

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

1. 除另有訂明外，本推廣之推廣期由 2025 年 4 月 11 日至 2025 年 10 月 31 日 (包括首尾兩天) (「推廣期」)。

2. 本推廣包括「電子渠道獎賞」及「額外獎賞」:

i. 電子渠道獎賞:

於推廣期內，經本行網站或流動理財應用程式 (統稱「電子渠道」) 成功申請本行私人貸款，並於 2025 年 11 月 28 日或之前成功提取本行批核之貸款，按本行指定的貸款金額，並遵守本行規定的條款和條件 (包括但不限於下表所列的指定貸款期限) 之指定客戶，可享下表信用卡現金回贈獎賞 (「電子渠道獎賞」):

指定貸款金額 (HK\$)	電子渠道獎賞 - 信用卡現金回贈獎賞(HK\$)		
	指定貸款期		
	12-18 個月	24-36 個月	48-60 個月
1,000,000	2,500	3,000	3,500
800,000 至 999,999	1,500	2,000	2,500
500,000 至 799,999	1,000	1,000	1,500
200,000 至 499,999	200	500	750
100,000 至 199,999	100	200	500
50,000 至 99,999	-	100	150

ii. 額外獎賞:

於推廣期內，符合獲取電子渠道獎賞之指定客戶，並成功透過創興流動理財「遙距開戶」開立全新賬戶及設立出糧賬戶服務的客戶，可額外獲得信用卡現金回贈獎賞 (「額外獎賞」)，詳情如下:

指定貸款金額 (HK\$)	額外獎賞 - 信用卡現金回贈獎賞(HK\$)		
	指定貸款期		
	12-18 個月	24-36 個月	48-60 個月
1,000,000	2,500	3,500	4,500
800,000 至 999,999	1,500	2,500	3,000
500,000 至 799,999	1,000	1,500	2,000
200,000 至 499,999	200	500	1,000
100,000 至 199,999	100	250	500
50,000 至 99,999	-	100	150

3. 電子渠道獎賞及額外獎賞獲發的有關信用卡現金回贈獎賞將會按以下日期記入合資格客戶之指定創興信用卡:

私人貸款提取日期	記入信用卡現金回贈獎賞日期(如獲發)
2025 年 7 月 31 日或之前	2025 年 10 月 31 日或之前
2025 年 8 月 1 日至 11 月 28 日	2026 年 1 月 31 日或之前

4. 「指定客戶」是指於推廣期內申請私人貸款，並同時使用本行任何兩項指定銀行服務 (指定銀行服務包括: (1)創興流動理財、(2)網上銀行、(3)投資賬戶、(4)出糧賬戶、(5)私人銀行、(6)悅秀理財及(7)悅進理財) 之客戶。

5. 「全新賬戶」指客戶透過創興流動理財「遙距開戶」開立本行之賬戶，並須於開立賬戶前 12 個月內並未持有本行單名及/或聯名賬戶 (包括本行信用卡賬戶)。

6. 推廣期內，每位合資格客戶(定義見下)可獲電子渠道獎賞及額外獎賞各不多於一次。本推廣不可與其他創興私人貸款優惠同時使用。

7. 信用卡現金回贈獎賞如獲本行所批，該金額將記入有關合資格客戶的「指定創興信用卡」(定義見下)賬戶內 (只適用於主卡客戶)。

8. 「指定創興信用卡」是指本行所發的創興銀聯雙幣鑽石信用卡/ 創興 Visa 白金卡或萬事達白金卡。在合資格客戶沒有給予指示的情況下，電子渠道獎賞及額外獎賞 (如獲批) 將根據以下順序記入合資格客戶之任何一個創興信用卡賬戶內: 創興銀聯雙幣鑽石卡或白金卡。

