

Chong Hing Credit Card e-Wallet Spending Reward - Terms and Conditions:

1. The promotion period of the e-Wallet Spending Reward Programme ("Programme") of Chong Hing Bank Limited (the "Bank") is from 23 December 2024 to 31 March 2025, both dates inclusive ("Promotion Period").
2. The Programme is only applicable to selected cardholders who have received the relevant promotional MMS and have a valid Chong Hing Credit Card/Chong Hing Joint Credit Card (only applicable to personal card, not applicable to corporate card) ("Eligible Cardholders"). Eligible Cardholders have not used designated e-wallets (Google Pay, AlipayHK, WeChat Pay HK or UnionPay App) for spending in the past 6 months.
3. Eligible Cardholders who have completed eligible designated e-Wallet spending transactions with a valid Chong Hing Credit Card ("Eligible Credit Card") under the same Eligible Cardholder during the Promotion Period shall be entitled to participate in the Programme. The eligible designated e-Wallet spending made by supplementary credit card issued by the Bank will be combined with the principal credit card to determine the relevant reward.
4. Eligible e-Wallet Spending refers to the transaction amount of retail spending made by Eligible Cardholders using their Chong Hing Credit Card through designated e-Wallet during the Promotion Period ("Eligible Retail Spending").
5. Eligible Retail Spending(s) are counted according to the date of transaction(s) and exclude 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 Chong Hing UnionPay Dual Currency Credit Cards transactions throughout Mainland China in real estate, automobiles, fuels, wholesale, grocery stores and supermarkets, household appliance shops, air tickets and transportation, hospital payments, 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. The Bank reserves the right to change the above designated spending categories from time to time without any notice.
6. Reward 1: For Eligible Cardholders who successfully add their Chong Hing Visa credit card to Google Pay, each Eligible Cardholder can enjoy Reward 1 no more than once, with a maximum **cash rebate of HK\$50**.
7. Reward 2: Each Eligible Cardholder who makes a single Eligible Retail Spending of HK\$100 or above (or its equivalent) by using designated e-Wallets with Eligible Credit Card during the Promotion Period can enjoy a HK\$10 cash rebate. Each Eligible Cardholder can receive a maximum of 5 times HK\$10 cash rebate per calendar month (Total value: HK\$50). Each Eligible Cardholder can receive **up to HK\$200 cash rebate** during the entire Promotion Period.
8. Reward 3: Eligible Cardholders who qualify to enjoy HK\$200 cash rebate in Reward 2, can enjoy **an additional HK\$50 cash rebate**.

9. Handling fee may incur when Cardholders make recharges or transfers in individual e-Wallet, and such fees will be charged by the relevant service providers, which shall be borne by the Cardholders. For details of the handling fees, please check with the relevant service providers.
10. The Bank will determine the eligibility of Eligible Cardholders for the relevant Reward based on the spending records with the Bank. Eligible Cardholders must maintain a valid Eligible Credit Card and have a good credit standing throughout the entire Promotion Period and at time of the Reward is offered. The relevant Eligible Retail Spending must be credited for the Eligible Cardholders to receive the relevant Reward. Otherwise such Reward will be deemed as waived and forfeited automatically without any notice.
11. Foreign currency transactions will be converted to Hong Kong Dollars based on the exchange rate determined by the relevant card associations at the date the Bank processes the relevant transactions (if applicable).
12. The Eligible Retail Spending in the HKD card and RMB card accounts of Chong Hing UnionPay Dual Currency Credit Card of Eligible Cardholders during the Promotion Period will be combined for calculation.
13. The cash rebate amount is only applicable to credit card spending and cannot be (a) used to settle outstanding balances, (b) exchanged for cash, (c) transferred, or (d) withdrawal.
14. If any relevant transactions used for calculating the related Reward under this Programme involves fraud/abuse/reversal/cancellation or refund, the Bank reserves the right to directly debit the relevant Reward amount from the cardholder's account without prior notice, for any transactions that are proven to be ineligible.
15. The Reward will be credited to the Eligible Cardholder's principal Eligible Credit Card account on or before 31 May 2025, and will be shown on the credit card statement of May 2025 or June 2025.
16. Eligible Cardholders must retain the original records of the relevant Eligible Retail Spending transactions. In case of any disputes, the Bank reserves the right to request the Eligible Cardholder to provide such original transaction records and/or other relevant documents during or after the Promotion Period for verification purpose. All documents submitted to the Bank will not be returned.
17. If the cardholder holds multiple Chong Hing Credit Cards, the relevant Reward will be credited to the cardholder's principal Chong Hing Credit Card account in the following descending order: UnionPay Dual Currency Diamond Card, Visa Platinum Card, Mastercard Platinum Card, Mastercard Titanium Card, UnionPay Dual Currency Gold Card, Visa Gold Card, Visa Classic Card and Mastercard Classic Card. If there is a supplementary card under the applicable credit card account, Eligible Retail Spending made by the supplementary card will be deemed as the Eligible Retail Spending of the principal card for calculating the Reward entitlement.
18. The Reward granted under the Programme cannot be used in conjunction with any other promotion programmes of the Bank, except for the "Cash Rebate" Spending Reward Scheme and the "Point-to-Gift" Spending Reward Scheme.

19. The Bank reserves the right to change or terminate the Reward and any terms and conditions of the above promotion under the Programme at any time without any prior notice. For details, please refer to the Bank' s website.
20. In case of any disputes on the terms and conditions of the Programme, the eligibility and the Reward, the Bank reserves the right of final decision which shall be binding on the Eligible Cardholders and the Programme participants.
21. Unless otherwise expressly provided, the Bank' s Account Terms, and Chong Hing Credit Card Cardholder Agreement/Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement, which subject to changes from time to time shall also apply to the 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 its website. In the event and to the extent 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.
22. In case of any inconsistencies between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.
23. 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 the Programme, relevant Reward or these terms and conditions. The Cardholders and participants of this Programme acknowledge that they are subject to the Bank' s notice to Cardholders 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!