

創興銀行有限公司 (「本行」) 創興私人貸款推廣條款及細則 (「推廣條款及細則」):

1. 電子渠道申請限定回贈獎賞(「電子渠道申請限定回贈獎賞」):

- i. 電子渠道申請限定回贈獎賞之推廣期由 2024 年 3 月 28 日至 2024 年 6 月 30 日(包括首尾兩天) (「電子渠道申請限定現金回贈推廣期」)。
- ii. 電子渠道申請限定回贈獎賞只適用於客戶在電子渠道申請限定現金回贈推廣期內(a)成功經本行網站或手機銀行應用程式(「電子渠道」)申請本行創興私人貸款及(b)成功設立本行流動理財服務的客戶(「指定客戶」)。
- iii. 指定客戶於電子渠道申請限定現金回贈推廣期內經電子渠道成功申請創興私人貸款，並於 2024 年 7 月 26 日或之前成功全數提取本行批核之創興私人貸款(「私人貸款」) 達至本行的指定金額(見下表)，可享現金回贈(見下表)如獲本行所批，並被誌入其於本行開立的指定還款賬戶(定義見以下第 3 段)，詳請如下：

指定私人貸款金額(HK\$)	現金回贈(HK\$)
800,000 或以上	2,500
500,000 至 799,999	2,000
200,000 至 499,999	1,300
80,000 至 199,999	800

2. 現金回贈獎賞如獲批將於 2024 年 8 月 30 日或之前被誌入有關指定客戶於本行開立的指定還款賬戶內。
3. 「指定還款賬戶」是指指定客戶用作其創興私人貸款還款的指定於本行個人往來賬戶或個人儲蓄賬戶。
4. 有關現金回贈獎賞的現金回贈金額如獲批，將被誌入並顯示於指定客戶的指定創興個人賬戶之月結單。
5. 符合獲批現金回贈獎賞之指定客戶(「合資格客戶」)將不獲本行事前通知。
6. 當本行誌入現金回贈前或當日，合資格客戶的本行私人貸款賬戶狀況必須維持正常、有效、良好、及從無未能依期償還任何貸款紀錄或因任何理由被取消/終止。如在本行誌入現金回贈前合資格客戶曾違反任何私人貸款條款或細則，其現金回贈獎賞將被自動沒收或取消而無須通知。於本推廣內，每位合資格客戶不可獲發指定現金回贈獎賞多於一次。
7. 獲批的現金回贈不可被用作退款或轉讓，及不能轉換其他禮品。
8. 當本行誌入被批現金回贈金額前或當日，每位合資格客戶(a)須持有指定還款賬戶及(b)合資格客戶的指定還款賬戶狀況必須維持正常、有效、良好及從未出現任何理由而被取消/凍結/終止；及(c)合資格客戶沒有違反本行賬戶合約或任何條款及細則。
9. 如合資格客戶於本推廣內未持有任何指定還款賬戶，須立即向本行申請開立指定還款賬戶。有關指定還款賬戶申請必須於本行誌入有關獲批的現金回贈日期或之前被成功開立，方可享現金回贈，否則現金回贈將立即被自動取消或論作放棄而不另作通知有關合資格客戶。
10. 本行的《創興私人貸款一般條款》、《私人分期貸款條款及規章》、《分期貸款產品資料概要 - 創興私人貸款》及《賬戶章則》同時適用於及構成本推廣條款及細則之部份。如上述條款及細則有任何條文相互抵觸或不符者，其管轄優次順序為：《創興私人貸款一般條款》、《私人分期貸款條款及規章》、《分期貸款產品資料概要 - 創興私人貸款》、本推廣條款及細則及《賬戶章則》。索取上述條款及細則或如有任何查詢，請致電創興貸款申請熱線 3768 6899 或親臨本行任何本地分行或瀏覽本行網站 www.chbank.com 以細閱所述的條款、細則及詳情。
11. 本行保留其單獨酌情權利隨時更改、暫停或終止本推廣優惠及更改本推廣條款及細則，而無須另行通知。如有任何爭議，本行的決定最終並對客戶(包括指定客戶及合資格客戶) 及參與本推廣的人士具約束力。
12. 本推廣條款及細則的中文譯本僅供參考，如本推廣條款及細則的中、英文版本有任何歧異，概以英文版本為準。
13. 本行具單獨酌情權作最終決定合資格客戶是否符合獲取現金回贈及任何本行推廣優惠的資格。除本行的明顯錯誤或欺詐外，本行的決定將具終局性並對有關合資格客戶及參與本推廣的人士具約束力。
14. 本行之推廣優惠僅適用於中華人民共和國香港特別行政區(「香港」)。

