

## Terms and Conditions

### A. Deposit Product Offer – Exclusive HK\$500 Reward for Exceed Banking Account Opening / Exclusive HK\$200 Reward for Go Banking Account Opening

1. The promotion period of deposit account average balance welcome promotion ( "Promotion" ) is from 2 January 2025 to 30 June 2025 (both dates inclusive) ( "Promotion Period" ).
2. The Promotion is only applicable to new customers who have successfully opened a personal or joint name savings account or current account ( "Deposit Account" ) with the Bank during the Promotion Period ("Eligible Customers"). New customer refers to customer who has not held any personal account and/or joint name account (except credit card account) with the Bank in the past 12 months prior to account opening.
3. Eligible Customers must successfully joined Chong Hing Exceed Banking and open a Deposit Account at any branch of Chong Hing Bank Limited (the "Bank" ) during the Promotion Period and maintain the amount of Total Asset Balance Growth of HK\$1,000,000 or above (or its equivalent) to enjoy a HK\$500 reward ( "Reward" ), or successfully joined Go Banking and open a Deposit Account at any branch of Chong Hing Bank Limited (the "Bank" ) during the Promotion Period and maintain the amount of Total Asset Balance Growth of HK\$200,000 or above (or its equivalent) to enjoy a HK\$200 reward ( "Reward" ). Reward cannot be transferred or converted into cash.
4. "Amount of Total Asset Balance Growth" refers to the net increase amount when comparing a customer's average Total Asset Balance of the 1st to 3rd consecutive calendar months after registering for this promotion with the Total Asset Balance the calendar month before the promotion registration month (stated in Table 1). The Bank reserves the right of final decision on any dispute in the definition and calculation of Total Asset Balance Growth.

Table 1

Exceed Banking/Go Banking		
Account Opening Month	Maintain the amount of Total Asset Balance Growth until the designated periods below	Reward Credit Date (on or before)
January 2025	January 2025 – March 2025	30 June 2025
February 2025	February 2025 – April 2025	
March 2025	March 2025 – May 2025	31 August 2025
April 2025	April 2025 – June 2025	

May 2025	May 2025 – July 2025	31 October 2025
June 2025	June 2025 – August 2025	

5. Total Asset Balance refers to the aggregate account balance of all deposits, investment funds, Structured Product (including Equity Linked Investments/Currency Linked Deposit/Currency Linked Investment), Bonds, policy value of life insurance plan of Hong Kong Life and the asset value of Equity Linked Investments/Currency Linked Deposit and Currency Linked Investment under the accounts of the customer' s name at the Bank. For joint accounts, the "Total Asset Balance" is calculated by the average number of customers as its account holders.
6. The Reward will be directly credited to the Deposit Account opened by the Eligible Customers during the Promotion Period ( "Account") according to table 1. The Reward granted will be credited to the Eligible Customer' s Account according to the following descending priority: HKD savings account, HKD current account or multi-currency savings account. When crediting the Reward, the Eligible Customer must still maintain the Account with the Bank and the status is normal and valid, otherwise the Reward received will be forfeited or automatically cancelled immediately without any notice.
7. The Reward is only applicable to the Eligible Customers with personal account<sup>1</sup> at the Bank. Each Eligible Customer is entitled to receive the Reward only once. The Reward cannot be used in conjunction with any other promotions or privileges of the "Bank" .
8. In the case of any disputes, the decision of the Bank shall be final and conclusive.

## **B. Total Asset Balance Growth Reward**

1. To enjoy the Total Asset Balance Growth Reward, eligible customer has to register for this promotion successfully at any local branch of the Bank in person and fulfill any 2 of the following requirements during the Promotion Period. Rewards are limited and provided on a first-come, first-served basis, which may cease without prior notice by the Bank.
  - i. Brings in new funds to the Account(s) under his/her name at the Bank after successful registration, and maintains the Amount of Total Asset Balance Growth (stated in Table 2) within the designated period (stated in Table 3); and fulfill any 2 of the requirements below during the designated period (stated in Table 3):
    - a. Open a new Investment Account and has completed the Investment Profile Questionnaire and Vulnerable Customer Assessment successfully\*\*;
    - or
    - b. Activates the Bank' s Digital Banking Services (i.e. Internet Banking, Mobile

<sup>1</sup> Personal account refer to eligible customers who are not corporate accounts

Banking) successfully; or

- c. Completes the foreign exchange transaction with accumulated amount of Exceed Banking HK\$30,000 (or HKD equivalent) or above successfully / Go Banking HK\$10,000 (or HKD equivalent) or above successfully : or
- d. Registers to the Payroll Account Service Promotion successfully and have a payroll transaction of HK\$30,000 or above within two months after registration.

