

Terms and Conditions:

Credit Card

i General Terms and Conditions:

1. The promotion period of “Credit card welcome reward” is from 1 July 2026 to 31 December 2026. (both dates inclusive).
2. Welcome reward is only applicable to Eligible Customers who have not held any principal personal credit card (including co-branded cards) issued by the Bank in the past 12 months.
3. Each principal card applicant is entitled to the welcome reward for not more than once upon card issuance. This reward cannot be used in conjunction with other reward.
4. If the applicant does not indicate the welcome gift preference, the welcome gift by default will be the “40,000 “Point-to-Gift” Bonus Points Rewards’ for principal cardholders of single card application.
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. The Bank reserves the right to change the terms and conditions of the above promotion from time to time without any notice. The relevant amendment will be available for reference at any local branch of the Bank or its website.
7. If there is any conflict or inconsistency between the Chinese and the English versions of these terms and conditions, the Chinese version shall prevail.
8. These terms and conditions shall be governed by the laws of the Hong Kong Special Administrative Region of the People’s Republic of China. The Bank reserves the right of final decision in case of disputes.

ii Welcome Reward Terms and Conditions

1. Customers must successfully apply for one Chong Hing UnionPay Dual Currency Credit Card / Chong Hing Mastercard via the application form of this promotion to be eligible for this welcome gift.
2. Principal cardholder with accumulated retail spending(s) and/or cash advance(s)[^] of HKD/CNY4,000 or above with the new Card within the first 3 months of card issuance to receive ‘40,000 “Point-to-Gift” Bonus Points’.
[^] The accumulated spending(s) is counted according to the date of transaction(s) and excludes tax payments, Octopus Automatic Add-Value reloads, casino transactions, Chong Hing Bank online bill payment, all installment payments, credit card annual fees, interest/finance/service charges, late payment charges, falsified transactions/cancelled/indemnified/refunded/returned transactions, transactions at charitable organisations and other transactions designated by the Bank from time to time.
3. The relevant bonus points will be credited to the relevant credit card cardholder's account within 2 months upon fulfillment of the separate spending requirement and will be shown in the card statement.

4. Transactions with Chong Hing UnionPay Dual Currency Diamond Credit Cards throughout Mainland China in real estate, automobiles, fuels, wholesale, grocery stores and supermarkets, household appliance shops, air tickets and transportation, hospital payments or school fees, government and government-related services fees, donations to charitable and social service organisations, and other transactions or spendings related to the above mentioned spending categories are not entitled to bonus points. The Bank reserves the right to change the above designated spending categories from time to time without any notice.
5. All fraudulent, unauthorised, cancelled or refunded transactions will not be regarded as eligible transactions under this programme, and will not be eligible to any reward.
6. In case of any disputes, the Bank reserves the right to request the cardholders to provide original transaction records and/or other relevant documents during or after the Spending Period for verification purpose. Such documents submitted to the Bank will not be returned.
7. To receive the reward, the cardholder's credit card account shall remain valid and in good credit standing when the reward is granted and posted thereto by the Bank, otherwise such reward shall be deemed as waived and forfeited automatically without any notice.
8. The reward granted under this programme cannot be used in conjunction with any other promotion programmes of the Bank, except the "Cash Rebate" Spending Reward Scheme and the "Point-to-Gift" Spending Reward Scheme.
9. The Bank reserves the right of final decision in case of disputes.
10. The Bank's Account Terms, and Chong Hing Credit Card Cardholder Agreement/Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement, which are subject to changes from time to time shall also apply to this programme. The latest copies of Account Terms, and Chong Hing Credit Card Cardholder Agreement/Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement are available at any local branch of the Bank or its website. In case 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.
11. 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 to this 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 policy statement of the Bank, which are available at the Bank's website.

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