15. 本推廣條款及細則受香港法律管轄，並按香港法律詮釋。客戶及參與本推廣的人士於此不可撤銷地服從香港法院之專屬司法管轄權。
16. 受制於及不影響本行在其他條款明文所訂權利的前提下，《合約(第三者權利)條例》(香港法例)的適用權被完全豁除。為免疑問，上述推廣條款及細則可被撤銷、更改或補充，而在所有情況下無須徵求第三者的同意或給予第三者任何通知。
17. 本條款及細則在此渠道及於推廣期內可供查閱及下載，恕本行未能以紙張形式提供。客戶如有需要，請儲存有關資料以供日後參考，否則推廣期過後或未能夠再次查閱或下載。

如有查詢，請致電本行客戶服務熱線 3768 6899。

借定唔借？還得到先好借！

(發出日期：2024年3月28日)

風險披露聲明

- 本宣傳品之內容僅供參考，並不構成任何投資方式之招攬、邀請及建議。
- 投資涉及風險。投資產品價格可升可跌，甚至變得毫無價值。客戶不應只單憑本宣傳品而作出投資決定，而應詳細閱讀有關投資產品之銷售文件及風險披露聲明。

Terms and Conditions for Chong Hing Personal Loan Promotion (“Promotional Terms and Conditions”) of Chong Hing Bank

Limited (“Bank”):

1. Limited E-Channels Application Offer Cash Rebate (“Limited E-Channels Application Offer Cash Rebate”):

- i. The promotion period for Limited E-Channels Application Offer Cash Rebate is from 28 March 2024 until 30 June 2024 (both dates inclusive) (“Limited E-Channels Application Offer Cash Rebate Promotion Period”).
- ii. Limited E-Channels Application Offer Cash Rebate is only open to the customer (“Designated Customers”) who has (a) successfully applied for Chong Hing Personal Loan via the Bank’s website or Chong Hing Mobile Banking Services (“E-Channels”) and (b) successfully set up Mobile Banking Services with the Bank during the Limited E-Channels Application Offer Cash Rebate Promotion Period.
- iii. The Designated Customer who has successfully applied with the Bank for Chong Hing Personal Loan during the Limited E-Channels Application Offer Cash Rebate Promotion Period and drawn such personal loan as approved by the Bank (“Personal Loan”) for the Bank’s designated Personal Loan Amount (see table below) on or before 26 July 2024 may be entitled to the Cash Rebate (see table below) which if awarded by the Bank will be credited to his/ her Designated Chong Hing repayment account (defined under paragraph 3 below), details are as follows:

Designated Personal Loan Amount (HK\$)	Cash Rebate (HK\$)
800,000 or above	2,500
500,000 to 799,999	2,000
200,000 to 499,999	1,300
80,000 to 199,999	800