Table 2

Exceed Banking Customer		
Amount of Total Asset Balance Growth to be maintained until the designated date (HK\$ or its equivalent)	Cash Rebate (HK\$ or its equivalent)	
	New Customer	Existing Customer
\$8,000,000 or above	\$8,000	\$500
\$7,000,000 - \$7,999,999	\$7,000	
\$6,000,000 - \$6,999,999	\$6,000	
\$5,000,000 - \$5,999,999	\$5,000	
\$4,000,000 - \$4,999,999	\$4,000	
\$3,000,000 - \$3,999,999	\$3,000	
\$2,000,000 - \$2,999,999	\$2,000	
\$1,000,000 - \$1,999,999	\$1,000	

Table 2

Go Banking Customer		
Amount of Total Asset Balance Growth to be maintained until the designated date (HK\$ or its equivalent)	Cash Rebate (HK\$ or its equivalent)	
	New Customer	Existing Customer
\$500,000 - \$1,000,000	\$600	\$200
\$200,000 - \$499,999	\$400	

2. "Amount of Total Asset Balance Growth" refers to the net increase amount when comparing a customer's average Total Asset Balance of the 2nd to 6th consecutive calendar months after registering for this promotion with the Total Asset Balance the calendar month before the promotion registration month (stated in Table 3).

Example

Customer Type	Registration	The 2nd to 6th consecutive	Date of Total	Net increase in
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	Month	calendar months with the Total Asset Balance Growth	Asset Balance to be compared with	Total Asset Balance Growth
New Customer	January 2025	February 2025 to June 2025: HK\$1,500,000	Not applicable	HK\$1,500,000
Existing Customer	January 2025	February 2025 to June 2025: HK\$1,500,000	December 2024: HK\$500,000	HK\$1,000,000

- The Bank's records will be conclusive as to the promotion registration month and the amount of Total Asset Balance Growth. The Bank reserves the right of final decision on any dispute in the definition and calculation of Total Asset Balance Growth.
- The Total Asset Balance Growth Reward will be awarded in the form of Credit Card Cash Rebate. Eligible Customer will receive the Total Asset Balance Growth Reward on or before the designated credit date if he/she has maintained the designated amount of Total Asset Balance Growth until the date as set out in Table 3 below.
- To receive the Total Asset Balance Growth Reward, at the time when the Total Asset Balance Growth Reward is credited, the Eligible Customer is required to maintain his/her **(a) Total Asset Balance of HK\$1,000,000 or above (or its equivalent) with the Bank for Exceed Banking customers / HK\$200,000 or above (or its equivalent) with the Bank for Go Banking customers;** and **(b) Investment Account and/or Digital Banking services (i.e. Internet Banking, Mobile Banking) are in good standing; and (c) Credit card account status being normal, valid, and in good standing, or has not been cancelled/terminated for any reason.**
- Total Asset Balance refers to the aggregate account balance of all deposits, investment funds, Structured Product (including Equity Linked Investments/Currency Linked Deposit/Currency Linked Investment), Bonds, policy value of life insurance plan of Hong Kong Life and the asset value of Equity Linked Investments/Currency Linked Deposit and Currency Linked Investment under the accounts of the customer' s name at the Bank. For joint accounts, the "Total Asset Balance" is calculated by the average number of customers as its account holders.

Table 3

Promotion Registration Month	Date of Total Asset Balance Growth to be compared with	Maintain the amount of Total Asset Balance Growth until the designated periods below	Credit Card Cash Rebate Credit Date ( on or before )
January	December	February 2025 – June 2025	31 August 2025

2025	2024		
February 2025	January 2025	March 2025 – July 2025	31 August 2025
March 2025	February 2025	April 2025 – August 2025	31 October 2025
April 2025	March 2025	May 2025 – September 2025	31 October 2025
May 2025	April 2025	June 2025 – October 2025	31 December 2025
June 2025	May 2025	July 2025 – November 2025	31 December 2025

