CHONG HING CREDIT CARD APPLICATION FORM
(Exclusively for Local Tertiary Institution Students)

To: Chong Hing Bank Limited (the "Bank")

Unless otherwise specified, please fill in all the information fields on the form. Otherwise, the Bank may not be able to process the application.

CHONG HING CREDIT CARD TYPE

Annual fee waiver will be offered during the study period.

Program ID		
MT	UPD	VP
T-STUD	GUSTUD	VPSTUD

Please select credit card type.

☐ Chong Hing Titanium Mastercard (367TT1)

☐ Chong Hing UnionPay Dual Currency Diamond Card (628QD1)

☐ Chong Hing Visa Platinum Card (188PV1)

Remarks:
1. The Bank reserves the right of final approval of all applications. If no card type is selected or the selected card type is not approved, Chong Hing Bank Limited (the "Bank") will offer Chong Hing Titanium Mastercard to the applicant.
2. The Bank may ask for additional documentation at the year of graduation from the cardholder for card renewal purpose.

CHONG HING CREDIT CARD (EXCLUSIVELY FOR LOCAL TERTIARY INSTITUTION STUDENT) MGM PROGRAMME (optional field)

☐ I would like to participate in the MGM Programme and attach the "Chong Hing Credit Card (Exclusively for Local Tertiary Institution Student) MGM Programme Referral Form" when submitting the credit card application form.

WELCOME GIFT

I would like to apply for 1 Chong Hing UnionPay Dual Currency Diamond Card or 1 Chong Hing Mastercard

☐ 40,000 'Point-to-Gift' Bonus Points (value at HK$200) (UP:17109/M:24007)

I would like to apply for 1 Chong Hing Visa Card

☐ Apple Pay New Customer Reward 32,000 'Point-to-Gift' Bonus Points (value at $160) (V:24006)

The above-mentioned welcome gift to principal cardholders is only available for applicants (a) for a full time local tertiary institution student; (b) not holding any personal credit card issued by the Bank (including co-branded cards) in the past 12 months; and (c) fulfilling the Bank's designated spending requirements. For the spending requirements, please refer to the relevant promotion details and the terms and conditions of the welcome gift in the Bank's website www.chbank.com.

REWARD SCHEME

☑ "Point-to-Gift" Redemption Programme (0)

PERSONAL DATA

Applicant must be a Hong Kong resident aged 18 or above and a full time tertiary institution student attending a course at diploma level or above offered by local higher education tertiary institutions recognised by the Hong Kong Education Bureau (www.edb.gov.hk) or a self-financing post-secondary institution recognised by the Committee on Self-financing Post-secondary Education (www.cspe.edu.hk).

☐ Mr (1) ☐ Mrs (0) ☐ Ms (0)

English name as printed on HKID Card (In BLOCK LETTERS)

|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|

Name in Chinese ____________________ HKID Card No. ____________________

Former and Other Names ____

Date of Birth ______________ DD ______________ MM ______________ YY

Nationality (For HK non-permanent residents only) ____________________

Marital Status (Optional field) ☐ Married (1) ☐ Single (0) ☐ Divorced (3) ☐ Others (2)

Education ☐ Post - Secondary (P) ☐ University (U) ☐ Post Graduate (X)

Present Residential Address (In BLOCK LETTERS) ____

____

Year(s) of Residence ____________________ Year(s) ____________________ Month(s)

Please state your permanent address if it is different from the above residential address (e.g. Mainland China / overseas address as permanent address for Mainland Chinese / overseas citizens).

____

☐ Mortgaged Private Housing (M) ☐ Mortgaged Public Housing (N)

☐ Rented Private Housing (R) ☐ Rented Public Housing (P)

☐ Quarters (Q) ☐ Self-owned (S) ☐ Live with Parents (L)

☐ Others (T) Monthly Installment / Rental HK$ ____________________

Please fill in your mobile phone number for receiving the credit card related SMS (e.g. verification code / service confirmation etc.), the latest promotional offers of the Bank and e-Statements notification

Home Telephone No. ______________ Mobile Phone No. ______________

E-mail Address (Please fill in for receiving our latest promotional offers and e-Statements notification)

____

INSTITUTION INFORMATION

Institution Name ______________________________

Expected Course End Date ☐☐ month ☐☐☐☐ year

RELATIONSHIP WITH THE BANK

Is the applicant a director/substantial shareholder/chief executive/employee of, any member of the Guangzhou Yue Xiu Holdings Limited Group (including Chong Hing Bank), or a relative or trustee of any such director/substantial shareholder/chief executive/employee?

Bank Relation (S / M / P / _)

☐ Yes. I am a director/substantial shareholder/chief executive/employee of, any member of the Guangzhou Yue Xiu Holdings Limited Group (including Chong Hing Bank).

Company Name ______________________________(Chinese)

______________________________ (English)

☐ Yes. I am a RELATIVE or TRUSTEE of any director/substantial shareholder/chief executive/employee of, any member of the Guangzhou Yue Xiu Holdings Limited Group (including Chong Hing Bank).

Company Name ______________________________(Chinese)

______________________________ (English)

Relative Name ______________________________(Chinese)

______________________________ (English)

Relationship______________ Position ______________

☐ No. I confirm there is no such relationship at present. I shall notify the Bank promptly in writing if I become so related in future.

Note : The above information shall replace the declaration I previously made to the Bank.

ATM FACILITIES

I wish to have ATM access to my Chong Hing Bank account(s) listed below via my Credit Card(s). I understand and agree that usage of the ATM facilities are subject to the Account Terms (For Personal/Joint Account) of Chong Hing Bank.

Language on screen	☐ Chinese(01)	☐ English(02)
Current A/C No.		
Savings A/C No.		

Note: This service is only applicable to the personal account of the applicant **(Joint name or company account is not applicable)** .

STATEMENT SERVICE

e-Statement Service

To promote environmental protection, I agree to receive e-Statements through Chong Hing Internet Banking and Mobile Banking.

^ If you have not registered for Chong Hing Bank Internet Banking or Mobile Banking Services, you will receive paper statement by default. You can change the paper statement status through Chong Hing Internet Banking or Mobile Banking.
Note: Paper Statement fee may be applied for paper statement (Please refer to the Bank's announcement and refer to the Credit Card Charges Table for details).

☐ I wish to receive paper statement. Paper Statement fee may be applied if you choose to receive paper statement (Please refer to the Bank's announcement and refer to the Credit Card Charges Table for details.)

Please send the credit card(s), statement(s) and correspondence to my BR:997/__________

☐ Present Residential Address ☐ Address of Present Employer

Note : P.O. Box is not acceptable. The Bank reserves its right by designating its branch for card collection under special circumstances.

