

Chong Hing Bank and China Telecom Shenzhen Branch Phone Card "Offer" (hereinafter referred to as "this Promotion") - Terms and Conditions

1. The promotion period of this Promotion is from June 12, 2024 to October 31, 2024, both dates inclusive (hereinafter referred to as the "Promotion Period").
2. During the Promotion Period, Chong Hing Bank Limited ("the Bank") Hong Kong personal account customers (hereinafter referred to as "customers") can present Chong Hing credit cards (including Chong Hing brand credit cards, Chong Hing co-branded credit cards and Chong Hing corporate cards ("credit card cards with Chong Hing Bank logo printed on the card face/back"), Chong Hing Bank withdrawal cards, or present the logged-in Chong Hing mobile banking page and register with the Mainland Travel Permit for Hong Kong and Macau Residents (i.e. Home Return Permit) at the China Telecom Shenzhen Branch Shenzhen Link CentralWalk counter (business hours: 11:00-19:00) to receive a free RMB 100 RMB stored value phone card (hereinafter referred to as "phone card").
3. RMB100 stored value can be used to deduct the standard monthly fee (the standard monthly fee is RMB29, including 50G data flow per month, of which 30G is directional flow, which can only be used for designated APPs, please inquire with China Telecom Shenzhen Branch for details) and mainland call charges (as low as RMB0.1 per minute, excluding international and Hong Kong, Macau and Taiwan calls).
4. During the registration process, China Telecom Shenzhen Branch may collect customers' personal information. For details of China Telecom Shenzhen Branch's data collection policy, please inquire with China Telecom Shenzhen Branch. The Bank is not the user of the relevant information and does not assume any responsibility or liability for the collection, use, storage or transmission of the relevant information.
5. Each customer can only receive the phone card once during the promotion period. The supply of phone cards is limited. Please inquire with China Telecom Shenzhen Branch for details.
6. The registration procedures for the phone card and the details and charges of the phone card are subject to the relevant terms and conditions of the supplier. Please inquire with China Telecom Shenzhen Branch for details. The Bank is not the supplier of the phone card. Customers If you have any enquiries or complaints about the status, quality, conditions or related services of the phone card, you must contact the relevant supplier directly. The Bank does not assume any responsibility or liability. The Bank does not and will not make any representations and warranties about the phone card (and its related services).
7. The Bank reserves the right to amend, change, supplement, terminate or suspend all terms and conditions at any time without prior notice. In the event of any dispute, the Bank's interpretation and decision on these terms and conditions will be final and binding.
8. The terms and conditions of this promotion are subject to the laws of the Hong Kong Special Administrative Region. The Bank is governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region and any action, lawsuit or proceeding arising out of or in connection with these Terms and Conditions shall be subject to the exclusive jurisdiction of the Hong Kong courts. The Contracts (Rights of Third Parties) Ordinance does not apply to this Promotion, any matters relating thereto and these Terms and Conditions.

**Borrow or not? Borrow before you can repay!**