7. The Total Asset Balance Growth Reward will be credited into the Eligible Customer' s designated Chong Hing Credit Card Account (of which such customer is the principal cardholder) and will be shown on such credit card account monthly statement.  
 "Designated Chong Hing Credit Card" refers to Chong Hing UnionPay Dual Currency Diamond Credit Card/Chong Hing Platinum Visa Card or Platinum Mastercard. In the absence of Eligible Customer' s instruction, the Total Asset Balance Growth Reward will be credited to the Eligible Customer' s Credit Card Account according to the following descending priority: Chong Hing UnionPay Dual Currency Diamond Card, Platinum Credit Card.
8. If an Eligible Customer fulfilling the requirements of the Total Asset Balance Growth Reward does not have any designated Chong Hing Credit Card or is not the principal cardholder of the Credit Card, he/she must apply for the designated Chong Hing Credit Card and such application must be approved before the Total Asset Balance Growth Reward is to be awarded, otherwise such rewards will be deemed as forfeit automatically without any notice.
9. The Credit Card Cash Rebate is for subsequent retail purchase with the designated Chong Hing Credit Card only and shall not be used for cash advance, settlement or offset of financial charge/any pre-reward outstanding card balance before such cash rebate is awarded.

### C. Accumulated Transaction Reward

1. To enjoy the Accumulated Transaction Reward ( "Transaction Reward" ), Eligible Customer is required to (a) perform Investment Funds/Equity Linked Investments/Currency Linked Deposit/Currency Linked Investment transactions or apply Hong Kong Life Insurance Plans and accumulate the transaction amounts to a designated amount within the first 3 months upon account opening from 2 January 2025 to 30 June 2025, accumulated transaction amount date mentioned in Table 4 and

(b) fulfill all the following requirements in Table 5:

Table 4

Account Opening Month	Accumulated Transaction amount until the designated periods below
January 2025	February 2025 - April 2025
February 2025	March 2025 - May 2025
March 2025	April 2025 - June 2025
April 2025	May 2025 – July 2025
May 2025	June 2025 – August 2025
June 2025	July 2025 – September 2025

- i. Eligible Customers who must register and fulfill for the Total Asset Balance Growth Reward mentioned under part B above; and
- ii. Only the transaction of Investment Funds subscription (investment fund switching/subscription fee of those Investment Funds lower than 1.25% are excluded) or Equity Linked Investments/Currency Linked Deposit/Currency Linked Investment subscription or Hong Kong Life Insurance Plans application (in-force status) will be calculated.
- iii. For non-HKD denominated fund transactions, the transaction amounts will be converted into HKD based on the prevailing exchange rate on such transaction day (quoted by the Bank) for calculation of the entitlement. The Bank reserves the right to amend the calculation method of transaction amounts at its sole discretion.

Table 5

Exceed Banking Customer	
Accumulated Transaction amount <sup>^</sup> of Eligible Wealth Management Products* within the first 3 months upon account opening ( HK\$ or its equivalent )	Credit Card Cash Rebate ( HK\$ or its equivalent )
\$2,000,000 or above	\$6,000
\$1,000,000 - \$1,999,999.99	\$1,500
\$500,000 - \$999,999.99	\$750
\$200,000 - \$499,999.99	\$300

Go Banking Customer	
Accumulated Transaction amount <sup>^</sup> of Eligible Wealth Management Products* within the first 3 months upon account opening ( HK\$ or its equivalent )	Credit Card Cash Rebate ( HK\$ or its equivalent )
\$200,000 or above	\$200

**\* Eligible Wealth Management Products:**

- Investment: Investment Funds/ Equity Linked Investments (ELI)/ Currency Linked Deposit (CLD)/ Currency Linked Investment (CLI)
- Insurance: Hong Kong Life Insurance Plans (in-force status)

**<sup>^</sup> Accumulated Transaction Amount is calculated according to the following basis:**

- Investment Funds/ ELI: Subscription amount
  - CLD/ CLI: Subscription amount x 0.2
- Insurance Plans: First year premium/ Single premium

- The Transaction Reward will be credited in the form of Credit Card Cash Rebate and will be credited to the designated Chong Hing Credit Card of those New Customers who have fulfilled all the requirements of Accumulated Transaction Reward (of which such customer is the principal cardholder) on or before 31 December 2025 and will be shown on such credit card account monthly statement. If the New Customer who have fulfilled all the requirements of Accumulated Transaction Reward does not have any designated Chong Hing Credit Card or is not the principal cardholder of the Credit Card, he/she must apply for the designated Chong Hing Credit Card and such application must be successfully approved before 31 December 2025, otherwise such rewards will be deemed as forfeit automatically without any notice. In addition, eligible customers must still hold a valid investment account when crediting the transaction reward, otherwise the reward will be cancelled.
- Transactions of Investment Funds subscription, Equity Linked Investments, Currency Linked Deposit and Currency Linked Investment are calculated based on the transaction dates; Hong Kong Life Insurance Plans are calculated based on the Application Signing Date and Policy Issued Date, the Bank's records will be conclusive. The Bank reserves the right of final decision on any dispute in the definition and calculation of the Accumulated Transaction Amount of Eligible Wealth Management Products.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and customers out of the selling process when the Bank