NOTICE

To speed up the application process, please attach copies of the following documents and put a "✓" against the appropriate box(es). Documents supplied (including this Application Form) are not returnable.

☐ Hong Kong Identity Card of applicant.
(For Hong Kong non-permanent residents, please provide copy of valid passport/travel document; for applicants who have former or other name(s), please provide supporting documents)

☐ Valid tertiary institution student card (front and back)

☐ Present residential address proof within the past 3 months, e.g. telephone bill, electricity bill water bill or letter from a Hong Kong University or college, etc.

Note: Additional documents may be required by the Bank.

DECLARATION AND AUTHORIZATION ETC.("DECLARATION") OF APPLICANT

THIS DECLARATION IS LEGALLY BINDING, PLEASE READ THIS DECLARATION AND SEEK INDEPENDENT PROFESSIONAL ADVICE IF APPROPRIATE BEFORE SIGNING.

Unless otherwise expressly provided, capitalised terms and expressions defined in the Agreement (as defined below) shall have the same meanings in this Declaration.

1. I declare and confirm that all information and documents provided in this application are true, complete, updated and not misleading. I authorise Chong Hing Bank Limited (the "Bank") to provide, verify and/or exchange of such information and documents with credit reference agencies (approved for participation in the Multiple Credit Reference Agencies Model), any third party or whatever sources as the Bank may think fit.
2. I agree that the information and documents provided, and information derived from the application for and use of the credit card(s) (the "Card") issued under this application and related services may be used and dealt with in accordance with the Bank's personal data and privacy policy (www.chbank.com) in force from time to time.
3. I declare and confirm that I am not referred by any third party in relation to this application. I understand that the Bank will not accept and proceed with this application if it is referred by a third party.
4. I understand and agree that (A) the embossing and personalisation services of the Bank's credit cards have been outsourced to service provider(s) located in Hong Kong and/or outside Hong Kong, e.g. Mainland China (the "Service Provider(s)"); (B) it is always the policy of the Bank to fully comply with the data protection principles and relevant provisions of the Personal Data (Privacy) Ordinance (Cap. 486) regarding the disclosure or transfer of any personal data; and (C) the Bank has controls in place to monitor on a continuous basis the performance of the appointed Service Provider(s) in the course of services engaged and to ensure proper safeguards are established for protecting the integrity and confidentiality of customer information. The appointed Service Provider(s) will also apply stringent controls to safeguard the confidentiality and security of customer data during the credit card embossing and personalisation process. Further, I agree that customers' personal data may also be disclosed or provided to any person (including authorities in Hong Kong and/or outside Hong Kong) to whom the Bank or the appointed Service Provider(s) is under an obligation to make disclosure under any applicable laws or regulations, or under and for the purposes of any guidelines issued by competent regulator(s) or other authorities (including but not limited to government departments, judiciary or tax authority(ies)).
5. I acknowledge that the Bank has the absolute right to refuse this application without disclosing the reason. If this application is approved, I shall be bound by the Terms and Conditions of the Bank's "Credit Card Cardholder Agreement"/"Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement" (the "Agreement") which copy I have already received and read. I also acknowledge that the use of ATM facilities is further subject to the Bank's Account Terms which copy I have also received. Updated copies of these Terms and Conditions and the Agreement are available at the Bank's Hong Kong Main Branch, branches or the Bank's website www.chbank.com which may be amended or supplemented by the Bank at its sole discretion from time to time. If I do not accept any of these Terms and Conditions or the Agreement, I shall cut the Card(s) into halves and return them to the Bank before the effective date thereof. I agree that my use, continued use or retention of the Card(s)/Card Account(s) shall constitute my acceptance of all such Terms and Conditions and the Agreement as amended or supplemented by the Bank.
6. **I understand that the annual fee for principal Diamond Card shall be HK$1,800; the annual fee for Titanium Card and Gold Card shall be HK$600, which is payable upon demand unless otherwise waived by the Bank at its absolute discretion. the annual fees and other charges of the Bank are set out in the Charges Table, which may be amended or supplemented by the Bank at its sole discretion.**
7. I understand and agree that if the transaction amount exceeds the credit limit on the Card, I may not be able to effect the transaction. However, such credit limit on the transactions shall not apply to Octopus Automatic Add Value Service, offline transactions, foreign currency conversions, late posting of authorised transactions, and any other transactions beyond the Bank's control. Under these circumstances, I will be liable to immediately make good any debit amount in the Card account in excess of the credit limit, and pay an over limit charge as set out in the "Chong Hing Credit Card Charges Table" for each billing cycle.
8. I understand and agree that I shall be liable for all transactions and obligations of the Card(s). I also agree to make immediate full payment of all monies due to the Bank with respect to my Card on demand by the Bank.
9. I hereby confirm and declare that:
   (a) I did not have any credit card or other facility that was cancelled or suspended due to default payment in Hong Kong or elsewhere. I have never been adjudged bankrupt, or made the subject of any bankruptcy or similar proceedings, or of any receiving or similar order, in Hong Kong or elsewhere.
   (b) No petition for bankruptcy or for similar order against me, individual voluntary arrangement with my creditor(s) or similar arrangement is made or otherwise is in process, whether in Hong Kong or elsewhere. I do not have any overdue payment over 30 days in respect of my indebtedness.
   (c) I have conscientiously considered the status of my assets and liabilities. I have no intention to petition for my own bankruptcy or for any similar order, or propose to enter into with my creditors any individual voluntary arrangement or similar arrangement, in Hong Kong or elsewhere, nor do I see any reason why I should do so.
10. I hereby undertake to notify the Bank promptly in writing of any change in the information or documents provided (including but not limited to any change of my student status and residential correspondence address).
11. I understand that my consumer credit data will be shared by the Bank with all selected credit reference agencies (including the operator of any centralised database used by credit reference agencies) under the Multiple Credit Reference Agencies Model.
12. I acknowledge that when the Bank considers this application, the Bank may access and refer to my credit report(s) from credit reference agency(ies), during the approval process. The contact details of the credit reference agencies are as below:
   (a) TransUnion
   Consumer Services & Operations
   811, 8/F Tower 5, The Gateway, 15 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong
   Tel: (852) 2577 1816
   E-mail: tufoc@transunion.hk
   Website: www.transunion.hk
   (b) Pingan OneConnect Credit Reference Services Agency (HK) Limited
   Operations and CS
   Unit 1603-1604, Level 16, NEO Building, 123 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong
   Tel: (852) 2271 6268
   E-mail: cra_contact@paoc.com.hk
   Website: www.paoccra.com.hk
13. I understand that I am entitled to request for a Credit Report from each selected credit reference agency without charge in any twelve-month period respective to selected credit reference agency. For details, I shall contact the selected credit reference agency.
14. In case of any inconsistencies between the English and the Chinese versions of the Declaration, the English version shall prevail. In case and to the extent of any inconsistencies between the Declaration and the Agreement, then the Agreement shall prevail.

