

Up to HK\$3,888 Cash Rewards for Subscribing Designated Investment Products

From 2 January 2025 to 31 March 2025, customers who have subscribed Equity Linked Investment with designated accumulated amounts, can enjoy cash rewards of up to HK\$3,888.

Terms and Conditions of Up to HK\$3,888 Cash Rewards for Subscribing Designated Investment Products Offer:

1. The promotion period is from 2 January 2025 to 31 March 2025 (both dates inclusive) ("Promotion Period").
2. The offer is only applicable to customers who are holding a valid personal or joint investment account of Chong Hing Bank Limited (the "Bank"), and have not made any Equity Linked Investment ("ELI") transaction from 2 January 2024 to 31 December 2024, excluding customers who have successfully joined Exceed Banking or Go Banking of the Bank during the Promotion Period ("Eligible Customers").
3. During the Promotion Period, Eligible Customers who have successfully subscribed ELI ("Eligible Investment Product") through any branch of the Bank in Hong Kong (including investment conducted by phone), can enjoy a cash reward of HK\$300 for the first HK\$300,000 accumulated subscription amount, and a cash reward of HK\$100 for each HK\$100,000 of accumulated subscription amounts of the Eligible Investment Product afterwards. The maximum amount of cash rewards of the Eligible Investment Product is HK\$3,888.
4. For non-HKD denominated investment transactions, the relevant transaction amounts will be converted into HKD based on the prevailing exchange rate on such transaction date (quoted by the Bank) for calculation of the entitlement. The Bank reserves the right to amend the calculation method of transaction amounts at its sole discretion.
5. The Cash Rewards will be credited to the HKD settlement account of the investment account held by the Eligible Customers on or before 30 June 2025 by the Bank. If customer holds more than one settlement account, the settlement account to be entitled for the Cash Rewards will be decided by the Bank.
6. Eligible Customers have to maintain a valid HKD settlement account of the investment account at the time when the Cash Rewards are credited, otherwise, the relevant Cash Rewards will be forfeited.
7. The Bank reserves the right to change, suspend or terminate the above offer

and change its terms and conditions at any time without any notice. In case of any disputes, the decision of the Bank shall be final.

8. The promotion is not applicable to the Bank's staff.
9. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
10. In case of any inconsistencies between the English and Chinese versions of these terms and conditions, the Chinese version shall prevail.

Important Notice

- Equity Linked Investments (ELIs) are complex products. You should exercise caution in relation to the ELIs.
- ELIs has been authorized by the Securities and Futures Commission of Hong Kong ("SFC"). However, the SFC's authorization does not imply its endorsement or recommendation of this Product referred to in the Offering Documents nor does it imply that SFC guarantees the commercial merits of this Product or its performance.

Risk Disclosure Statement

- This promotional material is for reference only. It does not constitute any offer, solicitation or recommendation to the purchase or sale of any investment products or provision of investment services. The investment decision is yours but you should not invest in the product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.
- Equity Linked Investments (ELIs) are not equivalent to time deposits and are not principal protected. They are unlisted structured investment products embedded with derivatives. ELIs are not listed on any stock exchange. ELIs are not secured on any of issuer's assets or any collateral. ELIs constitute general, unsecured and unsubordinated contractual obligations of issuer and of no other person. When you buy the ELIs, you will be relying on the issuer's creditworthiness. If the issuer becomes insolvent or default on the issuer's obligation under the ELIs, in the worst case scenario, you could lose all of your investment. Buying ELIs is not the same as buying the linked/reference stocks. You have no rights in the linked/reference stocks during the investment period (except where the linked/reference stocks as of the valuation date/expiry date is determined to be deliverable to you on the settlement date, you will be entitled to the rights in such linked/reference stocks as from the valuation date/expiry date). ELIs are designed to be held until expiry. Issuers will only provide limited market making

arrangement for their ELLs. If you sell your investment in ELLs before expiry, you may receive an amount which may be substantially less than your original investment amount. Some ELLs may contain an autocall feature/condition. If the autocall feature is triggered/autocall condition is satisfied, the ELLs will be terminated before the expiry date. You will bear re-investment risk that the prevailing market conditions may have changed and may hinder you from making any further investment under similar terms. Regarding the product details and risk disclosure of relevant ELLs, please refer to relevant offering documents. You should not invest in the ELLs based on this promotional material alone. Investors should consider their own investment objective, financial position, risk tolerance level and other relevant circumstances, and read the relevant offering documents and risk disclosure statement before making any investment decision. If you have any questions, you should obtain independent professional advice before making any investment decision. Please note that the risk factors mentioned above are not, and do not purport to be, exhaustive.

- The fluctuation in the exchange rate of foreign currencies may result in gains or losses in the case where the customer converts foreign currencies to HK dollars or HK dollars to foreign currencies. If the investment is denominated in a foreign currency or invest in assets denominated in a currency other than the base currency, you may face an exchange rate risk or exchange controls or any other restrictions which the return or amount you receive after redemption may be reduced. You should therefore carefully consider whether such item is suitable in light of your financial position and investment objective. RMB is not freely convertible and currency exchange of RMB through banks in Hong Kong is subject to the rules, regulations and guidelines from the relevant regulatory authorities or relevant entities in China and/or Hong Kong from time to time.
- This promotional material is issued by Chong Hing Bank Limited. It has not been reviewed by the Securities and Futures Commission of Hong Kong or any regulatory authorities.