distributes any investment product for third party service providers or the processing of the related transaction, the Bank will enter into a financial dispute resolution scheme process with customers in accordance with the applicable rules. Although any dispute over the contractual terms of the product should ultimately be resolved between the third party service provider and customers, customers can contact the Bank to seek assistance. The Bank will, where practicable and appropriate, provide reasonable assistance to customers in the dispute resolution process.

Chong Hing Bank is an appointed insurance agency of Hong Kong Life, and the insurance products are products of Hong Kong Life but not Chong Hing Bank. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Chong Hing Bank and customer out of the selling process or processing of the related transaction, Chong Hing Bank is required to enter into a Financial Dispute Resolution Scheme process with customer. Although any dispute over the contractual terms of relevant life insurance product should ultimately be resolved between Hong Kong Life and customer, customer can contact Chong Hing Bank to seek assistance. Chong Hing Bank will, where practicable and appropriate, provide reasonable assistance to customer in the dispute resolution process.

#### **D. Deposit Offer**

The offers below will only be applicable to the new customer who have registered and met for the Bank's Total Asset Balance Growth Reward requirement (see Section B mentioned above).

##### (a) Fixed Deposit

1. To enjoy the HKD preferential interest rate, the customer concerned should place a HKD Fixed Deposit Amount of HK\$1,000,000 or above for a tenor of 3 months during the Promotion Period.
2. The actual rates will be subject to the quotes by the Bank from time to time. For details, please contact our staff at any local branch of the Bank.

##### (b) Savings Deposit

3. During the promotion period, an extra 3.8% p.a. bonus reward is only applicable to the first HK\$10,000 - HK\$200,000 Savings Deposit within the first 3 months starting from the month upon account opening, Fixed Deposit will not be calculated.



4. An extra bonus reward is calculated by reference to daily simple interest basis.
5. An extra bonus reward will be credited to the registered HKD Savings Account of the concerned Customer at the Reward Credit Date mentioned in Table 6 below. When the bonus reward is credited, the Customer concerned is required to still maintain his/her registered HKD Savings Account in normal and valid status with the Bank.

Table 6

Account Opening Month	Maintain the amount of HKD Savings Deposit until the designated periods below (the date inclusive)	Bonus Reward Credit Date (on or before)
January 2025	February 2025 – April 2025	31 August 2025
February 2025	March 2025 – May 2025	31 August 2025
March 2025	April 2025 – June 2025	31 October 2025
April 2025	May 2025 – July 2025	31 October 2025
May 2025	June 2025 – August 2025	31 December 2025
June 2025	July 2025 – September 2025	31 December 2025

## E. Referral Reward

1. The Referral Programme only applies to an existing Exceed Banking customer of the Bank ( “Referrer” ) who refers his/her friend and/or relative ( “Referee” ) to register during the Promotion Period, and the Referee has fulfilled all the designated requirements ( “Successful Referral” ). For each Successful Referral, the Referrer may receive a cash rebate ( “Referral Reward” ) (stated in Table 6) and each Referrer may receive HK\$13,000 at maximum (i.e. 10 successful referrals for Exceed Banking and Go Banking respectively). Rewards are limited and provided on a first-come, first-served basis, which may cease without prior notice by the Bank.

Table 7

Chong Hing Bank customers can refer up to 10 new customers for each of the following customer categories	Each successful referral can earn Cash Rebate (HK\$ or its equivalent)
Exceed Banking	\$1,000
Go Banking	\$300

2. The Referrer must hold the Bank’ s HKD Savings or Current Account before making any referral, and the completed referral form ( “Referral Form” ) must be passed to the Referee before registration. Referrer must fill in the Referrer’ s name, his/her

Savings/Current Account number at the Bank and contact number in the signed Referral Form. All the information must be valid, complete, updated and consistent with the Bank's records.