USE OF DATA IN DIRECT MARKETING

Please check ("✓") the following box(es) if you **do not wish** the Bank to use your personal data and/or provide the relevant data to any other persons for their use in direct marketing.

☐ I **do not wish** the Bank to use my personal data in direct marketing via (may choose more than one option):

☐ Telemarketing ☐ Electronic Means (Email & SMS) ☐ Direct Mail

☐ I **do not wish** the Bank to provide my personal data to the classes of entities provided in the "Personal Information Collection Statement - Notice to Customers and Other Persons relating to the Personal Data (Privacy) Ordinance" paragraph 8(c) for their use in direct marketing.

The above represents my present choice whether or not to receive direct marketing contact or information. This replaces any of my choice communicated to the Bank prior to this application.

Please note that your above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Bank's "Personal Information Collection Statement - Notice to Customers and Other Persons relating to the Personal Data (Privacy) Ordinance" attached to this form. Please also refer to the Notice on the kinds of personal data which may be used in direct marketing and the classes of persons to which the personal data may be provided for them to use in direct marketing.

DECLARATION AND SIGNATURE

I hereby confirm that I have read, understood and agree to be bound by the relevant terms and conditions stated on this application, declaration of applicant, the Agreement (as defined in the Declaration of the form), Account Terms and your Bank's "Personal Information Collection Statement - Notice to Customers and Other Persons relating to the Personal Data (Privacy) Ordinance" attached to this form. I also agree to notify the Bank immediately by filling in the "Credit Card Services Change Instruction(s) Form" for any change to my personal information including but not limited to address and phone number(s).

X

Signature of Applicant

Date

FOR THE BANK'S USE ONLY

Branch Code

Staff No.

SCE
ST001/MST001

AP/RJ/CX	SIG1	SIG2	CL	FE	AOD
				1	

RR	OF	INP1	CHK1	INP2	CHK2

PCPS/MA-1394/06-25EN

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

Chong Hing Credit Card Key Facts Statement("KFS")

(Effective from 30 June 2025)

This product is a credit card.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to Chong Hing Credit Card Cardholder Agreement, Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement, Chong Hing Credit Card Charges Table and Chong Hing UnionPay Dual Currency Credit Card Charges Table of the Bank for details.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Interest Rate for Retail Purchase	27.6% per annum for Mastercards (Titanium / Platinum) / 29.52% per annum for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards when you open your account and it will be reviewed from time to time.
Interest Rate for Cash Advance	27.6% per annum for Mastercards (Titanium / Platinum) / 32.16% per annum for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the respective dates of advance until the date of repayment of the advanced amount(s).
Annualised Percentage Rate (APR) for Retail Purchase	30.29% (monthly rate at 2.3% for Mastercards (Titanium / Platinum)) / 35.90% (monthly rate at 2.68% for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards) when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on (i) the daily unpaid balance (whether due or not) from the statement date until the outstanding amount of the statement balance is repaid in full; and (ii) the amount of all new transactions (other than cash advance, in which case the finance charge is calculated from the date of advance) from the date of respective posting dates of the new transactions, notwithstanding that any such new transactions amounts are not due for payment, until all outstanding balance in respect of the card account is settled in full.
APR for Cash Advance	33.36% (monthly rate at 2.3% for Mastercards (Titanium / Platinum)) / 35.97% (monthly rate at 2.46% for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards) when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the respective dates of advance until the date of repayment of the advanced amount(s).
Delinquent APR	Not applicable
Interest Free Period	Up to 56 days

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

Minimum Payment	The total amount of credit card interest, financial charges and Bank's fees (including annual membership fees), plus 1% of total outstanding balance of transactions or minimum HKD / CNY50 (whichever is the higher), but not more than the statement balance.

Fees

Annual Membership Fee (per card)	Principal	Supplementary
- Standard Card	HKD300	HKD150
- Gold Card / Titanium Card	HKD600	HKD300
- Platinum Card	HKD1,500	HKD750
- Diamond Card	HKD1,800	HKD900

Cash Advance Fee	
UnionPay Dual Currency Credit Card CNY Card Account	4% on cash amount drawn plus CNY20 (minimum CNY100)
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	4% on cash amount drawn plus HK$20 (minimum HKD100)
Transaction(s) outside Hong Kong / Non-Hong Kong Dollar Transaction Fee(s)	For all Foreign Currency transactions (including transactions made outside Hong Kong and in Hong Kong) / cross-border transactions in Hong Kong Currency (including transactions made outside Hong Kong in Hong Kong Currency or transactions in Hong Kong Currency at any merchant that transactions are not settled in Hong Kong, e.g. internet merchant transactions), shall be converted into Hong Kong Currency at the VISA/Mastercard exchange rate on the day the transaction is processed by VISA/Mastercard (if applicable). Such exchange rate plus a service charge levied by the Bank are detailed in below (A) Fees relating to Foreign Currency Transaction; and (B) Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars.
(A) Fee relating to Foreign Currency Transaction	
UnionPay Dual Currency Credit Card	Not applicable
VISA Card / Mastercard	- 1.95% charge per transaction amount for Foreign Currency transactions made in Hong Kong and outside Hong Kong (inclusive of a fee charged by VISA / Mastercard at the rate of 1% on the transaction amount if the transaction is made outside Hong Kong)
(B) Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.
UnionPay Dual Currency Credit Card	Not applicable
VISA Card / Mastercard	- 1.95% charge per transaction amount for Hong Kong Currency transactions made outside Hong Kong (including transactions in Hong Kong Currency at any merchant that transactions are not settled in Hong Kong, e.g. internet merchant transactions) (inclusive of a fee charged by VISA / Mastercard at the rate of 1% on the transaction amount)
Late Payment Fee	
UnionPay Dual Currency Credit Card CNY Card Account	CNY300 or the amount of minimum payment, whichever is lower
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	HKD300 or the amount of minimum payment, whichever is lower
Over-the-limit Fee	
UnionPay Dual Currency Credit Card CNY Card Account	CNY200 per billing cycle
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	HKD200 per billing cycle
Returned Cheque / Rejected Autopay Charge	(Returned Cheque / Rejected Autopay Charge will be waived if Late Payment Charge is levied on the same statement)
UnionPay Dual Currency Credit Card CNY Card Account	CNY150 per transaction
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	HKD150 per transaction
Credit Card Instalment Plan	
UnionPay Dual Currency Credit Card CNY Card Account	Not applicable
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	The Bank offers Credit Card Instalment Plan. The monthly handling fee and annualized percentage rate differ depending on individual customer eligibility. Please call our Customer Services Hotline to enquire for more details. Administration fee of HKD250 per plan for early repayment

Information Regarding Making Credit Card Minimum Payment (For reference only)

Chong Hing Credit Card cardholders can take the examples shown below to refer to the information regarding making minimum payments on respective interest rates. The below summary and figures displayed are for your reference only. They do not reflect the real situation of your account[1].