2. The Cash Rebate if awarded will be credited to the Designated Chong Hing repayment account of the Designated Customer concerned on or before 30 August 2024.
3. “Designated Chong Hing repayment account” refers to the personal current/ savings account with the Bank designated by the Designated Customer concerned for repayment to the Bank of the Personal Loan.
4. The relevant Cash Rebate amount if awarded will be credited and shown on the monthly statement of the Designated Customer’s Designated Chong Hing repayment account.
5. No prior notice will be provided by the Bank to the Designated Customers who are eligible to the Cash Rebate granted (“Eligible Customers”).
6. Prior to or upon credit of the Cash Rebate awarded by the Bank to the Eligible Customer, the status of his/her Personal Loan account held with the Bank by such Eligible Customer must be normal, valid and in good standing without any overdue/ bad record and has not been cancelled/terminated for any reason. If the Eligible Customer has breached any terms or conditions of the Personal Loan before the Cash Rebate is credited by the Bank, his/ her Cash Rebate will be forfeited or cancelled automatically forthwith without notice. In this promotion, no Eligible Customer is entitled to receive the Cash Rebate for more than once.
7. The Cash Rebate granted is neither refundable nor transferrable, and cannot be converted to or exchanged for other gift.
8. Upon or before the amount of Cash Rebate granted is credited by the Bank, each Eligible Customer (a) must hold a Designated repayment account, and (b) the Eligible Customer’s Designated Chong Hing repayment account status must be normal, valid, in good standing, and has not been cancelled/ suspended/ terminated for any reason; and (c) the Eligible Customer has not breached any provision of the account agreement or terms and conditions with the Bank.
9. If the Eligible Customer does not hold any Designated Chong Hing repayment account any time during the Promotion Period, the Eligible Customer shall immediately apply to the Bank for opening a Designated Chong Hing repayment account. The relevant Designated Chong Hing repayment account must be opened successfully on or before the date on which the relevant Cash Rebate granted is to be credited by the Bank, otherwise the Cash Rebate will be cancelled automatically or deemed as forfeited forthwith without any notice to the Eligible Customer concerned.
10. The Bank’s “General Terms for Chong Hing Personal Loan”, the “Terms and Conditions for Personal Installment Loan”, the “Key Facts Statement for Instalment Loan – Chong Hing Personal Loan” and “Account Terms” are applicable to and shall form part of these Promotional Terms and Conditions. In the event of any conflict or inconsistency, the priority of their precedence shall be in the descending order of: the “General Terms for Chong Hing Personal Loan”, the “Terms and Conditions for Personal Installment Loan”, the “Key Facts Statement for Instalment Loan – Chong Hing Personal Loan”, these Promotional Terms and Conditions and the “Account Terms”. To obtain copies of the said terms and conditions or for any enquiries, please call Chong Hing Loan Application Hotline at 3768 6899, or visit any local branch of the Bank, or its website at www.chbank.com for such terms, conditions and details.
11. The Bank reserves the right at its sole discretion to amend, suspend or terminate any of this promotions and to revise these Promotional Terms and Conditions any time without any notice. In case of any dispute, the Bank’s decision shall be final and binding on the customers (including the Designated Customers and Eligible Customers), participants and persons concerned.
12. The Chinese translation of these Promotional Terms and Conditions is provided for reference only. In case of any inconsistencies between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.
13. The Bank shall have the sole discretion to make the final decision on the Eligible Customer’s entitlement to the Cash Rebate and any benefit under the Bank’s promotions. The Bank’s decision shall be conclusive and binding on the Eligible Customer concerned and participants of the promotions save for manifest error or fraud by the Bank.
14. The Bank’s promotions shall be only available in the Hong Kong Special Administrative Region (“Hong Kong”) of the People’s Republic of China.

15. These Promotional Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. The customers and participants under the Bank's promotions are subject to the exclusive jurisdiction of the courts of Hong Kong.
16. Subject and without prejudice to the rights of the Bank as expressly provided under other provisions, the application of the Contracts (Rights of Third Parties) Ordinance (Laws of Hong Kong) shall be excluded. For the avoidance of doubt, these Promotional Terms and Conditions may be rescinded, varied or supplemented without consent by, or notice to, any third party in all circumstances.
17. The Terms and Conditions would only be available for access and download through this channel during the Promotion Period, and no paper-based format could be provided by the Bank. Where needed, please save the relevant information for future reference, otherwise customers may not be able to access or download it again subsequent to the expiry of the Promotion Period.

For any enquiries, please contact our Customer Service Hotline at 3768 6899.

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

(Issue date: 28 March 2024)

Risk Disclosure Statement

- This promotional material is for reference only and does not constitute any offer or solicitation to subscribe or redeem any investment products.
- Investment involves risks. Prices of investment products may go up as well as down and may even become valueless. Customers should not only base on this promotional material alone to make any investment decision, but should read in detail the relevant product documents and the related risk disclosure statements.