3. " **Successful Referral** " refers to referral whereby the Referee has submitted the signed Referral Form and fulfilled all the requirements below during the Promotional Period:
  - i. Opens the Savings and/or Current Account with the Bank successfully; and
  - ii. Has not held any single name and/or joint account (except credit card account) with the Bank 12 months prior to account opening; and
  - iii. **Referee must register and fulfill the requirements of customer who registered "Total Asset Balance Grown Reward" under part B above & will receive the Total Asset Balance Growth Reward ; and**
  - iv. Maintains the Total Asset Balance of i) Exceed Banking with HK\$1,000,000 (or its equivalent) or above or ii) Go Banking with HK\$200,000 (or its equivalent) or above with the Bank at the time when the Referral Reward is credited to Referrer's account.
4. The Referral Reward will be credited to the Referrer's Savings or Current Account with the Bank according to the Reward Crediting Date as mentioned in Table 8 below. If the Referrer has closed his/her account before the date of crediting, and the status is normal and valid, otherwise, the Referral Reward entitlement will be forfeited without any notice.

Table 8

Promotion Registration Month	Cash Rebate Credit Date (on or before)
January 2025	31 August 2025
February 2025	31 August 2025
March 2025	31 October 2025
April 2025	31 October 2025
May 2025	31 December 2025
June 2025	31 December 2025

5. Each Referrer may refer more than one Referee. If the Referee opens a single name and/or joint account, the Referrer may only receive the Referral Reward once. The Referrer is not eligible to receive the Referral Reward if he/she is one of the account holders of the Successful Referral.
6. Each Referee may only be referred by one Referrer. Duplicated referrals will not be

accepted and, in such cases, only the first Referral Form received and with an earlier signing date will be considered (according to the Bank's records).

7. Referrer shall not refer himself/herself to enjoy the Referral Reward.
8. This promotion is subject to other relevant terms and conditions. For details, please contact our staff at any branch of the Bank in Hong Kong and refer to the Referral Form.

#### **F. Foreign Currency Exchange HKD 3-month Fixed Deposit Promotion**

1. The Promotion Period is from 22 May 2025 to 30 June 2025 (both dates inclusive).
2. During the Promotion Period, customers who set up a HKD fixed deposit with designated currencies exchanged and board rate with a designated tenor (as shown in the below table) at the same time via any local branch of the Bank can enjoy the preferential interest rate.

Fixed Deposit Currency	Designated Currencies exchanged to <b>HKD</b>
Minimum Amount	HKD200,000 or above
Tenor	3 months
Interest rate (p.a.)	2%*

*\* The above interest rate as of 22 May 2025 is for reference only, the actual preferential interest rate shall be subject to the quotes of the Bank from time to time.*

3. Designated currencies including AUD, CAD, CHF, EUR, GBP, JPY, NZD, CNY and USD.
4. The fixed deposit amount must be greater than the minimum amount (as shown in the above table) and not more than the actual amount that has been exchanged at the same time.
5. The above preferential interest rate as of 22 May 2025 is for reference only, the actual preferential interest rate shall be subject to the quotes of the Bank from time to time.
6. If the maturity instruction of the time deposit is selected as "Renewal (Principal and Interest)" or "Renewal (Principal)", the renewal will be automatically renewed at the Bank's fixed deposit rate.
7. The offer cannot be transferred or exchanged for other rewards.
8. The Bank reserves the right at its sole discretion to suspend, vary or terminate the promotion and the related rewards, and to amend these terms and conditions at any

time and without any notice. The decision of the Bank on all matters relating to the promotion and eligibility, including but not limited to the relevant rewards to the customers, shall be final and binding. For the updated terms and conditions, please visit any local branch of the Bank. In case of any disputes, the Bank's records shall be final and conclusive.

9. The promotional materials thereof, terms and conditions are construed in accordance with, and are governed by the laws of Hong Kong Special Administrative Region ( "Hong Kong" ) but the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) shall not apply to this promotion, its offer, rewards or these terms and conditions.
10. Unless otherwise expressly provided, the Bank's Account Terms subject to change from time to time by the Bank shall also apply to the above promotion, the updated copies of which are available at any local branch of the Bank or its website ([www.chbank.com](http://www.chbank.com)). In case of any inconsistencies among their provisions, the priority shall be in the descending order of: these terms and conditions, the Account Terms.
11. In case of any inconsistencies between the Chinese and English versions of these terms and conditions, the English version shall prevail.
12. This promotion is only applicable in the Bank's branches in Hong Kong, and cannot be used in conjunction with other promotions of the Bank.

