

Terms and Conditions of Chong Hing Credit Card (Exclusively for Local Tertiary Institution Students) Member-get-member Programme (“MGM Programme”):

1. The MGM Programme runs from 27 November 2023 to 30 April 2024 (both dates inclusive) (“Promotion Period”).
2. To be eligible as a referrer, the customer must fulfill the following criteria:
 - Complete the “Chong Hing Credit Card (Exclusively for Local Tertiary Institution Students) MGM Programme Referral Form” and pass it to the referee to return together with the Chong Hing Credit Card (Exclusively for Local Tertiary Institution Students) application form to Chong Hing Bank; and
 - Be the principal cardholder of a valid Chong Hing Bank Limited (the “Bank”) Credit Card (“Eligible Credit Card”) at the time the referral reward is given.
3. To be eligible as a referee, the customer must fulfill the following criteria:
 - Applicants who have not held any personal credit cards issued by the Bank (including co-branded cards) in the past 12 months; and
 - Apply for a Chong Hing Credit Card (Exclusively for Local Tertiary Institution Students) during the Promotional Period; and
 - Submit the Chong Hing “Credit Card (Exclusively for Local Tertiary Institution Students) application form together with the completed Chong Hing Credit Card (Exclusively for Local Tertiary Institution Students) MGM Programme Referral Form and return to Chong Hing Bank ; and
 - The credit card must meet the spending requirements to receive the welcome gift and remain as the principal cardholder of the valid Eligible Credit Card when the rewards are given. For details, please refer to the Welcome Gift Terms and Conditions of the Chong Hing Credit Card (Exclusively for Local Tertiary Institution Students).
4. If fulfilling the criteria set out in point 2 and point 3 above, each application will be considered as a successful referral, and the referrer will be awarded with the rewards set out in the table below (“Rewards”):
 - Referrer’s reward: Each referrer can enjoy the designated referral reward upon reaching the respective number of successful referral tier during the Promotion Period:

No. of Successful Referrals	Starting from the Second Successful Referral Rewards for each Successful Referral
2 – 5	40,000 “Point-to-Gift” bonus points
6 – 19	60,000 “Point-to-Gift” bonus points

5. Each referrer can receive a maximum of 1,000,000 “Point-to-Gift” bonus points.
6. Each referee can be referred once only in this MGM Programme. If a referee is referred by multiple referrers, only the first application recorded by the Bank will be valid. In addition, each referee will only receive the referee reward once, regardless of the number of credit cards applied for and qualified during the Promotional Period.
7. Self-referrals are not accepted by the Rewards. The Bank’s staff shall not be eligible for any rewards under this MGM Programme.
8. The total bonus point reward of the referrer will be credited to the eligible principal cardholder’s account after 2 months upon the end of the Promotion Period, and will be shown in the card statement.
9. Both the referrer and referee must acknowledge that the Bank will not disclose the details of individual applications, and the Bank’s records shall be final and binding.
10. The Bank reserves the right to vary or cancel this MGM Programme and/or amend or alter these Terms and Conditions at any time with appropriate notice. In the event of any dispute, the decision of the Bank shall be final and conclusive.
11. 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 MGM 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 on 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 the relevant Cardholder Agreements and Account Terms.
12. 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 MGM Programme, relevant rewards or these terms and conditions. The customers and participants of this MGM 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 on the Bank’s website.

Chong Hing Credit Card Customer Services Hotline: (852) 3768 8888

A Member of Yuexiu Group