

Terms and Conditions:

- 1. Unless otherwise specified, this offer is applicable to Exceed Banking customers only.
- 2. The offer is only applicable to personal customers who buy/sell designated foreign currencies, including HKD, AUD, NZD, CAD, EUR, USD, GBP, JPY and offshore RMB ("Designated Foreign Currencies") via any Hong Kong branch, Internet Banking or Mobile Banking App of Chong Hing Bank. Please contact the Bank's staff for details.
- 3. The offer is only applicable for exchange among the Designated Foreign Currencies.
- 4. The offer is only applicable to foreign currency T/T exchange rates, and the transaction is only effective on the same business day.
- 5. If the eligible foreign exchange transactions are in currency (ies) other than HK dollar, the amount will be exchanged into HK dollar based on the relevant foreign exchange rate determined by the Bank.
- 6. Unless otherwise specified, the offer cannot be used in conjunction with other offers in relation to foreign exchange services provided by the Bank. If customer is entitled to the foreign exchange offer in conjunction with other promotional offer(s), the Bank reserves the right to grant the customer the entire or part of the entitled offer(s).
- 7. The Bank reserves the right at its sole discretion to suspend, vary or terminate the promotion and to amend these terms and conditions at any time, and without any notice. The decision of the Bank on all matters relating to the promotion and eligibility, shall be final and binding. For the updated terms and conditions, please visit any Hong Kong branch of the Bank. In case of any disputes, the Bank's records shall be final and conclusive.
- 8. In case of any inconsistencies between the English and Chinese versions of these terms and conditions, the English version shall prevail.
- 9. The offer is only applicable in Hong Kong and cannot be used in conjunction with other offers of the Bank.

Risk Disclosure Statement:

Foreign currency exchange are subject to exchange rate fluctuation which may provide opportunities and risks. The fluctuation in the exchange rate of foreign currencies may result in gains or losses in the case where the customer converts foreign currency to HK dollars or other foreign currencies. You should therefore carefully consider whether such trading is suitable in light of your own financial position. RMB is not freely convertible and conversion of RMB through banks in Hong Kong is subject to the rules, regulations and guidelines from the relevant regulatory authorities or entities from time to time.

For any enquiries, please visit any Hong Kong branch of the Bank or call our Customer Services Hotline at 3768 8838.

Website: www.chbank.com

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A Member of Yuexiu Group