Assumptions:

1) Outstanding Balance from Retail Purchases: HKD/CNY20,000
2) New Transaction: HKD/CNY0
3) Annual Fee and Other Fees: HKD/CNY0
4) The payment settled on the payment due date

Interest Rate[2]	If you make no additional charges using this card and each month you pay:	You will pay off the outstanding balance (HKD/CNY20,000) in about:	You will end up paying an estimated total amount of:
32.16% per annum	minimum payment [3]	320 months	HKD/CNY72,539
	HKD/CNY873	36 months	HKD/CNY31,401 Savings = HKD/CNY41,138[4]
27.6% per annum	minimum payment [3]	312 months	HKD/CNY64,708
	HKD/CNY823	36 months	HKD/CNY29,627 Savings = HKD/CNY35,081[4]

Remarks:

1. To calculate the above information which applicable to your specific interest rate per annum and outstanding balance from retail purchase, please use our Credit Card Balance Repayment Calculator accessible at the Bank's website www.chbank.com (On homepage, click "Personal Banking" > "Credit Card" > "Credit Card Balance Repayment Calculator").
2. Calculation is using Net Present Value (NPV) method: the Annualized Percentage Rate (APRs) for finance charge of 32.16% per annum is 35.90% (VISA Card, Mastercard and UnionPay Dual Currency Credit Card unsettled retail purchases(s)) and 29.52% per annum is 35.97% (VISA Card, Mastercard and UnionPay Dual Currency Credit Card cash advance(s)); the Annualized Percentage Rate (APRs) for finance charge of 27.6% per annum is 30.29% (Mastercards (Titanium/Platinum) unsettled retail purchase(s)) and 27.6% per annum is 33.36% (Mastercards (Titanium/Platinum) cash advance(s)).
3. Minimum payment of each month to vary.
4. The saving amount is "The total payment amount of settling minimum payment each month" less "The total payment amount of paying off the outstanding amount in 36 months".

- Chong Hing Bank Limited reserves the right to change the above charges.
- Governed by the terms and conditions of Chong Hing Credit Card Cardholder Agreement / Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement.
- The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

PCPS/MA - 1121/04-25E

創興銀行有限公司
Chong Hing Bank Limited

2 October 2025

Dear Customer,

Notice of Amendments to Chong Hing Credit Card Key Facts Statement, Chong Hing Credit Card Charges Table and Chong Hing UnionPay Dual Currency Credit Card Charges Table

With effect from 1 December 2025, Chong Hing Credit Card Key Facts Statement ("KFS"), Chong Hing Credit Card Charges Table and Chong Hing UnionPay Dual Currency Credit Card Charges Table of Chong Hing Bank Limited (the "Bank") will be amended. The relevant amendments are as follows:

KFS

New Items	New Contents
1. Paper statement monthly fee[&]	The Bank will charge the following monthly fee to each customer who choose to receive a paper monthly statement: • HK$5 per Visa and/or MasterCard credit card monthly statement • HK$5 per UnionPay Dual Currency credit card monthly statement

Chong Hing Credit Card Charges Table and Chong Hing UnionPay Dual Currency Credit Card Charges Table

New Items	New Charges
Applicable to all Chong Hing credit cards (including co-branded credit cards) (personal card)	
1. **Paper statement monthly fee[&]**	• HK$5 per Visa and/or MasterCard credit card monthly statement • HK$5 per UnionPay Dual Currency credit card monthly statement

[&]Charge will be waived for the following customers: customers aged 65 or above are automatically waived; customers who receive Comprehensive Social Security Assistance or Government Disability Allowance must submit an application to the Bank along with relevant supporting documents.

If you hold one or more Visa and/or MasterCard credit card accounts and choose to receive paper statements, a Paper statement monthly fee of HK$5 will be charged per statement cycle, regardless of the number of accounts. If you also choose to receive a paper statement for your UnionPay Dual Currency Credit Card, an additional fee of HK$5 will be charged per statement cycle. The above fees will be automatically deducted from the relevant credit card account(s) and reflected in the following statement. If you hold more than one credit card account, the fee will be deducted according to the following order: (Applicable to Visa and/or MasterCard credit card) Visa Platinum Card, Platinum MasterCard or Titanium Card, Gold Card and Classic Card; (Applicable to UnionPay Dual Currency credit card) Chong Hing UnionPay Dual Currency Diamond Card and Chong Hing UnionPay Dual Currency Gold Card.

For changes of the paper statement status, please visit the Bank's website > Personal Banking > Credit Card > Useful Information> Personal Credit Card e-Statement service.

Please note that all the above-mentioned amendments shall be binding on you if you continue to use or retain the Bank's credit card(s) on or after the aforementioned respective effective dates. If you do not accept the above amendments, the Bank will not be able to continue to provide these credit card services to you, please contact the Bank[1] before the aforementioned respective effective dates. Starting from 2 October 2025, you may obtain a copy of the amended KFS, Chong Hing Credit Card Charges Table or Chong Hing UnionPay Dual Currency Credit Card Charges Table at any branch of the Bank[1] in Hong Kong, or view and download[2] it from the Bank's website. For any enquiries on the above amendments, please contact any branch of the Bank or call our 24-hour Credit Card Customer Services Hotline at (852) 3768 8888.

[1] Contact the Branch of the Bank	the Bank's website > About Us > Branches and Service Centres
[2] View and download 1. **Chong Hing Credit Card Key Facts Statement** 2. **Chong Hing Credit Card Charges Table** 3. **Chong Hing UnionPay Dual Currency Credit Card Charges Table**	the Bank's website > Personal Banking > Useful Information > Form Download > 1. Other Credit Card Forms > **Chong Hing Credit Card Key Facts Statement** 2. VISA and Mastercard Credit Cards > **Credit Card Charges Table** 3. Chong Hing UnionPay Dual Currency Credit Card > **Chong Hing UnionPay Dual Currency Credit Card Charges Table**

Yours faithfully,
Chong Hing Bank Limited

In case of any inconsistencies between the Chinese and English versions of this Notice, the Chinese version shall prevail.

