

創興銀行有限公司 (「本行」)「悅享貸」稅務貸款推廣 (「本推廣」) 條款及細則 (「推廣條款及細則」)

- 除另有訂明外，本推廣之推廣期由 2026 年 10 月 30 日至 2027 年 3 月 31 日 (包括首尾兩天) (「推廣期」)。
- 本推廣分為 一)「全新客戶獎賞」、二)「指定客戶額外獎賞」、三)「優秀人才」及「高端人才」客戶獎賞及 四)「優選客戶獎賞」。

2.1 全新客戶獎賞(「迎新獎賞」)

- 全新客戶指於過往 12 個月內未曾在本行以單名及 / 或聯名形式持有本行任何賬戶、產品或服務之客戶(「全新客戶」)。
- 全新客戶須於推廣期內經本行任何本地分行或透過創興流動理財「遙距開戶」成功開立本行之儲蓄或往來賬戶並同時持有本行指定銀行服務(「服務」)，服務包括 1) 出糧戶口、2)私人銀行、3)悅秀理財、4)悅進理財、5)信用卡、6)樓宇按揭、7)開立投資賬戶及完成投資風險及脆弱客戶評估問卷、及 8)完成外幣兌換交易金額累計達港幣 30,000 (或等值港幣)或以上。
- 推廣期內成功申請「悅享貸」稅務貸款(「稅務貸款」或「貸款」)並於 2027 年 4 月 30 日或之前成功提取貸款達至本行指定貸款金額及貸款期限之全新客戶，可享下表現金獎賞。獎賞詳情如下：

指定貸款金額 (HK\$)	12 個月			18 個月至 24 個月			12 至 24 個月
	持有 1 項服務	持有 2 項服務	持有 3 項服務	持有 1 項服務	持有 2 項服務	持有 3 項服務	持有多於 3 項服務
3,000,000	1,000	2,000	4,000	1,500	2,500	5,000	20,000
2,000,000 - 2,999,999							8,000
800,000 - 1,999,999	500	1,000	2,000	1,000	1,500	2,500	6,000
100,000 - 799,999	100	300	1,000	200	700	1,500	4,000
10,000 - 99,999	0	50	100	0	50	100	500

2.2 指定客戶額外獎賞(「額外獎賞」)

全新客戶符合下列要求可享額外港幣 300 元現金獎賞：

- 年齡在 20 至 40 歲之間 (包括首尾兩個年齡及以放款日期計算)；及
- 在 2027 年 4 月 30 日於本行之【總資產結存】達港幣 20,000 元或以上 (或其等值)。「【總資產結存】指客戶名下於本行所有往來、儲蓄及定期存款戶口之存款總和。往來、儲蓄及定期存款戶口之賬戶持有人必須與貸款人一致，不計算聯名戶口。

2.3 「優秀人才」及「高端人才」客戶獎賞(「特選獎賞」)

全新客戶符合下列要求可享額外港幣 500 元現金獎賞：

- 為優秀人才入境計劃或高端人才通行證計劃人士；
- 必須提供香港工作簽證 / 優秀人才入境計劃或高端人才通行證計劃的相關簽證；及
- 相關香港工作簽證 / 優秀人才入境計劃或高端人才通行證計劃的剩餘逗留期限不可少於 6 個月

2.4 優選客戶獎賞(「優選獎賞」)

客戶成功提取 (a) 2024/25 或 2025/26 年度本行稅務貸款及 (b) 於 2027 年 4 月 30 日或之前成功提取本年度稅務貸款不少於貸款額港幣 10,000 可獲得港幣 200 現金獎賞。

