

“Chong Hing Visa Card Apple Pay New Customer Reward” Promotional Programme General Terms and Conditions

1. The promotion period of “Chong Hing Visa Card Apple Pay New Customer Reward” Promotional Programme (“Programme”) of Chong Hing Bank Limited (the “Bank”) is from 1 February 2026 to 30 April 2026 (both dates inclusive) (“Promotion Period”).
2. The Programme is only applicable for customers who have successfully applied for Chong Hing Visa Card (principal card) (co-brand cards are excluded) (“Eligible Customers”).
3. Each customer who has successfully received a new Chong Hing Visa Platinum Card and its supplementary card can enjoy first 3-year annual fee waiver. Customers of Chong Hing Visa Credit Cards (Gold Card/Classic Card) and their supplementary cards can also enjoy first 3-year annual fee waiver.
4. Each principal card applicant is entitled to the welcome reward for not more than once upon card issuance. Welcome reward for principal cardholders is only applicable to applicants not holding any personal credit card issued by the Bank in the past 12 months.
5. 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.
6. “Eligible Apple Pay Transactions” include: (1) Local retail transaction, (2) Foreign retail transaction (non HKD Transaction) and (3) Online retail transaction via Apple Pay during the promotion period and excludes cash advance, Octopus Automatic Add-Value reloads, tax payments, casino transactions, online bill payments with the Bank, purchase and/or reload of stored value cards or ewallets, all instalment payments, credit card annual fees, interest/finance/service charges, late payment charges, falsified transactions, cancelled/indemnified/refunded/returned transactions and transactions at charitable organisations. All such transactions do not qualify for participation in this Programme and will be deemed waived and automatically cancelled without prior notice.
7. Bonus points earned will be automatically credited to the customer's relevant credit card account within 2 months after promotion period, and will be reflected on the credit card statement. Bonus points for supplementary cards will be combined with those of the primary card to determine the rewards.
8. The Bank will determine the eligibility of Eligible Customers for the relevant rewards based on the spending records with the Bank. Customers must maintain a valid Eligible Credit Card and have a good credit standing throughout the Promotion Period and at time of the reward is offered. The relevant eligible spending must be credited for the Eligible Customers to receive the relevant reward.
9. Foreign currency transactions will be converted to Hong Kong Dollars based on the exchange rate determined by the relevant card associations at the date the Bank processes the relevant transactions (if applicable).
10. If any relevant transactions used for calculating the relevant reward under this Programme involves fraud/abuse/reversal/cancellation or refund, the Bank reserves the right to directly debit the relevant reward amount from the customer's account without prior notice, for any transactions that are proven to be ineligible.
11. Eligible Customers under this Programme must retain the original records of the relevant eligible Apple Pay spending transactions. In case of any disputes, the Bank reserves the right to request the Eligible Customer to provide such original records and/or other relevant documents during or after the Promotion Period for verification purpose. All documents submitted to the Bank will not be returned.
12. The reward granted under the Programme cannot be used in conjunction with any other promotion programmes of the Bank, except for the “Cash Rebate” Spending Reward Scheme and the “Point-to-Gift” Spending Reward Scheme.
13. If there is any discrepancy between the cardholder's receipt/records and the Bank's records, the Bank's records and determination shall be final and conclusive.

14. This Programme is governed by the credit card records and/or computer system settings maintained by the Bank. In case of any disputes regarding the terms and conditions of this Programme, eligibility for rewards, and the rewards, the Bank reserves the final decision-making authority, which is binding on Eligible Customers and participants in this Programme.
15. The Bank reserves the right to change or terminate the reward and any terms and conditions of the Programme at any time without any prior notice. For details, please refer to the Bank's website.
16. Unless otherwise expressly provided, the Bank's Account Terms, and Chong Hing Credit Card Cardholder Agreement, are subject to changes from time to time shall also apply to the Programme. The latest copies of Account Terms, and Chong Hing Credit Card Cardholder Agreement are available at any branch of the Bank in Hong Kong or its website. In the event and to the extent 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.
17. In case if any inconsistencies between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.
18. These terms and conditions shall be governed by the laws and 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 the 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 statement of the Bank, which are available at the Bank's website.

Apple Pay New Customer Reward - Earn up to 40,000 "Point-to-Gift" Bonus Points

1. Eligible Customers must accumulate eligible Apple pay transactions of HK\$4,800 or above by using the new card through Apple Pay within the first 3 months from the date of card issuance (calculated based on the transaction date). In addition to the basic 1X bonus points, the "40,000 'Points-to-Gifts' Reward Points" welcome reward can be earned.

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