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

PCPS/MA-1419/10-25-E

Chong Hing Credit Card Key Facts Statement(“KFS”)

(Effective from 1 December 2025)

This product is a credit card.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to Chong Hing Credit Card Cardholder Agreement, Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement, Chong Hing Credit Card Charges Table and Chong Hing UnionPay Dual Currency Credit Card Charges Table of the Bank for details.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Interest Rate for Retail Purchase	27.6% per annum for Mastercards (Titanium / Platinum) / 29.52% per annum for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards when you open your account and it will be reviewed from time to time.
Interest Rate for Cash Advance	27.6% per annum for Mastercards (Titanium / Platinum) / 32.16% per annum for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the respective dates of advance until the date of repayment of the advanced amount(s).
Annualised Percentage Rate (APR) for Retail Purchase	30.29% (monthly rate at 2.3% for Mastercards (Titanium / Platinum)) / 35.90% (monthly rate at 2.68% for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards) when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on (i) the daily unpaid balance (whether due or not) from the statement date until the outstanding amount of the statement balance is repaid in full; and (ii) the amount of all new transactions (other than cash advance, in which case the finance charge is calculated from the date of advance) from the date of respective posting dates of the new transactions, notwithstanding that any such new transactions amounts are not due for payment, until all outstanding balance in respect of the card account is settled in full.
APR for Cash Advance	33.36% (monthly rate at 2.3% for Mastercards (Titanium / Platinum)) / 35.97% (monthly rate at 2.46% for UnionPay Dual Currency Credit Card, VISA Cards and other Mastercards) when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the respective dates of advance until the date of repayment of the advanced amount(s).
Delinquent APR	Not applicable
Interest Free Period	Up to 56 days
Minimum Payment	The total amount of credit card interest, financial charges and Bank’s fees (including annual membership fees), plus 1% of total outstanding balance of transactions or minimum HKD / CNY50 (whichever is the higher), but not more than the statement balance.

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

Fees

Annual Membership Fee (per card)	Principal	Supplementary
- Standard Card	HKD300	HKD150
- Gold Card / Titanium Card	HKD600	HKD300
- Platinum Card	HKD1,500	HKD750
- Diamond Card	HKD1,800	HKD900
Cash Advance Fee		
UnionPay Dual Currency Credit Card CNY Card Account	4% on cash amount drawn plus CNY20 (minimum CNY100)	
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	4% on cash amount drawn plus HK$20 (minimum HKD100)	
Transaction(s) outside Hong Kong / Non-Hong Kong Dollar Transaction Fee(s)	For all Foreign Currency transactions (including transactions made outside Hong Kong and in Hong Kong) / cross-border transactions in Hong Kong Currency (including transactions made outside Hong Kong in Hong Kong Currency or transactions in Hong Kong Currency at any merchant that transactions are not settled in Hong Kong, e.g. internet merchant transactions), shall be converted into Hong Kong Currency at the VISA/Mastercard exchange rate on the day the transaction is processed by VISA/Mastercard (if applicable). Such exchange rate plus a service charge levied by the Bank are detailed in below (A) Fees relating to Foreign Currency Transaction; and (B) Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars.	
(A) Fee relating to Foreign Currency Transaction		
UnionPay Dual Currency Credit Card	Not applicable	
VISA Card / Mastercard	- 1.95% charge per transaction amount for Foreign Currency transactions made in Hong Kong and outside Hong Kong (inclusive of a fee charged by VISA / Mastercard at the rate of 1% on the transaction amount if the transaction is made outside Hong Kong)	
(B) Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.	
UnionPay Dual Currency Credit Card	Not applicable	
VISA Card / Mastercard	- 1.95% charge per transaction amount for Hong Kong Currency transactions made outside Hong Kong (including transactions in Hong Kong Currency at any merchant that transactions are not settled in Hong Kong, e.g. internet merchant transactions) (inclusive of a fee charged by VISA / Mastercard at the rate of 1% on the transaction amount)	
Late Payment Fee		
UnionPay Dual Currency Credit Card CNY Card Account	CNY300 or the amount of minimum payment, whichever is lower	
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	HKD300 or the amount of minimum payment, whichever is lower	
Over-the-limit Fee		
UnionPay Dual Currency Credit Card CNY Card Account	CNY200 per billing cycle	
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	HKD200 per billing cycle	
Returned Cheque / Rejected Autopay Charge	(Returned Cheque / Rejected Autopay Charge will be waived if Late Payment Charge is levied on the same statement)	
UnionPay Dual Currency Credit Card CNY Card Account	CNY150 per transaction	
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	HKD150 per transaction	
Credit Card Instalment Plan		
UnionPay Dual Currency Credit Card CNY Card Account	Not applicable	
VISA Card / Mastercard / UnionPay Dual Currency Credit Card HKD Card Account	The Bank offers Credit Card Instalment Plan. The monthly handling fee and annualized percentage rate differ depending on individual customer eligibility. Please call our Customer Services Hotline to enquire for more details. Administration fee of HKD250 per plan for early repayment	
Paper statement monthly fee[&]	The Bank will charge the following monthly fee to each customer who choose to receive a paper monthly statement: • HKD5 per VISA and/or MasterCard credit card monthly statement • HKD5 per UnionPay Dual Currency credit card monthly statement	

[&]Charge will be waived for the following customers: customers aged 65 or above are automatically waived; customers who receive Comprehensive Social Security Assistance or Government Disability Allowance must provide relevant documents.

Information Regarding Making Credit Card Minimum Payment (For reference only)

Chong Hing Credit Card cardholders can take the examples shown below to refer to the information regarding making minimum payments on respective interest rates. The below summary and figures displayed are for your reference only. They do not reflect the real situation of your account[1].

Assumptions:

1) Outstanding Balance from Retail Purchases: HKD/CNY20,000
2) New Transaction: HKD/CNY0
3) Annual Fee and Other Fees: HKD/CNY0
4) The payment settled on the payment due date

Interest Rate[2]	If you make no additional charges using this card and each month you pay:	You will pay off the outstanding balance (HKD/CNY20,000) in about:	You will end up paying an estimated total amount of:
32.16% per annum	minimum payment [3]	320 months	HKD/CNY72,539
	HKD/CNY873	36 months	HKD/CNY31,401 Savings = HKD/CNY41,138[4]
27.6% per annum	minimum payment [3]	312 months	HKD/CNY64,708
	HKD/CNY823	36 months	HKD/CNY29,627 Savings = HKD/CNY35,081[4]

Remarks:

1. To calculate the above information which applicable to your specific interest rate per annum and outstanding balance from retail purchase, please use our Credit Card Balance Repayment Calculator accessible at the Bank’s website www.chbank.com (On homepage, click “Personal Banking” > “Credit Card” > “Credit Card Balance Repayment Calculator”).
2. Calculation is using Net Present Value (NPV) method: the Annualized Percentage Rate (APRs) for finance charge of 32.16% per annum is 35.90% (VISA Card, Mastercard and UnionPay Dual Currency Credit Card unsettled retail purchases(s)) and 29.52% per annum is 35.97% (VISA Card, Mastercard and UnionPay Dual Currency Credit Card cash advance(s)); the Annualized Percentage Rate (APRs) for finance charge of 27.6% per annum is 30.29% (Mastercards (Titanium/Platinum) unsettled retail purchase(s)) and 27.6% per annum is 33.36% (Mastercards (Titanium/Platinum) cash advance(s)).
3. Minimum payment of each month to vary.
4. The saving amount is "The total payment amount of settling minimum payment each month" less "The total payment amount of paying off the outstanding amount in 36 months".

