

**Complete / Update “Investment Profile Questionnaire and Vulnerable Customer Assessment” Offer (First Half of 2025) – Terms and Conditions**

1. The promotion period is from 1 January 2025 to 30 June 2025 (both dates inclusive) (“Promotion Period”).
2. Within the Promotion Period, customers who are holding valid individual Investment Account of Chong Hing Bank Limited (the “Bank”)(“Eligible Customers”) can get a HK\$100 electronic coupon (“Reward”) by completing / updating the “Investment Profile Questionnaire and Vulnerable Customer Assessment” (“IPQ”) via Internet Banking / Mobile Banking. Each Eligible Customer (in terms of CIF number) can only receive the Reward once regardless of the times of completing / updating the IPQ within the Promotion Period.
3. The Reward cannot be transferred, returned, exchanged for other gifts / vouchers or redeemed for cash. The Bank reserves the right to use other products as replacement without prior notice.
4. The completion / update of each IPQ is subject to the Bank’s records.
5. The Reward is available on a first-come, first-served basis and while stocks last. Customers who have previously participated in the Complete / Update “Investment Profile Questionnaire and Vulnerable Customer Assessment” Offer (Second Half of 2024) held by the Bank from 1 July 2024 to 31 December 2024 are not able to participate in this promotion and receive the Reward.
6. Customer who can receive the Reward will be notified by the Bank individually via SMS at the mobile phone number registered with the Bank, and the related Reward will be credited to the customer’s Chong Hing Mobile Banking App on or before 30 September 2025. Customers should ensure the accuracy of their mobile phone numbers registered with the Bank, and should promptly notify the Bank in case of any changes.
7. Customers must still maintain a valid individual Investment Account and Chong Hing Mobile Banking Account when the Reward is credited by the Bank. Otherwise, the offer will be forfeited.
8. Customers shall show the QR code of the Reward to the relevant merchants within the designated period for prize redemption.
9. Usage of the Reward is subject to the terms and conditions stipulated by the suppliers (if any). The Bank is not the supplier of the Reward, and does not make any representation / statement / warranty for the Reward (including the services ancillary thereto). The Bank does not accept any responsibility or liability in related

to the use of the Reward. Enquiries shall be made to the suppliers of the Reward directly.

10. 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 dispute, the Bank reserves the right of final decision.
11. The Terms and Conditions would only be available for access and download through this channel during the Promotion Period, and no paper-based format could be provided by the Bank. Where needed, please save the relevant information for future reference, otherwise customers may not be able to access or download it again subsequent to the expiry of the Promotion Period.
12. In case of any inconsistencies between the English and Chinese 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.
- 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. Investors should consider their own investment objective, investment experience, 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 above 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. 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 in Hong Kong.