

Investment Fund Subscription Fee Offer Up To HK\$8,000

From now until 31 March 2025, customers who have subscribed investment funds with designated amounts can enjoy subscription fee offers of up to HK\$8,000.

Terms and Conditions of “Investment Fund Subscription Fee Offer”:

1. The promotion period is from 2 January 2025 to 31 March 2025 (both dates inclusive) (“Promotion Period”).
2. The promotion 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 investment fund subscription and switching 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 investment funds through any transaction channel of the Bank with accumulated designated amounts will initially be charged a subscription fee. If the transaction is confirmed by the Bank and meet the terms and conditions of the promotion, the Eligible Customers can enjoy subscription fee rebates. The details are as follows:

Accumulated Investment Fund Subscription Transaction Amount (HKD equivalent)	Maximum Subscription Fee Rebate
Below HK\$500,000	HK\$1,000
HK\$500,000 to below HK\$1,000,000	HK\$2,500
HK\$1,000,000 to below HK\$3,000,000	HK\$5,000
HK\$3,000,000 or above	HK\$8,000

4. The accumulated investment fund subscription transaction amounts and the maximum subscription fee rebates of this promotion are calculated on an investment account basis.
5. The promotion is NOT applicable to investment fund subscription transactions with subscription fee below 1.25% and NOT applicable to investment fund switching transactions.
6. For non-HKD denominated investment fund transactions, the transaction amounts will be converted into HKD based on the prevailing exchange rate on such transaction day (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.
7. The subscription fee rebates will be credited to the HKD settlement account of

investment account held by the Eligible Customers on or before 30 June 2025. If customer holds more than one settlement account, the settlement account to be entitled for the subscription fee rebates will be decided by the Bank.

8. Eligible Customers have to maintain a valid HKD settlement account of related investment account at the time when the subscription fee rebate is credited, otherwise, the rebate will be forfeited.
9. 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.
10. The promotion is not applicable to the Bank's staff.
11. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
12. In case of any inconsistencies between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

Risk Disclosure

- 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 services.
- Certain investment funds are investment products involving derivatives. 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. Investment involves risks. Past performance is not indicative of future performance. The price of investment products may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profits made as a result of investing in investment funds. In the worst case scenario, the value of investment funds may be substantially less than your investment amount. Investors should consider their own investment objective, financial position, risk tolerance level and relevant circumstances, and read the relevant offering documents and risk disclosure statement before making any investment decision. If investors have any doubt, they should seek independent professional advice. The Reward by itself is not and should not be considered as an offer or solicitation to deal in any of the investment products or services. Investment product is not capital protected and is not a normal time deposit, and thus should not be considered as a normal time deposit or its alternative. Investors should not make investment decisions based on the information of this promotional material alone.

- Fund investments are not protected deposits under the Deposit Protection Scheme or covered by the Investor Compensation Fund in Hong Kong. Fund investments are NOT principal-protected and you could lose all of your Investment Amount in the worst-case scenario. Please note that the risk factors mentioned 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 regulator authorities.