- Chong Hing Bank Limited reserves the right to change the above charges.
- Governed by the terms and conditions of Chong Hing Credit Card Cardholder Agreement / Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement.
- The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

PCPS/MA - 1121/10-25E

客戶服務熱線 Customer Services Hotline 3768 8888

網址 Website www.chbank.com

越秀集團成員 A Member of Yuexiu Group

Major Terms and Conditions of Chong Hing Credit Card Cardholder Agreement/Chong Hing UnionPay Credit Card Cardholder Agreement (collectively called "Agreements" and "Agreement" refers to either of them as the case may be)

The Cardholder agrees to be bound by the Agreements for his use of the Cards as varied or supplemented by Chong Hing Bank Limited ("Bank") from time to time. Subject and without prejudice to the Agreements, the attention of customer and/or Cardholder attention is drawn to the major terms and conditions under the Agreements which impose significant liabilities or obligations on the Cardholder including those set out in the following. In case of any inconsistency between (i) the Agreements and (ii) the following major terms and conditions, the former (i) shall prevail.

Unless otherwise defined, capitalized terms used in the following major terms and conditions shall have the same meaning as defined under the Agreements.

1. The Cardholder shall sign at the space provided on the Card as designated by the Bank immediately upon receipt of the Card from the Bank.
2. The Cardholder shall at all times have the sole responsibility for the safe custody and retention of the Card and the PIN and keep the Card safely under his personal control and the PIN secure and confidential at the Cardholder's risks. Cardholder shall indemnify the Bank in full for all losses and/or other liabilities or damages it has incurred or sustained if the Cardholder has acted fraudulently or with gross negligence or where the Cardholder has failed to take adequate steps to safeguard the Card and/or the PIN, or where the Cardholder has failed to report to the Bank as soon as reasonably practicable after having found that the Card has been lost, stolen or subject to unauthorized use or that some other person else knows the PIN.
3. If at any time the Minimum Payment specified in a Statement has not been paid by the Payment Due Date, a late payment charge calculated at the rate as set out in the Charges Table will be charged.
4. The Cardholder shall immediately make good any amount in the Card Account in excess of the credit limit notified by the Bank, whenever incurred, by payment to the Bank whether or not a demand has been made by the Bank in connection therewith. The Bank shall be entitled to charge an over limit charge as set out in the Charges Table in respect of each billing cycle in excess of the credit limit. The Cardholder may choose to opt-out from the over-the-limit facility via a channel provided by the Bank. The opt-out is however not applicable to Octopus Automatic Add Value Service, offline transactions, foreign currency conversions, and any other transactions beyond the Bank's control and the Cardholder is required to immediately make good any amount incurred from these transactions as aforesaid.
5. In the event of any breach under the Agreement by the Cardholder, the Bank is entitled to terminate the Agreement and notwithstanding any prior agreement or arrangement between the Bank and the Cardholder to the contrary, the Cardholder shall pay to the Bank on demand all losses, damage, reasonable costs and expenses (including legal fee and collector's fee) reasonably arising out of the use of the Card by the Cardholder.
6. The Bank reserves the right in its absolute discretion to terminate, cancel, suspend, withdraw or revoke any use of the Card and any services thereby offered or to disapprove any Transaction (including Banking Transaction and Securities Trading Transaction) with or without giving any prior notice or reason and the Bank shall not be liable for any loss or damage of whatsoever nature which the Cardholder may suffer directly or indirectly as a result of such termination, cancellation, suspension or disapproval and whereupon the Cardholder is to surrender the Card to the Bank.
7. Provided that the Cardholder has not acted fraudulently, with gross negligence or has not otherwise failed to report to the Bank as soon as reasonably practicable after having found that the Card has been lost, stolen or subject to unauthorized use or that someone else knows the PIN, the maximum liability of the Cardholder for such loss, theft or unauthorized use of the Card shall be HK$500.
8. the Cardholder shall not use or involve the Card, the Card Account and service of the Bank for payment of any gambling or other transaction which is illegal under any applicable laws and the Bank reserves the right to decline processing or paying any Transaction which (in the sole determination of the Bank) is or suspected to involve any gambling or illegal activity.
9. Exchange Rate of transaction in foreign currencies:
   <u>Visa/Mastercard</u>
   Where a Transaction was processed outside Hong Kong and/or involved a currency other than Hong Kong dollar, the amount of Hong Kong dollars equivalent to such Transaction amount will be converted at a rate of exchange determined by the Bank (with reference to the exchange rate adopted by Visa, Mastercard and/or other intermediaries or services providers on the date of conversion), plus the Bank's levies charged at its prescribed rate and any transaction fee(s) charged by Visa, MasterCard and/or other intermediaries or service providers to the Bank (if applicable).
   <u>UnionPay Dual Currency Credit Card</u>
   Where a Transaction was processed outside Hong Kong (not including the PRC) and/or involved a currency other than HKD or CNY, the amount of HKD equivalent to such Transaction amount will be converted at a rate of exchange determined by the Bank (with reference to the exchange rate adopted by UPI and/or other intermediaries or services providers on the date of conversion)
10. Cardholder must examine the Statement which, in the absence of any manifest error, shall be accepted by the Cardholder for all purposes as correct except to the extent that the Cardholder reports to the Bank in writing of any alleged error or omission or unauthorized transactions within 60 days of the date of the Statement or the Bank's notification to the Cardholder of an error.
11. The Bank may at any time and without prior notice set off or transfer any monies standing to the credit of Cardholder's bank accounts or towards satisfaction or discharge of all sums due by the Cardholder to the Bank in connection with the Card Account.
12. The Principal Cardholder shall be liable for all payments due in respect of the Card Account under the Agreement (including those effected or incurred or deemed to be effected or incurred by any Supplementary Card) but a Supplementary Cardholder shall only be liable for all payment due in respect of the Card Account under the Agreement which were effected or incurred by such Supplementary Cardholder or the Supplementary Card.
13. Notwithstanding any provision in the Agreement, the Cardholder shall make full payment of all monies due to the Bank under the Agreement from time to time and at any time on demand by the Bank.
14. The Cardholder acknowledges and agrees that the Bank may appoint debt collecting agencies and/or institutions for the collection of any money due by the Cardholder to the Bank under the Agreement. The Cardholder hereby agrees to indemnify and reimburse the Bank for any and all fees and expenses (including legal and debt collector's fees and expenses) of reasonable amount and reasonably incurred by the Bank in the recovery or attempted recovery of any sum payable hereunder by the Cardholder or as a result of any enforcement of any term and condition hereof.
15. The Bank reserves the right at any time to amend and supplement the terms of the Agreement including, without limitation, the rates of any charges or fees including an increase of annualized percentage rate in the Charges Table and method of payment at its sole discretion. If Cardholder does not accept the amendments or additions, the Cardholder shall before the Bank's stipulated effective date for the change of terms and conditions give written notice to the Bank terminating the Card Account and the use of the Card and returning to the Bank the Card.

