

### **2025 Golden Week Promotion Terms and Conditions**

1. From 29 September 2025 to 10 October 2025, both dates inclusive ("Promotion Period"), the first 70 eligible customers who successfully open a Personal Multi Currency Savings Account of Chong Hing Bank Limited (the "Bank") and activate the account by depositing a minimum of HK\$10,000 and conducting a foreign currency exchange transaction of a minimum of HK\$5,000 upon account opening will receive a free Adult Octopus Card (including a HK\$50 deposit and an initial stored value of HK\$150) ("Reward").
2. This promotion is not applicable to employees of the Bank.
3. "Eligible Customers" refers to individual customers aged 18 or above who have successfully made an appointment with the Bank.
4. All rewards and offers are only applicable to personal account customers with the Bank.
5. This promotion is only applicable in Hong Kong. This promotion cannot be used in conjunction with any other existing promotional offers for bank accounts of the Bank (unless otherwise specified).
6. Eligible Customers can also enjoy the following promotional offers (subject to meeting the relevant promotional offer conditions; please refer to the relevant terms and conditions for details):
  - a. New Customer Account Opening Welcome Reward - HK\$50 e-voucher
  - b. Logon to e-Banking to Get Reward - HK\$50 e-voucher
7. Rewards are limited and available on a first-come, first-served basis. The offers will end once quotas are filled, without prior notice.
8. Each Eligible Customer may receive a maximum of 1 reward during the Promotional Period.
9. The above rewards are not transferable, returnable, exchangeable for other gifts/gift certificates/rewards/offers, or redeemable for cash.
10. The Bank reserves the right to substitute the relevant rewards with other gifts or cash rewards without prior notice.
11. The Bank is not responsible for any discrepancies between the reference retail price of the rewards and the actual market price.
12. The Bank is not the supplier of the rewards and does not and will not make any representations/statements/warranties regarding the rewards (and related services). The Bank is not responsible for any issues relating to the rewards. Customers should contact the relevant suppliers directly.
13. The Bank reserves the right, at its sole discretion, to suspend, modify, or terminate this promotion and the related rewards at any time, and to amend these Terms and Conditions from time to time, without prior notice. The Bank's decision on all matters relating to this promotion and the related rewards, including but not limited to the relevant reward offers offered to customers and/or participants, shall be final and binding.
14. Please note that these Terms and Conditions are provided in a non-paper format only and may only be accessed and downloaded during the Promotion Period. Customers are advised to download and save the relevant information for future reference if necessary. Otherwise, you may not be able to access or download the information after the Promotion Period.
15. Foreign currency investments 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 and investment objectives. 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 in China and/or Hong Kong from time to time.

**New Customer Account Opening Welcome Offer – HK\$50 e-Voucher Terms and Conditions**

1. The promotion period is from 1 April 2025 to 31 December 2025 (both dates inclusive) ("Promotion Period").
2. Customers mean (a) who do not have any records with the Bank; or (b) whose accounts with the Bank had been closed more than 7 years; or (c) has not held any account including credit card account ("Eligible Customer") can open a savings account through Remote Account Opening under Chong Hing Mobile Banking.
3. Eligible Customer who has opened a savings account with the Bank via Chong Hing Mobile Banking successfully during the Promotion Period shall be entitled to a HK\$50 e-voucher ("Reward"). Eligible Customer may use the Reward via Chong Hing Mobile Banking during such period from the next day after receiving the Bank's official SMS notification of the successful account opening and the last day of the Promotion Period. The said e-voucher not used before its expiry date will lapse and be deemed as waived automatically without any notice by the Bank.
4. The Promotion only applicable in Hong Kong. The offer of this Promotion can be used in conjunction with the "Logon to e-Banking to Get Reward" offer, but cannot be used in conjunction with other promotions or privileges of the Bank.
5. Each Eligible Customer can enjoy the Reward once during the Event Period. Rewards are of limited supply, available on a first-come, first-served basis and shall cease without any notice.
6. 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 will not accept any liability in relation to any issues of the prizes, customers shall contact the relevant suppliers directly.
7. The Bank reserves the right to amend, suspend or withdraw the Reward mentioned herein and amend these terms and conditions from time to time without any notice. In the case of any disputes, the decision of the Bank shall be final and conclusive.
8. These terms and conditions of the promotion are construed in accordance with, and are governed by the laws of the Hong Kong Special Administrative Region but the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) shall not apply to the promotion, its offer, Reward or these terms and conditions.
9. In case of any inconsistencies between the English and Chinese versions of these terms and conditions, the Chinese version shall prevail.
10. The Reward cannot be transferred, returned, exchanged for other coupons or redeemed for cash, and is subject to its suppliers' terms and conditions.

