

Terms and Conditions of Chong Hing Credit Card Designated Merchants' Offers

1. The promotion period of the Chong Hing Credit Card Designated Merchants' Offers (Offers) is from 13 November 2023 to 14 January 2024, both dates inclusive ("Promotion Period").
2. Designated Merchants' Offers as follows:

Offer 1: One-Eight-One Hotel

Enjoy a 5% discount and a complimentary bottle of red wine when you book a Harbour Suite on the One-Eight-One Hotel website (<https://www.one-eight-one.com>). Enter the discount code "CHBH XK" in "Add Code" when checking the room rate and availability to enjoy the discount.

Offer 2: The Praya

Enjoy a complimentary dessert for every two guests upon spending HK\$800 in a single transaction (not include 10% service charge).

Offer 3: Peninsula Optical Company

Enjoy 30% off on all products (except regular priced products).

Offer 4: C-Shine Limited

Enjoy 10% off on designated products.

Offer 5: Pops Optic

Enjoy 20% off on all products.

Offer 6: OP beauty

Enjoy a gift upon spending HK\$100 or above. The quantity is limited and only available on a first-come, first-served basis.

Offer 7 : Heng Fu Sports

- i. Enjoy 20% off on public priced products.
 - ii. Enjoy 15% off on regular priced products.
3. The offers 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").
 4. All offers must be settled in full with a valid Chong Hing Credit Card and before checkout.
 5. Individual offers have additional terms and conditions.. Please contact the individual participating merchants for details.
 6. The Offers and gifts cannot be redeemed for cash, used in conjunction with other gift vouchers, promotional offers and discount. In case of any disputes, the Banks and the Merchants shall be final and reserves all rights to amend the stated Terms and Conditions without prior notice.

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