In case of any inconsistencies between the English and the Chinese versions, the English version shall prevail.

創興銀行有限公司
Chong Hing Bank Limited

Personal Information Collection Statement

Chong Hing Bank Limited (the "Bank")
Notice to Customers and Other Persons relating to the Personal Data (Privacy) Ordinance (the "Ordinance")

1. From time to time, it is necessary for customers and other persons (including applicants, corporate officers, persons providing security or guarantee for banking/credit facilities, and other individuals) (collectively "data subjects") to supply the Bank with data in connection with the opening or continuation of operation of accounts, and/or the establishment or continuation of provision of banking facilities and/or the provision of banking, financial (which is defined as including but not limited to credit card, fiduciary, securities and/or investment services) and/or insurance services or compliance with any laws, guidelines or requests issued by regulatory or other authorities.

2. It is necessary for data subjects to provide personal data to the Bank as requested from time to time. Failure to supply such data may result in the Bank being unable to open or continue to operate the accounts, establish or continue to provide banking facilities, and/or provide banking, financial and/or insurance services.

3. Data are collected from data subjects in the ordinary course of the Bank's daily operation, for example, when data subjects write cheques, deposit money, apply for or use the Bank's services or facilities, or otherwise carry out transactions as part of the Bank's services. The Bank will also collect data relating to the data subject from third parties, including third party service providers with whom the data subject interacts in connection with the marketing of the Bank's products and services and in connection with the data subject's application for the Bank's products and services (including receiving personal data from credit reference agencies approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as "credit reference agencies")).

4. The Bank intends to use the personal data collected from a data subject for the following purposes:
   - (a) in considering, assessing and processing any applications from data subjects concerning the provision of banking, financial and/or insurance services;
   - (b) in the daily operation of the banking, financial and/or insurance services and facilities provided to data subjects;
   - (c) in conducting credit checks at the time of application for credit and/or at the time of regular or special reviews which may take place on one or more occasions every year;
   - (d) in creating and maintaining the Bank's credit scoring and other risk models;
   - (e) in assisting other credit providers in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as "credit providers") to conduct credit checks and collect debts;
   - (f) in ensuring ongoing credit worthiness of data subjects;
   - (g) in designing banking, financial and/or insurance services and products for data subjects' use;
   - (h) in marketing services, products and other subjects (please see further details in paragraph 8 below);
   - (i) in determining amounts owed to or by data subjects;
   - (j) in enforcing the Bank's rights, including but not limited to the collection of amounts outstanding from data subjects and in providing security or guarantee for data subjects' obligations;
   - (k) in compliance with any obligations, requirements or arrangements existing currently and in the future for disclosure and use of data that are applicable to or is expected to be complied with by the Bank, any of its holding company, subsidiary of any such holding company, controller of the Bank (as such terms are defined in the Banking Ordinance (Chapter 155 of the Laws of Hong Kong)), its subsidiary companies and/or any of the Bank's branches and offices from time to time within and/or outside the jurisdiction of the Hong Kong Special Administrative Region ("HKSAR") according to:
     - (i) any law binding or applying to it (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
     - (ii) any Order/Judgment made by a competent Court or Tribunal;
     - (iii) any guidelines or guidance of any local or foreign legal, regulatory, tax, governmental, law enforcement or other authorities, or self-regulatory or industrial bodies or associations of financial services providers (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information); and
     - (iv) any present or future contractual or other commitment with any local or foreign legal, regulatory, tax, governmental, law enforcement or other authorities, or self-regulatory or industrial bodies or associations of financial services providers;
   - (l) in compliance with any obligations, requirements, policies, procedures, measures or arrangements for disclosing or using data and information concerning the sanction, prevention, detection, investigation and/or prosecution of money laundering, terrorist financing or other unlawful activities within or outside the jurisdiction of the HKSAR;
   - (m) in enabling an actual or proposed assignee of the Bank or participant or sub-participant of the Bank's rights in respect of the data subject to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
   - (n) any purposes relating thereto.

5. Personal data held by the Bank relating to a data subject will be kept confidential and secured but the Bank may provide or transfer such information to the following classes of persons within or outside the HKSAR for any of the purposes set out in paragraph 4 above or for other purposes specified herein below:
   - (a) the Bank's officers, employees and/or agents;
   - (b) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to the Bank in connection with the operation of its business;
   - (c) any actual or proposed guarantor who secures the obligation of the data subject;
   - (d) any other person under a duty of confidentiality to the Bank including a group company of the Bank which has undertaken to keep such information confidential;
   - (e) the drawee bank by providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
   - (f) third party service providers with whom the data subject has chosen to interact with in connection with the data subject's application for the Bank's products and services;
   - (g) other banks and financial services providers to whom the data subject has chosen to provide his information held by the Bank in connection with the provision of services to the data subject by those other banks and financial service providers;
   - (h) credit reference agencies (including the operator of any centralised database used by credit reference agencies), and, in the event of default, to debt collection agencies;
   - (i) any person to whom the Bank or any of its branches and offices is required or expected to make disclosure under any law, pursuant to any Court Order, or pursuant to any guidelines of and/or any contractual or other commitment with any local or foreign legal, regulatory, tax, governmental, law enforcement or other authorities, or self-regulatory or industrial bodies or associations of financial services providers existing currently and in the future which are applicable to the Bank, any of its holding company, subsidiary of such holding company, controller of the Bank (as such terms are defined in the Banking Ordinance (Chapter 155 of the Laws of Hong Kong)), its subsidiary companies, and/or any of the Bank's branches and offices from time to time within and/or outside the jurisdiction of the HKSAR;
   - (j) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the data subject; and
   - (k) (i) the Bank's group companies and affiliates which provide banking, financial and/or insurance services;
     - (ii) any holding company, subsidiary of any such holding company, and/or controller of the Bank (as such terms are defined in the Banking Ordinance (Chapter 155 of the Laws of Hong Kong)) which may be required to submit information to any local regulatory authority(-ies) for the purposes of enabling such holding company, subsidiary of such holding company and/or controller of the Bank to comply with such requirement and to fulfil its/their statutory obligations pursuant to the relevant law, including but not limited to the Banking Ordinance;
     - (iii) third party financial institutions, merchant acquiring companies, insurers, credit card companies, securities and investment services providers;
     - (iv) third party reward, loyalty, co-branding and privileges programme providers for the relevant services, products and/or programmes;
     - (v) co-branding partners of the Bank and the Bank's group companies for the relevant services, products and/or programmes;
     - (vi) charitable or non-profit making organisations; and
     - (vii) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Bank engages for marketing services, products and other matters as detailed in paragraph 4(h) above.