- 本推廣不適用於本行 (包括本行全資附屬公司) 全職職員。
- 迎新獎賞、額外獎賞、特選獎賞及 優選獎賞(「獎賞」)(如適用)之現金獎賞將於 2027 年 7 月 31 日或之前記入有關貸款的指定創興還款賬戶內。有關被記入的推廣優惠將顯示於客戶的指定創興還款賬戶之月結單。
- 「指定創興還款賬戶」是指客戶在本行指定的用作償還其稅務貸款的個人賬戶。
- 於推廣期內，每位合資格客戶不可獲迎新獎賞、額外獎賞、特選獎賞及 優選獎賞多於一次。符合獲批獎賞之客戶(「合資格客戶」)將不獲本行事前或事後通知。
- 當本行記入被批獎賞前或當日，合資格客戶的稅務貸款賬戶狀況必須維持正常、有效及從未出現未能依期償還任何貸款或違反任何稅務貸款條款或細則。如合資格客戶在本行記入獎賞前違反任何稅務貸款條款或細則，其推廣優惠將被自動沒收或取消而無須通知。
- 本行的《「悅享貸」稅務貸款一般條款》、《私人分期貸款條款及規章》、《分期貸款產品資料概要 - 「悅享貸」稅務貸款》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：《「悅享貸」稅務貸款一般條款》、《私人分期貸款條款及規章》、《分期貸款產品資料概要 - 「悅享貸」稅務貸款》、本推廣條款及細則及《賬戶章則 (個人 / 聯名賬戶)》。如欲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。

9. 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。有關最新之推廣優惠內容、供應及條款及細則，請瀏覽本行網站（www.chbank.com）。如有任何爭議，本行保留一切最終決定權利並對客戶（包括全新客戶及合資格客戶）、申請人及參與本推廣的人士具約束力。
10. 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。
11. 本行具單獨酌情權作最終決定合資格客戶是否符合獲取獎賞及任何本行推廣優惠的資格。除本行的明顯錯誤、疏忽或欺詐外，本行的決定將具終局性並對有關合資格客戶、申請人及參與本推廣的人士具約束力。
12. 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」）。
13. 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、申請人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。
14. 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被撤銷、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。
15. 本條款及細則在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：2026 年 10 月 30 日)

風險披露聲明

- 本宣傳品之內容僅供參考，並不構成任何方式之招攬、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。

Chong Hing Bank Limited (the “Bank”) “JoyLend” Tax Loan Promotion (“the Promotion”) Terms and Conditions (“Promotional Terms and Conditions”)

1. Unless otherwise specified, the promotion period for the Promotion is from 30 October 2026 to 31 March 2027 (both dates inclusive) (the “Promotion Period”).
2. The Promotion is divided into: 1) “New Customer Reward”, 2) “Designated Customer Extra Reward”, 3) “Top Talent” and “Quality Migrant” Customer Reward” and 4) “Privilege Customer Reward” respectively.

2.1 New Customer Reward (“Welcome Reward”):

- i. New customer refers to customer (either in sole name and / or jointly) who have not held any account, product or service with the Bank at any time during the past 12 months (“New Customer(s)”).
- ii. During the Promotion Period, New Customer who successfully opened saving or current account with the Bank through any local branch of the Bank or “Remote Account Opening” via the Bank’s Mobile Banking App, and concurrently holding designated banking services with the Bank (“Service(s)”). Service including: 1) payroll account, 2) private banking, 3) exceed banking, 4) go banking, 5) credit card, 6) mortgage, 7) open investment account and complete the investment profile questionnaire and vulnerable customer assessment, and 8) complete the foreign currency exchange transaction with aggregate amount of HK\$30,000 (or equivalent to HKD) or above.
- iii. New Customers, who have successfully applied for the “JoyLend” Tax Loan (“Tax Loan” or “Loan”) during the Promotion Period, and draw down the Loan on or before 30 April 2027 with the Bank’s designated loan amount and loan tenor, are entitled to the cash reward shown in table below. Details of the rewards are as follows:

Designated Loan Amount (HK\$)	12 Months			18 to 24 Months			12 to 24 Months
	Holding 1 Service	Holding 2 Services	Holding 3 Services	Holding 1 Service	Holding 2 Services	Holding 3 Services	Holding more than 3 Services
3,000,000	1,000	2,000	4,000	1,500	2,500	5,000	20,000
2,000,000 - 2,999,999							8,000
800,000 - 1,999,999	500	1,000	2,000	1,000	1,500	2,500	6,000
100,000 - 799,999	100	300	1,000	200	700	1,500	4,000
10,000 - 99,999	0	50	100	0	50	100	500

2.2 Designated Customer Extra Reward (“Extra Reward”)

New Customers who fulfill the following requirements may enjoy an additional HK\$300 cash reward:

- i. Customer age between 20 to 40 (both ages inclusive and based on the loan drawdown date), and
- ii. The “Total Asset Balance” with the Bank achieved HK\$20,000 (or equivalent to HKD) or above on the 30 April 2027. “Total Asset Balance” refers to the sum of all current, saving and time deposit accounts held by the customer with the Bank. The account holder of current, saving and time deposit accounts must be the same of the borrower exclude joint name account.

