

Terms and Conditions of Chong Hing Credit Card "Enjoy up to 45,000 Bonus Points" Reward Scheme

1. This promotion are applicable to the principal cardholders and supplementary cardholders ("Cardholders") of Chong Hing Credit Cards/Chong Hing Affinity Cards ("Chong Hing Credit Cards") issued by Chong Hing Bank Limited (the "Bank"). The Chong Hing Corporate Credit Card Cardholders are excluded.
2. From 13 November 2023 to 14 January 2024 ("Promotion Period"), Cardholders who accumulate retail spending of HK\$5,000 or above with Chong Hing Credit Card ("Eligible Retail Spending Transactions") can enjoy 40,000 Bonus Points (Worth: HK\$200), and when one of the retail spending transactions is completed through e-payment tools (AlipayHK, Wechat Pay HK and UnionPay App), Cardholders can enjoy extra 5,000 Bonus Points (Worth: HK\$25), enjoying up to 45,000 Bonus Points (Worth: HK\$225). Each Cardholder can receive a maximum of 1 reward during the promotion period.
3. If the customer holds multiple eligible credit cards, the retail spending amounts can be combined to arrive at the eligible retail spending transaction. Excludes corporate credit cards in customer accounts.
4. All "Eligible Retail Spending Transaction" will be counted based on the transaction date (from 13 November to 14 January 2024) and must be successfully posted on or before 28 January 2024. "Eligible Retail Spending Transaction" excludes 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 abovementioned spending categories. The Bank reserves the right to change the above designated spending categories from time to time without any notice.
5. For spendings in Mainland China with the UnionPay dual currency credit card issued by the Bank, each RMB1 transaction is equivalent to HK\$1 in terms of "Eligible Retail Spending Transaction". To calculate a Cardholder's spending, eligible retail transactions that are posted in any currency other than Hong Kong dollars will be converted to Hong Kong dollars together with the relevant foreign currency transaction fee (if applicable) at the exchange rate of MasterCard Asia /Pacific (Hong Kong) Limited / Visa International / and UnionPay International.
6. Rewarded bonus points will be credited to the relevant credit card account of the Cardholder on or before April 2024 and will be shown in the card statement.
7. If the Cardholder holds multiple Chong Hing Credit Cards at the same time, retail spending accumulated in each card accounts of the Cardholder will be combined for calculating the reward redemption. The relevant rewards granted will be posted to the Cardholder's principal Chong Hing Credit Card account in the following descending order: Chong Hing UnionPay Dual Currency

Diamond Card, Visa Platinum Card, Platinum Mastercard or Titanium Card, Gold Card and Classic Card. If there is a supplementary card under the applicable card account, retail spending under a supplementary card will be deemed as the retail spending under the principal card for calculation of the rewards redemption.

8. To be eligible for the offer, all the Cardholder's credit card accounts shall be valid and in good standing throughout the Promotion Period, and at the time of releasing Reward. In the event of termination of a credit card account or the card account of the Cardholders being in default, the offer will be forfeited or cancelled automatically forthwith without any notice. If a transaction proves to be ineligible, the Bank shall be entitled to charge an amount equivalent to the relevant reward amount directly from the Cardholder's account.
9. Bonus points cannot be redeemed for cash or services, and are not transferable. Extra bonus points will be converted into cash rebate at 0.5% exchange rate if the reward scheme of an eligible Cardholders is under the "Cash Rebate" scheme (if applicable).
10. In case of any fraud / abuse / reversal / cancellation or refund of transactions in respect of which the relevant Reward under the promotion are awarded, if a transaction proves to be ineligible, the Bank shall be entitled to charge an amount equivalent to the relevant Reward directly from the Cardholder's credit card account without any notice.

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