6. Subject to Paragraph 4, the Bank may access the database of any credit reference agencies for the purpose of conducting credit reviews from time to time. In particular, the Bank may access the consumer credit data of the data subject held by any credit reference agencies and/or obtain credit reports on data subjects from such credit reference agencies for the purpose of reviewing their existing consumer credit facilities which may involve the consideration by the Bank of any of the following matters:
   - (a) an increase in the credit amount;
   - (b) the curtailing of credit (including the cancellation of credit or a decrease in the facility amount); or
   - (c) the putting in place or the implementation of a scheme of arrangement with the data subject.

7. With respect to data in connection with mortgages applied by a data subject (whether as a borrower, mortgagor or guarantor and whether in the data subject's sole name or in joint names with others) on or after 1 April 2011, the following data relating to the data subject (including any updated data of any of the following data from time to time) may be provided by the Bank, on its own behalf and/or as agent, to credit reference agencies:
   - (a) full name;
   - (b) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the data subject's sole name or in joint names with others);
   - (c) Hong Kong Identity Card Number or travel document number;
   - (d) date of birth;
   - (e) correspondence address;
   - (f) mortgage account number in respect of each mortgage;
   - (g) type of facility in respect of each mortgage;
   - (h) mortgage account's status in respect of each mortgage (e.g. active, closed, written-off (other than due to a bankruptcy order), written-off due to a bankruptcy order); and
   - (i) if any, mortgage account's closing date in respect of each mortgage.

   Credit reference agencies will use the above data supplied by the Bank for the purposes of compiling a count of the number of mortgages from time to time held by the data subject with credit providers, as borrower, mortgagor or guarantor respectively and whether in the data subject's sole name or in joint names with others, for sharing in the consumer credit databases of credit reference agencies by credit providers, information which the Bank may from time to time access to when it is required to do so (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).

8. **USE OF DATA IN DIRECT MARKETING**

   The Bank intends to use a data subject's data in direct marketing and may not so use the data unless it has received the data subject's consent (which includes an indication of no objection) to the intended use. Please note that:
   - (a) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of a data subject held by the Bank from time to time may be used by the Bank in direct marketing;
   - (b) the following classes of services, products and/or programmes may be marketed:
     - (i) banking, financial, insurance, credit card and related services and products;
     - (ii) reward, loyalty, co-branding and privileges programmes and related services and products;
     - (iii) services, products and/or programmes offered by the Bank's co-branding partners and the Bank's group companies; and
     - (iv) donations and contributions for charitable or non-profit making purposes;
   - (c) in addition, the Bank also intends to provide the data described in paragraph 8(a) above to the following classes of entities for use by them in direct marketing of services, products and/or programmes described in paragraph 8(b) above, and the Bank may not so provide the data unless it has received the data subject's consent (which includes an indication of no objection) to the intended provision:
     - (i) the Bank's group companies and affiliates which provide banking, financial and/or insurance services;
     - (ii) third party financial institutions, insurers, credit card companies, securities and investment services providers;
     - (iii) third party reward, loyalty, co-branding and privileges programme providers for the relevant services, products and/or programmes;
     - (iv) co-branding partners of the Bank and the Bank's group companies for the relevant services, products and/or programmes; and
     - (v) charitable or non-profit making organisations.

   If a data subject does not wish the Bank to use and/or provide to other parties his/her data for use in direct marketing as described above, the data subject may, at any time and without charge, exercise his/her opt-out right by notifying the Data Protection Officer of the Bank.

9. **TRANSFER OF PERSONAL DATA TO DATA SUBJECT'S OTHER BANKS AND THIRD PARTY SERVICE PROVIDERS USING THE BANK'S APPLICATION PROGRAMMING INTERFACES (API)**

   The Bank may, in accordance with the data subject's instructions to the Bank, other banks providing services to the data subject or third party service providers (including other financial service providers) engaged by the data subject, share data subject's data and his/her account information to such other banks and third party service providers using the Bank's API for the purposes notified to the data subject by the Bank, the data subject's other banks or third party service providers and/or as consented to by the data subject in accordance with the Ordinance.

10. Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data, a data subject has the right:
    - (a) to check whether the Bank holds data about him/her;
    - (b) to request access to such data;
    - (c) to require the Bank to correct any data relating to him/her which is inaccurate;
    - (d) to ascertain the Bank's policies and practices in relation to data and be informed of the kind of personal data held by the Bank;
    - (e) to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of access and/or correction requests to the relevant credit reference agency(-ies) or debt collection agency(-ies); and
    - (f) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Bank to credit reference agencies, to instruct the Bank, upon termination of the account by full repayment, to make a request to the credit reference agency(-ies) to delete such account data from its database, as long as the instruction is given within five years from the account's termination and there has been no default in payment in relation to the account lasting in excess of 60 days within the five year period immediately preceding the account's termination. Account repayment data includes amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last time the account data was provided by the Bank to the credit reference agency(-ies)), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).

11. In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as mentioned in paragraph 10(f) above) may be retained by credit reference agencies until the expiry of five years from the date of final settlement of the amount in default.

12. In the event any amount in an account is written-off due to a bankruptcy order being made against a data subject , the account repayment data (as mentioned in paragraph 10(f) above) may be retained by credit reference agencies, regardless of whether the account repayment data reveals any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge of a bankruptcy order as notified by the data subject with evidence to the credit reference agency(-ies), whichever is earlier.

13. In accordance with the terms of the Ordinance, the Bank has the right to charge a reasonable fee for the processing of any data access request.

14. A data subject who requests access to data or correction of data or for information regarding policies and practices and kinds of data held should contact the following officer of the Bank:

The Data Protection Officer
Chong Hing Bank Limited
G. P. O. Box No. 2535
Hong Kong
Telephone: 3768 6888
Facsimile: 3768 1688
E-mail: dpo@chbank.com

15. The Bank may have obtained credit report(s) on the data subject from credit reference agency(-ies) in considering any application for credit. In the event the data subject wishes to access the credit report(s), the Bank will, upon request being made, advise the contact details of the relevant credit reference agency(-ies).

16. Nothing in this Statement shall limit the rights of data subjects under the Ordinance.

December 2024

(In case of any inconsistencies between the English and Chinese versions of this Statement, the English version shall prevail.)

DPO/GL-02/12-24E(UP)