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

1. The promotion period of Chong Hing Credit Card Online Tax Bill Payment Promotion ("Promotion") of Chong Hing Bank Limited (the "Bank") will be divided into two phases ("Promotion Period"):

   Phase 1: 31 October 2026 – 31 January 2027 (both Dates inclusive)

   Phase 2: 1 March 2027 – 30 April 2027 (both Dates inclusive)

2. This Promotion is only applicable to customers who have a valid Chong Hing credit card (including principal card or its supplementary card, "**Eligible Card**") and have paid tax with an Eligible Card via Chong Hing Internet Banking or Chong Hing Mobile Banking during the Promotion Period and have accumulated Eligible Retail Transactions of HK$1,500 or more with the physical card during the Promotion Period ("**Eligible Customer**"). The accumulated tax bill payment amount and the accumulated Eligible Retail Transaction amount for Phase 1 and Phase 2 of the promotion period will be calculated independently.
3. The Promotion includes:
   a. Reward 1: Online Tax Bill Payment Reward
   b. Reward 2: Online Tax Bill Payment Early Bird Additional Reward
   c. Reward 3: Dual-Phase Online Tax Bill Payment Additional Reward
   d. Reward 4: Statement Instalment Additional Reward for Online Tax Bill Payment
4. This Promotion has a maximum cap on the Credit Card Bonus Points Rewards ("**Bonus Point Reward**") in the entire Promotion Period. Each Eligible Customer can receive a maximum of 340,000 Reward Points (value at HK$1,700 cash rebate) throughout the entire Promotion Period, including:

Reward under the Promotion	Reward Cap
Online Tax Bill Payment Reward	Reward capped at 140,000 Bonus Points (value at HK$700 cash rebate) in each Phase during the Promotion; Reward capped at 280,000 Bonus Points (value at HK$1,400 cash rebate) during the entire Promotion Period.
Online Tax Bill Payment Early Bird Additional Reward	Reward capped at 10,000 Bonus Points (value at HK$50 cash rebate) during the entire Promotion Period
Dual-Phase Online Tax Bill Payment Additional Reward	Reward capped at 10,000 Bonus Points (value at HK$50 cash rebate) during the entire Promotion Period
Statement Instalment Additional Reward for Online Tax Bill Payment	Reward capped at 40,000 Bonus Points (value at HK$200 cash rebate) during the entire Promotion Period.

5. If there is a supplementary card under the Eligible Customer's Eligible Card account, the tax bill 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.
6. The Eligible Retail Transaction(s) will be counted according to the transaction date of the physical card and must be posted within the Promotion Period 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 Transaction and other transactions or spending related to the abovementioned Transaction categories. The Bank reserves the right to change the above designated spending categories from time to time without any notice.

7. For Transaction made 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 Transaction". To calculate a Cardholder's Transaction amount, 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 applicate) at the exchange rate of MasterCard Asia /Pacific (Hong Kong) Limited/Visa International/UnionPay International.
8. For Eligible Customers who have registered for the Over-the-limit Facility, if the original credit limit is exceeded during the tax bill 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 is available on the Bank's website (www.chbank.com) or at any branch of the Bank in Hong Kong.
9. To enjoy the rewards under this Promotion, the Eligible Customers' 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.
10. If the Eligible Customers hold multiple Eligible Cards at the same time, the accumulated tax payment amount and the accumulated Eligible Retail Transaction amount for Phase 1 and Phase 2 of the Promotion Period will be calculated independently for each Eligible Card account, the relevant rewards granted will be posted to the cardholder's principal Eligible card account in the following descending order: Visa Platinum Card, Chong Hing UnionPay Dual Currency Diamond Card, Platinum Mastercard or Titanium Card, Gold Card and Classic Card.
11. 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 Customers is under the "Cash Rebate" scheme (if applicable).
12. 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.
13. The rewards granted cannot be used in conjunction with other promotional programmes.
14. 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.
15. 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.
16. 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.
17. These Terms and Conditions shall be governed the laws of the Hong Kong Special Administrative Region of the People's Republic of China. In case of any dispute, the decision of the Bank shall be final and

conclusive. 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.

18. This Promotion is only applicable in the Hong Kong Special Administrative Region.
19. In case of any inconsistencies between the English and Chinese versions of these terms and conditions, the Chinese version shall prevail.

Terms and Conditions of Reward 1: Online Tax Bill Payment Reward

1. During the Promotion Period, Eligible Customers who (a) settle tax bill payment with their Eligible Card and accumulated designated amount below within a phase; and also (b) accumulate eligible retail transaction of HK$1,500 or above with the same physical credit card within that same phase, can enjoy corresponding bonus points rewards. The details are as follows:

The accumulated tax bill payment amount within Phase 1 or Phase 2 of the Promotion Period (subject to the Fulfilment of the accumulated Eligible Retail Transaction requirement of HK$1,500 or more with the same physical card within the same phase)	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	80,000 Bonus Points (value at HK$400)
Above HK$250,000	140,000 Bonus Points (value at HK$700)

2. The Bonus Points Reward granted will be posted to principal card account of the relevant Eligible Card of the Eligible Customer according to the table below and will be shown on the monthly statement.

	Promotion Period	Maximum Reward under Reward 1 in Each Phase	Issuance Date of the Reward
Phase 1	31 October 2026 – 31 January 2027	140,000 Bonus Points (value at HK$700)	On or before 30 April 2027
Phase 2	1 March 2027 – 30 April 2027	140,000 Bonus Points (value at HK$700)	On or before 31 July 2027

Terms and Conditions of Reward 2: Online Tax Bill Payment Early Bird Additional Reward

1. Eligible Customers who accumulate a tax bill payment amount of HK$5,000 or above on or before 30 November 2026, and also accumulate Eligible Retail Transaction of HK$1,500 or more within Phase 1 of the Promotion Period, can receive 10,000 Bonus Points (value at HK$50 cash rebate) as an extra reward.

2. The Bonus Points Reward granted will be posted to principal card account of the relevant Eligible Card of the Eligible Customer on or before 30 April 2027 and will be shown on the monthly statement.

Terms and Conditions of Reward 3: Dual-Phase Online Tax Bill Payment Additional Reward

1. Eligible Customers who accumulate a tax bill payment amount of HK$5,000 or above, and also accumulate Eligible Retail Transaction of HK$1,500 or more in both Phase 1 and Phase 2 during the Promotion Period, can receive 10,000 Bonus Points (value at HK$50 cash rebate) as an extra reward.
2. The Bonus Points Reward granted will be posted to principal card account of the relevant Eligible Card of the Eligible Customer on or before 31 July 2027 and will be shown on the monthly statement.

Terms and Conditions of Reward 4: Statement Instalment Additional Reward for Online Tax Bill Payment

1. Eligible Customers who accumulate a tax bill payment amount of HK$50,000 or above in the entire Promotion Period, and also accumulate Eligible Retail Transaction of HK$1,500 or more in either Phase 1 or Phase 2 during the Promotion Period , and apply for "Statement Instalment" Plan of 12 months tenor or above via Chong Hing Online Banking or Mobile Banking during the Promotion Period with a single instalment amount of HK$50,000 or above using an Eligible Credit Card during the Promotion Period ("**Eligible Instalment**"), will be entitled to an additional 40,000 Bonus Points (value at HK$200 cash rebate).
2. The Bonus Points Reward granted will be posted to principal card account of the relevant Eligible Card of the Eligible Customer on or before 31 July 2027 and will be shown on the monthly statement.

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

Credit Card Customer Services Hotline: 3768 8888

Website: www.chbank.com