

Terms and Conditions of Chong Hing Credit Card Online Tax Bill Payment Promotion

1. The Chong Hing Credit Card Online Tax Bill Payment Promotion (the “Promotion”) of Chong Hing Bank Limited (the “Bank”) runs from 24 December 2025 to 13 February 2026 (both dates inclusive) (“Promotion Period”).
2. This Promotion is only applicable to customers who have a valid Chong Hing credit card and have paid tax with Chong Hing credit card (including principal card or its supplementary card) via Chong Hing Internet Banking or Chong Hing Mobile Banking during the Promotion Period.
3. During the Promotion Period, principal cardholders who (A) settle tax bill payment with their payment with their Chong Hing credit card and accumulated designated amount below; and also (B) accumulate eligible retail spending of HK\$1,500 or above with Chong Hing Hing physical credit card, can enjoy corresponding Bonus Points (“Bonus Points”) rewards (“Bonus Points Rewards”). The details are as follows:

Accumulated Tax Bill Payment Amount during the Promotion Period (with accumulated eligible retail spending of HK\$1,500 or above by using Chong Hing physical credit card)	Bonus Points Reward (equivalent cash rebate)
HK\$5,000 – HK\$20,000	10,000 Bonus Points (value at HK\$50)
HK\$20,001 – HK\$50,000	20,000 Bonus Points (value at HK\$100)
HK\$50,001 – HK\$100,000	30,000 Bonus Points (value at HK\$150)
HK\$100,001 – HK\$250,000	60,000 Bonus Points (value at HK\$300)
Above HK\$250,000	100,000 Bonus Points (value at HK\$500)

4. If there is a supplementary card under the customer’s credit card account, the tax amount for the principal card and its supplementary cards will be combined under the principal cardholder’s card accounts with the Bank for calculating the reward entitlement. Each principal cardholder can only be entitled to up to a total of 100,000 Bonus Points under the Promotion.
5. The eligible retail spending(s) will be counted according to the date of transaction(s) and exclude cash advance(s), Octopus Automatic Add-Value reloads, tax bill payments of Inland Revenue Department, casino transactions, online bill payments of Chong Hing Bank, purchase and/or reload of stored value cards or e-Wallets, all instalment payments, credit card annual fees, interest/finance/service charges, late payment charges, falsified transactions, cancelled/indeMNified/refunded/returned transactions, transactions with charitable organisations and transactions with Chong Hing UnionPay Dual Currency Credit Cards throughout Mainland China in real estate, automobiles, fuels, wholesale, grocery stores and supermarkets, household appliance shops, air tickets and transportation, hospital payments, school fees, government and government-related services fees, donations to charitable and social service organisations, Apple Pay transactions, Google Pay

transactions, e-Wallets spending and other transactions or spending related to the above-mentioned spending categories. The Bank reserves the right to change the above designated spending categories from time to time without any notice.

6. For spending in Mainland China with the UnionPay dual currency credit card issued by the Bank, each RMB1 transaction is equivalent to HK\$1 in terms of "Eligible Retail Spending Transaction". To calculate a Cardholder's spending, eligible retail transactions that are posted in any currency other than Hong Kong dollars will be converted to Hong Kong dollars together with the relevant foreign currency transaction fee (if applicable) at the exchange rate of MasterCard Asia /Pacific (Hong Kong) Limited/Visa International/UnionPay International.
7. For customers who have registered for the Over-the-limit Facility, if the original credit limit is exceeded during the tax payment transaction process, the principal cardholder shall bear the charge for exceeding the credit limit. For the over-the-limit fee, please refer to the Chong Hing Credit Card/Chong Hing UnionPay Dual Currency Credit Card Charge Table which copies are available at any branch of the Bank in Hong Kong or visit the Bank's website at www.chbank.com.
8. The Bonus Points Reward granted will be posted to principal card account of the relevant Chong Hing credit card on or before 30 April 2026 and will be shown on the monthly statement. To enjoy the rewards, the cardholder's Chong Hing Credit Card account must still be valid and in good standing without any overdue/bad records, and has not been cancelled/suspended/terminated for any reason; and the cardholder has not breached any provision of the cardholder agreement.
9. If the cardholder holds multiple Chong Hing credit cards at the same time, the relevant rewards granted will be posted to the cardholder's principal Chong Hing credit card account in the following descending order: Chong Hing UnionPay Dual Currency Diamond Card, Visa Platinum Card, Platinum Mastercard or Titanium Card, Gold Card and Classic Card.
10. Bonus Points Rewards cannot be redeemed for cash or services, and are not transferable. Extra Bonus Points will be converted into cash rebate at 0.5% exchange rate if the reward scheme of an eligible Cardholders is under the "Cash Rebate" scheme (if applicable).
11. In case of any fraud / abuse / reversal / cancellation or refund of transactions in respect of which the relevant reward under the Promotion are awarded, if a transaction proves to be ineligible, the Bank shall be entitled to charge an amount equivalent to the relevant reward directly from the Cardholder's credit card account without any notice.
12. The rewards granted cannot be used in conjunction with other promotional programmes.
13. The Bank reserves the right to change, suspend or terminate the rewards and any terms and conditions of the above promotional programme at any time without any notice.
14. In case of any dispute, the Bank reserves the right of final decision which shall be binding on all cardholders and participants of this Promotion.
15. Unless otherwise expressly provided, this promotional programme is governed by (and based on descending order of priority to the extent of inconsistency among them): these terms and conditions, Chong Hing Credit Card Cardholder Agreement, Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement and the Bank's Account Terms, and subject to changes to the above Promotion as the Bank may designate from time to time while their latest copies are available at any branch of the Bank in Hong Kong or its website.
16. In case of any inconsistencies between the English and Chinese versions of these terms and conditions, the Chinese version shall prevail.



17. 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.
18. This Promotion is only applicable in the Hong Kong Special Administrative Region.

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