9. 信用卡現金回贈獎賞的金額如獲本行所批，有關金額將顯示於指定客戶的指定創興信用卡賬戶之月結單。

10. 符合獲批信用卡現金回贈獎賞之指定客戶（「合資格客戶」）將不獲本行事前或事後通知。
11. 信用卡現金回贈金額只可用作獲誌入日後指定創興信用卡之零售簽賬用途，並不可用作透支現金、支付或抵消任何財務費用/繳交獲贈現金回贈金額前累積未繳的信用卡結欠。
12. 獲批的信用卡現金回贈獎賞不可被用作退款或轉讓，及不能轉換其他禮品。
13. 當本行誌入被批信用卡現金回贈獎賞金額前或當日，合資格客戶的私人貸款賬戶狀況必須維持正常、有效及從無出現未能依期償還任何貸款或違反任何本行的私人貸款條款或細則。如合資格客戶違反任何私人貸款條款或細則，其信用卡現金回贈獎賞將被論作自動沒收或取消而無須通知。
14. 如合資格客戶於本推廣期內未持有任何指定創興信用卡，須立即向本行申請開立指定創興信用卡。有關指定創興信用卡申請必須於本行誌入有關獲批的信用卡現金回贈獎賞日期或之前被成功開立及賬戶狀況必須維持正常、有效，方可享信用卡現金回贈獎賞，否則信用卡現金回贈獎賞將立即被論作自動取消或放棄而不另作通知有關合資格客戶。
15. 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（個人 / 聯名賬戶）》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，其管轄優先順序為：《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（個人 / 聯名賬戶）》。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以細閱所述的條款、細則及詳情。
16. 本行保留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，本行保留一切最終決定權利並對客戶（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。
17. 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。
18. 本行具單獨酌情權作最終決定合資格客戶是否符合獲取**電子渠道獎賞**、**額外獎賞**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。
19. 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」）。
20. 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。
21. 受制於及並不影響在其他條款明文所訂本行權利的前提下，《合約(第三者權利)條例》（香港法例第 623 章）不適用於本推廣及其條款和細則。為免疑問，上述推廣條款及細則可按本行單獨酌情權被撤銷、不時更改或補充，而在所有情況下均無須徵求第三者的同意或給予第三者任何通知。
22. 本條款及細則在**電子渠道獎賞**及**額外獎賞**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**電子渠道獎賞**及**額外獎賞**於推廣期過後或未能夠再供查閱或下載。

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：2025 年 6 月 26 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。

Terms and Conditions for Chong Hing Personal Loan (“Personal Loan”) Digital Channels’ Offer and Additional Reward Promotion (“Promotion”) (“Promotional Terms and Conditions”) of Chong Hing Bank Limited (the “Bank”):

- Unless otherwise specified, the Promotion is available from 11 April 2025 to 31 October 2025 (both dates inclusive) (the “Promotion Period”).
- The Promotion includes “**Digital Channels’ Offer**” and “**Additional Reward**” :

i. **Digital Channels’ Offer:**

During the Promotion Period, Designated customers who have successfully applied for Personal Loan via the Bank’s website or Chong Hing Mobile Banking Services (“Digital Channels”) and drawn on or before 28 November 2025 such Personal Loan as approved by the Bank in the Bank’s designated Loan Amount subject to the Bank’s prescribed terms and conditions (including without limitation the Bank’s designated Loan Tenor set out in the table below) may be entitled to the Credit Card Cash Rebate (“**Digital Channels’ Offer**”) (see table below) which if awarded by the Bank will be credited to customer’s Designated Chong Hing Credit Card:

Designated Loan Amount (HK\$)	Digital Channels’ Offer - Credit Card Cash Rebate (HK\$)		
	Designated Loan Tenor		
	12-18 Months	24-36 Months	48-60 Months
1,000,000	2,500	3,000	3,500
800,000 to 999,999	1,500	2,000	2,500
500,000 to 799,999	1,000	1,000	1,500
200,000 to 499,999	200	500	750
100,000 to 199,999	100	200	500
50,000 to 99,999	-	100	150

ii. **Additional Reward:**

During the Promotion Period, customers who successfully open New Account by way of the Bank’s “Remote Account Opening” via Mobile Banking App and set up Payroll Account services concurrently eligible to the **Digital Channels’ Offer** may be entitled to an additional Credit Card Cash Rebate (“**Additional Reward**”), as detailed below:

Designated Loan Amount (HK\$)	Additional Reward - Credit Card Cash Rebate (HK\$)		
	Designated Loan Tenor		
	12-18 Months	24-36 Months	48-60 Months
1,000,000	2,500	3,500	4,500
800,000 to 999,999	1,500	2,500	3,000
500,000 to 799,999	1,000	1,500	2,000
200,000 to 499,999	200	500	1,000
100,000 to 199,999	100	250	500
50,000 to 99,999	-	100	150

- The **Digital Channels’ Offer** and **Additional Reward** if granted shall be credited to the customer’s Designated Chong Hing Credit Card as follows:

Drawdown Date of Personal Loan	Award Date of Credit Card Cash Rebate
On or before 31 July 2025	On or before 31 October 2025
From 1 August to 28 November 2025	On or before 31 January 2026

