

17 April 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 24 June 2025, Chong Hing Credit Card Key Facts Statement (“KFS”) of Chong Hing Bank Limited (the “Bank”) will be updated. The relevant new / revised contents are as follows:

New / Revised Items	New / Revised Contents
1. Product Disclaimer	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.
2. Interest Rate for Retail Purchase	22.8% 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.
3. Interest Rate for Cash Advance	22.8% 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 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).
4. Remark	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.
5. Other Adaptive Amendments	Adaptive amendments to the product name of credit cards and the layout of KFS.

With effect from 30 June 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 the Bank will be amended. The relevant amendments are as follows:

Revised Items	Existing Charges	Revised Charges
1. Annual Membership Fee (Applicable to Chong Hing VISA Gold Card / Chong Hing Titanium Mastercard / Chong Hing UnionPay Dual Currency Gold Credit Card) (Personal card)		
• Principal / Supplementary	HK\$550 per card / HK\$275 per card	HK\$600 per card / HK\$300 per card

Revised Items		Existing Charges	Revised Charges
2. Finance Charges (Applicable to Chong Hing Titanium Mastercard / Chong Hing Platinum Mastercard) (Personal Card)			
• Interest Rate for Retail Purchase [#] (Name before amendment: Interest on unsettled Retail Purchase)	Per annum	22.8%	27.6%
	Annualised percentage rate*	24.58%	30.29%
• Interest Rate for Cash Advance (Name before amendment: Interest on Cash Advance)	Per annum	22.8%	27.6%
	Annualised percentage rate*	27.03%	33.36%
The following Items are applicable to all Chong Hing credit cards (including co-branded credit cards) (Personal card)			
3. Late Payment Charge			
• VISA Card / Mastercard / UnionPay Dual Currency Credit Card (HKD Card Account)		HK\$280 or the amount of minimum payment, whichever is lower	HK\$300 or the amount of minimum payment, whichever is lower
• UnionPay Dual Currency Credit Card (CNY Card Account)		CNY280 or the amount of minimum payment, whichever is lower	CNY300 or the amount of minimum payment, whichever is lower
4. Replacement Card Fee		HK\$100 per card	HK\$120 per card
5. Statement Copy Retrieval Fee		HK\$50 per set	HK\$55 per set
6. Credit Balance Withdrawal by Transfer (Transfer to Chong Hing Bank Account Only)		1% of transfer amount each transaction	1% of transfer amount each transaction or HK\$100 per transaction, whichever is higher
7. Dispute Transaction Handling Fee [^]		HK\$100 per dispute transaction	HK\$150 per dispute transaction
8. Returned Cheque / Rejected Autopay Charge (Returned Cheque / Rejected Autopay Charge will be waived if Late Payment Charge is levied on the same statement)			
• VISA Card / Mastercard / UnionPay Dual Currency Credit Card (HKD Card Account)		Waived	HK\$150 per transaction
• UnionPay Dual Currency Credit Card (CNY Card Account)			CNY150 per transaction

[#] Add the explanation of Interest Rate for Retail Purchase in Chong Hing Credit Card Charges Table and Chong Hing UnionPay Dual Currency Credit Card Charges Table at the same time: The Bank will not charge customers interest if customers pay his/her 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.

- * The APR is calculated based on the requirement of the Code of Banking Practice. APR is a reference rate which expresses the fees and charges of respective products as an annualised rate.
- ^ If the investigation result shows that the transaction(s) is/are proved to have been authorised and performed by the cardholder, the Bank will charge a Dispute Transaction Handling Fee.

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 Bank¹ before the aforementioned respective effective dates. If you need a copy of the amended KFS, Chong Hing Credit Card Charges Table and Chong Hing UnionPay Dual Currency Credit Card Charges Table, you can obtain it at any branch of the Bank¹ in Hong Kong or visit or download² from the Bank's website from 24 April 2025. 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 Bank / Branch of the Bank	the Bank's website > About Us > Branches and Service Centres
² Visit and download	the Bank's website > Personal Banking > Useful Information > Form Download >
1. Chong Hing Credit Card Key Facts Statement	1. Other Credit Card Forms > Chong Hing Credit Card Key Facts Statement
2. Credit Card Charges Table	2. VISA and Mastercard Credit Cards > Credit Card Charges Table
3. Chong Hing UnionPay Dual Currency 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 English and Chinese versions of this Notice, the English version shall prevail.

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