**1<sup>st</sup> of a 3-month HKD Fixed Deposit Offer Preferential Interest Rate - Terms and Conditions**

1. The promotion period is from 1 April 2025 to 31 December 2025 (both dates inclusive) ("Promotion Period").
2. Customers mean (a) who do not have any records with the Bank; or (b) whose accounts with the Bank had been closed more than 7 years; or (c) has not held any account including credit card account ("Eligible Customer") can open a savings account through Remote Account Opening under Chong Hing Mobile Banking.
3. During the Promotion Period, Eligible Customer who has conducted the first transaction of a 3-month HKD fixed deposit (minimum amount HK\$5,000 or above) via Chong Hing Mobile Banking/Internet Banking upon the successful account opening through the Remote Account Opening of the Bank within 90 days can enjoy the HKD preferential interest rates. The service hours of fixed deposit placement via Chong Hing Mobile Banking/Internet Banking is from 9:00 am to 20:30 pm from Mondays to Saturdays (excluding Sundays and public holidays). Eligible Customer has to place the relevant fixed deposit during the above-mentioned service hours.
4. Each Eligible Customer can enjoy this offer once only during the Promotion Period.
5. The actual preferential interest rates will be subject to the quotes by the Bank from time to time. Please contact our staff at any branch of the Bank in Hong Kong for details.
6. The promotion only applicable in Hong Kong. The offer cannot be used in conjunction with any other promotions or privileges of the Bank.
7. The Bank reserves the right to amend, suspend or withdraw the relevant rewards mentioned herein or amend these terms and conditions from time to time without any notice. In the case of any disputes, the decision of the Bank shall be final and conclusive.
8. These terms and conditions of the promotion are construed in accordance with, and are governed by the laws of the Hong Kong Special Administrative Region but the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) shall not apply to the promotion, its offer, rewards or these terms and conditions.
9. In case of any inconsistencies between the English and Chinese versions of these terms and conditions, the Chinese version shall prevail.

**Logon to e-Banking to Get Reward - Terms and Conditions**

1. The "Logon to e-Banking to Get Reward" programme ("Promotion") offered by Chong Hing Bank Limited (the "Bank") is subject to all the following terms and conditions. "e-Banking" refers to the Bank's Chong Hing Mobile Banking/Internet Banking.
2. The period of the Promotion is from 1 April 2025 to 31 December 2025, both dates inclusive ("Promotion Period").
3. Eligibility:
  - 3.1 The Promotion is only available to personal customer (single authority) who has never logged on to Chong Hing Mobile Banking/Internet Banking before 1 April 2025 ("Eligible Customer").
  - 3.2 Customer who has performed his/her first time logon to the Bank's e-Banking during 1 April 2025 to 31 December 2025 is entitled to get a HK\$50 e-voucher ("Reward") immediately on Chong Hing Mobile Banking. The deadline for getting the

Reward is 31 December 2025, unredeemed e-voucher after the deadline will be deemed as waived automatically.

4. The Bank reserves the right to replace the Reward by other gifts of equivalent or greater value without any notice.
5. Each Eligible Customer can enjoy the Reward once.
6. The Bank's records in its system for customer's eligibility shall be deemed as conclusive and final.
7. If the account of the Eligible Customer is a joint account, all account holders must have never logged on to the Bank's e-Banking before the Promotion Period to be eligible for the Reward. Each joint account can enjoy the Reward once.
8. Eligible Customer's current account or savings account with the Bank shall hold valid throughout the Promotion Period.
9. Eligible Customer shall have to remain as a customer of the Bank's e-Banking throughout the Promotion Period.
10. The Bank is not the supplier of the Reward. Any enquiries or complaints of the state, quality and conditions of the Reward or the services provided relating thereto shall be directed to the relevant suppliers, and the Bank shall have no liability or bear any responsibility in respect thereof. The Bank does not make and will not make any representation and warranty for the Reward (including the services ancillary thereto).
11. The Reward cannot be transferred, returned, exchanged for other coupons or redeemed for cash and is subject to its suppliers' terms and conditions.
12. The Contracts (Rights of Third Parties) Ordinance does not apply to these terms and conditions.
13. The Bank reserves the right to amend, vary, supplement, terminate or suspend any of all these terms and conditions at any time without any notice at its sole discretion. In case of dispute, the interpretation of these terms and conditions, as well as the decision by the Bank shall be final and conclusive.
14. These terms and conditions are applicable within Hong Kong Special Administrative Region only and are governed by its laws.
15. In case of any inconsistencies between the English and Chinese versions of these terms and conditions, the Chinese version shall prevail.

**Terms and Conditions of Financial Needs Analysis Offer (the "Activity"):**

1. The promotion period of Financial Needs Analysis Offer (the "Activity") is from 2 July 2025 to 31 December 2025, both dates inclusive ("Promotion Period").
2. During the Promotion Period, Chong Hing Bank Limited ("Chong Hing Bank" or the "Bank") customers (except bank staff) (the "Customers") who visit any branch of the Bank in Hong Kong to conduct a Financial Needs Analysis ("FNA") (Part I) will receive a supermarket cash coupon worth HK\$200 (the "Coupon").
3. Each Customer can only receive the Coupon once for completing a Financial Needs Analysis during the Promotion Period.
4. The Activity is solely a token of appreciation for Customer support and to help Customers understand their insurance needs. It does not include any offers, solicitations, or recommendations for any products. Customers should not make any insurance decisions based on the Activity. Customers can receive the Coupon without needing to purchase any insurance products.
5. The Coupons are available on a first-come, first-served basis while stocks last.

6. The Coupons cannot be exchanged for cash or any other offers. In the event of theft, loss, or expiration, the Bank will not reissue or replace the Coupons and assumes no liability.
7. The Bank is not the Coupon supplier. Customers are bound by the terms and conditions set by the Coupon supplier. The Bank is not responsible for the terms and conditions, or relevant matters concerning the Coupons.
8. The Bank reserves the right to change or suspend the Activity at any time and to amend any terms and conditions related to this Activity without prior notice to Customers.
9. In case of any disputes, the Bank reserves the right of final and conclusive decision.
10. The Activity and its relevant terms and conditions apply only within the Hong Kong Special Administrative Region and are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
11. If case of any inconsistencies between the English and Chinese versions of these terms and conditions, the English version shall prevail.

This promotional material is for reference only and is distributed solely in Hong Kong. It should not be construed as an offer, solicitation, or recommendation to provide or sell any products outside of Hong Kong.