2.3 “Top Talent” and “Quality Migrant” Customer Reward (“Prestige Reward”)

New Customers who fulfill the following requirements may enjoy an additional HK\$500 cash reward:

- i. Be individuals under the top talent pass scheme or the quality migrant admission scheme,
- ii. Must provide the Hong Kong working visa / permit of the top talent pass scheme or the quality migrant admission scheme, and
- iii. The remaining valid period of the Hong Kong working visa / permit of the top talent pass scheme or the quality migrant admission scheme must not less than 6 months.

2.4 Privilege Customers Reward (“Privilege Reward”):

Customers who have successfully drawn (a) the Bank’s 2024/25 or 2025/26 tax loan; and (b) the Tax Loan on or before 30 April 2027 with loan amount of not less than HK\$10,000, may enjoy HK\$200 cash reward.

3. This Promotion is not applicable to the Bank’s (including the wholly owned subsidiaries of the Bank) full-time staff.
4. The cash reward of the Welcome Reward, Extra Reward, Prestige Reward and Privilege Reward (the “Reward”) , if applicable, will be credited to the Designated Chong Hing Repayment Account of the loan on or before 31 July 2027. The Bank’s credit of the relevant cash reward amount under the Promotion will be shown on the monthly statement of the customer’s Designated Chong Hing Repayment Account.
5. “Designated Chong Hing Repayment Account” refers to the personal account with the Bank designated by the customer concerned for repayment of his/her Tax Loan.
6. During the Promotion Period, no eligible customer shall be entitled to receive the rewards of Welcome Reward, Extra Reward, Prestige Reward or Privilege Reward for more than once each. No prior or subsequent notice will be provided by the Bank to its customers who are eligible to the Reward (“Eligible Customers”).
7. Prior to or upon grant of the Reward by the Bank, the status of his / her Tax Loan account held by the Eligible Customers must be normal, valid and of good standing without overdue / bad record nor have been cancelled / terminated for any reason. If the Eligible Customers have breached any terms or conditions of the Tax Loan before the Reward is granted by the Bank, the customers’ Promotion award will be forfeited or cancelled automatically without notice.
8. The Bank’s “General Terms for “JoyLend” Tax Loan”, the “Terms and Conditions for Personal Installment Loan”, the “Key Facts Statement for Instalment Loan – “JoyLend” Tax 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, the priority of their precedence shall be in the descending order of: the “General Terms for “JoyLend” Tax Loan”, the “Terms and Conditions for Personal Installment Loan”, the “Key Facts Statement for Instalment Loan – “JoyLend” Tax 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 Loan Application Hotline at 3768 6899, or visit any local branch of the Bank, or its website (www.chbank.com) for such terms, conditions and details.

9. The Bank reserves the right at its sole discretion to amend, suspend or terminate any of its promotions and to revise these Promotional Terms and Conditions any time. Please refer the Bank's website (www.chbank.com) for the latest details, availability and terms and conditions of the promotions. In case of any disputes, the Bank's decision shall be final and binding on the customers (including the New Customers and Eligible Customers), applicants, participants and persons concerned.
10. 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.
11. The Bank shall have the sole discretion to make the final decision on the Eligible Customers' entitlement to the Reward and any benefit under the Bank's promotions. The Bank's decision shall be conclusive and binding on the Eligible Customer concerned, applicants and participants of the promotions save for manifest error, negligence or fraud by the Bank.
12. The Bank's promotions shall be only available in the Hong Kong Special Administrative Region ("Hong Kong") of the People's Republic of China.
13. These Promotional Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. The customers, applicants and participants under the Promotion are subject to the exclusive jurisdiction of the courts of Hong Kong.
14. Subject and without prejudice to the rights of the Bank as expressly provided under and other provisions, application of the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of 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.
15. These Terms and Conditions will only be available for access and download through E-Channels during the Promotion Period, and no paper form will be provided by the Bank. Where needed, please save the relevant information and form of the Promotion, they may not be able for access or download 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: 30 October 2026)

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.