- “Designated Customers” means customers who successfully apply for personal loan during promotion period, and concurrently using any 2 of the Bank’s selected banking services (such selected banking services include (1) Chong Hing Mobile Banking, (2) Internet Banking, (3) Investment Account, (4) Payroll Account, (5) Private Banking, (6) Exceed Banking, and (7) Go Banking).
- “New Account” means any account opened via Remote Account Opening in Chong Hing Mobile Banking by the customer who has not held any single name and/or joint name account with the Bank in the past 12 months prior to account opening (include the Bank’s credit card account).
- During the Promotion Period, no Eligible Customer (defined below) is entitled to receive the reward of **Digital Channels’ Offer** and **Additional Reward** for more than once of each. **This Promotion cannot be used in conjunction with other Chong Hing Personal Loan Promotions.**
- The Credit Card Cash Rebate if granted by the Bank will be awarded to the “Designated Chong Hing Credit Card” (defined below) of the Eligible Customer concerned.
- “Designated Chong Hing Credit Card” refers to Chong Hing UnionPay Dual Currency Diamond Credit Card/ Chong Hing Platinum Visa Card or Platinum Mastercard issued by the Bank. In the absence of Eligible Customer’s instruction otherwise, the **Digital Channels’ Offer** and **Additional Reward** (if granted) will be credited to either of the Eligible Customer’s Credit Card Account according to the following order of descending priority: Chong Hing UnionPay Dual Currency Diamond Card or Platinum Credit Card.
- The relevant Credit Card Cash Rebate if granted by the Bank will be awarded and shown on the monthly statement of the Eligible Customer’s Designated Chong Hing Credit Card.
- No prior or subsequent notice will be provided by the Bank to the customers who are eligible to the Credit Card Cash Rebate granted (“Eligible Customers”).

11. The Credit Card Cash Rebate is for its post-award retail purchase with the Designated Chong Hing Credit Card only and shall not be used for cash advance, settlement or set-off of financial charge/any pre-reward outstanding card balance before such cash rebate is awarded.
12. The Credit Card Cash Rebate granted is neither refundable nor transferrable, and cannot be converted to or exchanged for other gift.
13. Prior to or upon award of the Credit Card Cash Rebate by the Bank, the status of the Personal Loan account held by the Eligible Customers must be normal, valid and in good standing without any overdue/ bad record nor have been cancelled/ terminated for any reason. If the Eligible Customers have breached any terms or conditions of the Personal Loan before the Credit Card Cash Rebate is awarded by the Bank, the Eligible Customers' Credit Card Cash Rebate award will be deemed as forfeited or cancelled automatically without notice.
14. If the Eligible Customer does not hold any Designated Chong Hing Credit Card any time during the Promotion Period, the Eligible Customer shall immediately apply to the Bank for opening a Designated Chong Hing Credit Card. The relevant Designated Chong Hing Credit Card must be opened successfully and of normal, valid and in good standing on or before the date on which the relevant Credit Card Cash Rebate granted is to be credited by the Bank, otherwise the Credit Card Cash Rebate will automatically be deemed as cancelled or forfeited without any notice to the Eligible Customer concerned.
15. 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 (For Personal / Joint Account)" are applicable to and shall form part of these Promotional Terms and Conditions. In the event of any inconsistency among them, 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 (For Personal / Joint Account)". To obtain copies of the said terms and conditions or for any enquiries, please call Chong Hing Personal Loan Application Hotline at 3768 6899, or visit any local branch of the Bank, or its website for such terms, conditions and details.
16. The Bank reserves the right at its sole discretion to amend, suspend or terminate any part of this Promotion and to revise these Promotional Terms and Conditions any time without any notice. In case of any disputes, the Bank's decision shall be final and binding on the Customers (including the (Designated Customers and Eligible Customers), participants of the Promotion and persons concerned.
17. 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.
18. The Bank shall have the sole discretion to make the final decision on the Eligible Customers' entitlement to the **Digital Channels' Offer, Additional Reward** and any benefit under the Promotion. The Bank's decision shall be conclusive and binding on the Customers, Eligible Customer concerned and participants of the Promotion save for manifest error or fraud by the Bank.
19. The Promotion shall be only available in the Hong Kong Special Administrative Region ("Hong Kong") of the People's Republic of China.
20. These Promotional Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. The Customers, Eligible Customer concerned and participants under this Promotion are subject to the exclusive jurisdiction of the courts of Hong Kong.
21. Subject and without prejudice to the rights of the Bank as expressly provided under other provisions, application of the Contracts (Rights of Third Parties) Ordinance (Cap. 623, Laws of Hong Kong) is excluded. For the avoidance of doubt, these Promotional Terms and Conditions may be rescinded, varied or supplemented from time to time by the Bank at its sole discretion without consent by, or notice to, any third party in all circumstances.
22. These Terms and Conditions would only be available for access and download through E-Channels during the **Digital Channels' Offer and Additional Reward** Promotion Period, and no paper form will be provided by the Bank. Please save the relevant information and form of this Promotion since they may not be available for access or download after the expiry of the **Digital Channels' Offer and Additional Reward** 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: 26 June 2025)

Risk Disclosure Statement

This promotional material is for reference only and does not constitute any offers or solicitations to subscribe or redeem any investment products.