

Terms and Conditions of Chong Hing Credit Card “10X Bonus Points Promotion”

1. The promotion period of Chong Hing Credit Card “10X Bonus Points” (“Promotion”) is from 13 November 2023 to 14 January 2024, both dates inclusive (“Promotion Period”).
2. The Promotion is applicable to the principal cardholders and supplementary card cardholders (“Cardholders”) of Chong Hing Credit Cards/Chong Hing Affinity Cards (“Chong Hing Credit Cards”) issued by Chong Hing Bank Limited (the “Bank”).
3. During the Promotion Period, Cardholders who spend HK\$500 or above in a single transaction at the designated merchants and pay with Chong Hing Credit Card can enjoy 10X bonus points reward. Designated Merchants:
 - i. One-Eight-One Hotel
 - ii. Peninsula Optional Company
 - iii. OP Beauty
 - iv. Center Shine Limited
 - v. Pops Optic
 - vi. Heng Fu Sport
4. 10X Bonus Points Reward includes the basic spending reward of 1X bonus points and 9X extra bonus points. Each Cardholder is entitled to a maximum of 30,000 extra bonus points earned during the Promotion Period. The maximum calendar monthly reward points for each Cardholder is 10,000 extra reward points.
5. Retail spending accumulated in each card accounts of a Cardholder will be combined for calculating the reward redemption. The reward will be credited into the eligible credit card account based on the highest spending amount during the Promotion Period. If the Cardholder holds multiple Chong Hing Credit Cards at the same time, 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, local retail spending under a supplementary card will be deemed as the local retail spending under the principal card for calculation of the rewards redemption.
6. Upon fulfilling the spending requirements, the relevant 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. 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 programme of an eligible customer is under the “Cash Rebate” scheme (if applicable).

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