## **G. Credit Card Reward**

### **i. General Terms and Conditions**

1. Welcome reward is only applicable to Eligible Customers who have not held any principal personal credit card (including co-branded cards) issued by the Bank in the past 12 months.
2. Each principal card applicant is entitled to the welcome reward for not more than once upon card issuance.
3. If the principal cardholder cancels the card within 13 months from the date of card issuance, the Bank reserves the right to debit the cost of the welcome reward from the cardholder's credit card account without any notice.

### **ii. Welcome Reward Terms and Conditions**

1. Customers must successfully apply for one Chong Hing UnionPay Dual Currency

Diamond Credit Card/Chong Hing Platinum Visa Card or Platinum Mastercard ( "Designated Chong Hing Credit Card" ) via the application form of this promotion to enjoy the welcome reward.

2. Cardholders who have accumulated HKD/RMB8,000 or above posted retail spending<sup>^</sup> or HK\$4,000 eWallet spending\* in the first 2 months (card issuing month inclusive) after card issuance ( "Spending Period" ) are eligible for HK\$800 Cash Rebate as the welcome reward. HKD and RMB spendings will be combined for accumulated transactions amount calculation; every RMB1 spending will be calculated as HK\$1.

<sup>^</sup> The accumulated spending(s) is counted according to the date of transaction(s) and excludes tax payments, Octopus Automatic Add-Value reloads, casino transactions, Chong Hing Bank online bill payment, all installment payments, credit card annual fees, interest/finance/service charges, late payment charges, falsified transactions/cancelled/indemnified/refunded/returned transactions, transactions at charitable organisations and other transactions designated by the Bank from time to time.

\* During the Spending Period, Cardholders must add the designated Chong Hing Credit Card into the designated eWallets (including AlipayHK, WeChat Pay HK and UnionPay App) for top-up/payment/transfer transactions ( "Eligible eWallet Spending" ) and accumulated the Eligible eWallet Spending during the Spending Period

3. When cardholder performs top-up or transfer in individual eWallet, a handling fee may be incurred which will be charged by the relevant service provider, and the cost shall be borne by the cardholder. For details of the handling fees, please check with the relevant service provider.
4. The Bank will determine the eligibility of the cardholder who is entitled under this programme to enjoy the extra reward and the extra reward to be granted based on the Bank' s transaction records. If there are any discrepancies between the Bank' s records and the cardholder' s transaction records, the Bank' s records shall prevail (save for manifest error, negligence or fraud of the Bank). All transactions shall be based on the transaction dates and have to be completed during the Spending Period.
5. Eligible spending under the supplementary card will be deemed as the spending under the principal card for calculation of the rewards redemption.
6. The relevant welcome reward will be credited to the principal cardholder's account after 2 months upon the end of the Spending Period and will be shown in the card

statement.

7. The Eligible Spending in the HKD card and RMB card accounts of Chong Hing UnionPay Dual Currency Diamond Credit Card of cardholders during the Spending Period will be combined for calculation.
8. Transactions with Chong Hing UnionPay Dual Currency Diamond Credit Cards throughout Mainland China in real estate, automobiles, fuels, wholesale, grocery stores and supermarkets, household appliance shops, air tickets and transportation, hospital payments or 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 are not entitled to the reward. The Bank reserves the right to change the above designated spending categories from time to time without any notice.
9. All fraudulent, unauthorised, cancelled or refunded transactions will not be regarded as eligible transactions under this programme, and will not be eligible to any reward.
10. In case of any disputes, the Bank reserves the right to request the cardholders to provide original transaction records and/or other relevant documents during or after the Spending Period for verification purpose. Such documents submitted to the Bank will not be returned.
11. To receive the reward, the cardholder's credit card account shall remain valid and in good credit standing, or the credit card account has not been cancelled or terminated for any reason when the reward is granted and posted thereto by the Bank, otherwise such reward shall be deemed as waived and forfeited automatically without any notice.
12. The reward granted under this programme cannot be used in conjunction with any other promotion programmes of the Bank, except the "Cash Rebate" Spending Reward Scheme and the "Point-to-Gift" Spending Reward Scheme.
13. The Bank reserves the right of final decision in case of disputes.
14. The Bank's Account Terms, and Chong Hing Credit Card Cardholder Agreement/Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement, which are subject to changes from time to time shall also apply to this 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 local branch of the Bank or its website. In case of any inconsistencies, the priority of precedence shall be in the descending order of these

terms and conditions, the terms and conditions of relevant the Cardholder Agreements and Account Terms.

15. 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 this programme, relevant reward or these terms and conditions. The customers and participants of this programme acknowledge that they are subject to the Bank's notice to customers 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!