to impose a handling charge in relation to processing of the Loan in such amount as notified to the Cardholder from time to time. The Bank is entitled to deduct the amount of such handling charge from the Loan or to advance such handling charge in addition to the Loan Amount to form part of the Loan, to which interest shall be charged to and payable by the Cardholder.
11. The Bank reserves the overriding right to demand full repayment of the outstanding balance of the Loan together with all interests, finance charges and other fees (if any) at any time whether any part thereof is reflected in a credit card account statement or due and payable at the time of such demand. **The Loan shall be immediately repayable upon termination of the credit card account for whatever reason (whether by the Cardholder or the Bank) and an additional administration fee of HK\$250 shall be payable by the Cardholder.** In any of the above events, the remaining outstanding of the Loan Amount shall be immediately debited from the Cardholder's credit card account.
12. The Cardholder warrants to the Bank that all information and documents provided to the Bank in respect of the application of the Loan are true, accurate and up-to-date and undertakes to notify the Bank of any change to those information and/or documents immediately.
13. The Bank reserves the right to vary or supplement any of these terms and conditions from time to time with prior notice by way of display at the Bank's premises, website or such other method as the Bank may see appropriate. If the Cardholder does not fully repay the Loan, all interests, finance charges and other fees (if any) prior to the end of such notice period, the Cardholder shall be deemed to have agreed to such variation and supplements.
14. The Bank has sole discretion to determine any matter in connection with the Loan and any such determination shall be conclusive, final and binding on the Cardholder (save and except manifest error).
15. No bonus points, cash rebate or other reward programs of the Bank in respect of the Loan will be granted to the Card Account.

16. The Cardholder agrees and authorises that the Bank may access, obtain and/or exchange data and documents of the Cardholder held with any third party including without limitation his employer, creditors and credit reference agencies (approved for participation in the Multiple Credit Reference Agencies Model) on any matter in relation to the Cardholder's application and the Loan. The Cardholder acknowledges that he is subject to the Bank's Notice to Customers and other Persons relating to the Personal Data (Privacy) Ordinance and data policies of the Bank.
17. If there is any conflict or inconsistency between the Chinese and the English versions of these terms and conditions, the latter shall prevail.
18. These terms and conditions shall be governed by the laws of the Hong Kong Special Administrative Region of the People's Republic of China.

越秀集團成員 A Member of Yuexiu Group