

Exceed Banking Welcome Rewards

From now until 31 March 2026, you can enjoy fabulous rewards by joining Exceed Banking and using designated services! #

I. Total Asset Balance Growth Reward¹

New customers ⁷ who must register and meet the designated requirements and maintain the amount of Total Asset Balance Growth until the designated date can enjoy up to HK\$8,000 credit card cash rebate reward.

Amount of Total Asset Balance Growth to be maintained (HK\$ or its equivalent)	Credit Card Cash Rebate (HK\$ or its equivalent)	
	New customer	Existing customer
\$8,000,000 or above	\$8,000	\$500
\$7,000,000 - \$7,999,999	\$7,000	\$500
\$6,000,000 - \$6,999,999	\$6,000	\$500
\$5,000,000 - \$5,999,999	\$5,000	\$500
\$4,000,000 - \$4,999,999	\$4,000	\$500
\$3,000,000 - \$3,999,999	\$3,000	\$500
\$2,000,000 - \$2,999,999	\$2,000	\$500
\$1,000,000 - \$1,999,999	\$2,000	\$500

II. New Customer Deposit Offer

Fixed Deposit ²	Saving Deposit ³
3 months HKD Fixed Deposit Preferential Interest Rates (The actual interest rates will be subject to the quotes by the Bank from time to time)	Enjoy Extra +2.8% p.a. Bonus Reward HKD Savings Deposit for the first 3 months (Customers must register and meet the requirements of the Total Asset Balance Growth Reward and applicable to the first HK\$10,000 - HK\$200,000 savings deposit only)

III. Accumulated Transaction Reward⁴

Accumulated Transaction Amount [^] of Eligible Wealth Management Products* within the Promotion Period (HK\$ or its equivalent)	Credit Card Cash Rebate (HK\$ or its equivalent)
\$5,000,000 or above	\$8,000
\$2,000,000 - \$4,999,999.99	\$4,000
\$500,000 - \$1,999,999.99	\$1,000

* Eligible Wealth Management Products:

Investment: Investment Funds/ Equity Linked Investments (ELI)/ Currency Linked Deposit (CLD)/ Currency Linked Investment (CLI)

Insurance: Hong Kong Life Insurance Plans (in-force status)

[^] Accumulated Transaction Amount is calculated according to the following basis:

Investment Funds/ ELI: Subscription amount
CLD/ CLI: Subscription amount x 0.2
• Insurance Plans: First year premium/ Single premium

IV. Referral Reward ⁵

Earn up to HK\$13,000 reward upon successful referral and fulfillment of the designated requirements

Chong Hing Bank customers can refer up to 10 new customers for each of the following customer categories (This customer must also meet the requirements of the Total Asset Balance Growth Reward)	Each successful referral can earn Cash Rebate (HK\$ or its equivalent)
Exceed Banking	\$1,000
Go Banking	\$300

V. Credit Card Reward⁶

Cumulative retail spending amount of HK\$/RMB 8,000 or eWallet spending amount of HK\$4,000 within the first 2 months upon card issuance	Credit Card Welcome Reward Cash Rebate (HK\$)
	\$500

VI. Other Banking Products and Services Offers

Life Insurance Offer	Up to 20% premium discount for the first year of selected insurance plan
Mainland Property Mortgage/ Secured Loan	Up to 1% cash rebate
Investment Fund Subscription Fee Offer	Investment Fund ⁸ Subscription fee as low as 1.25%
General Insurance Offer	30% premium discount for the first year upon successful application of Family Plus Insurance
Safe Deposit Box Offer	Up to 50% discount on the first year annual rental fee

#The above promotions are subject to the respective terms and conditions. For details, please refer to the terms and condition of the Welcome Promotion stated at the back page or contact any local branch of the Bank or call the Exceed Banking Hotline at 3768 8838.

Investment involves risks.

Remarks:

1 Customers with Total Asset Balance Growth are required to successfully register and fulfill any 2 of the following requirements during the Promotion Period: 1) open a new Investment Account and has completed the Investment Profile Questionnaire and Vulnerable Customer Assessment ; or 2) activate the Bank's digital banking services (i.e. Internet Banking, Chong Hing Mobile Banking) successfully; or 3) completes the foreign exchange transaction with accumulated amount at HK\$30,000 (or HKD equivalent) or above successfully ; or 4) registers to the Payroll Account Service Promotion successfully and have a payroll transaction of HK\$20,000 or above within two months after registration. Please refer to the terms and conditions of Section B for details.

2 Only applicable to customers making HKD Fixed Deposit Amount of HK\$500,000 or above within the Promotion Period. Please refer to the terms and conditions of Section D(a) for details.

3 Only applicable to the first HK\$10,000 - HK\$200,000 Savings Deposit within the first 3 months upon account opening and meet the requirements of the Total Asset Balance Growth Reward, Fixed Deposit will not be calculated. Please refer to the terms and conditions of Section D (b) for details.

4 Only Investment Funds subscription (investment fund switching /subscription fee of those Investment Funds lower than 1.25% transactions are excluded) or subscription transaction of Equity Linked Investments/Currency Linked Deposit/Currency Linked Investment or application of Hong Kong Life Insurance Plans (in-force status) will be calculated. Please refer to the terms and conditions of Section C for details.

5 Referrer can receive the Referral Reward once the referee has fulfilled the designated requirements. Each referrer can receive HK\$13,000 cash rebate at maximum. Please refer to the terms and conditions of Section E for details.

6 The welcome reward is only applicable to the Eligible Customer who have not held any principal credit card of any personal credit card (including co-branded card) issued by the Bank in the past 12 months. Please refer to the terms and conditions of Section F for details.

7 For New Customer who has not held any single name and/or joint name account (except credit card account) with Chong Hing Bank (the "Bank") in the past 12 months prior to account opening.

⁸ This offer is only applicable to Chong Hing Mobile Banking and Internet Banking channels.

To borrow or not to borrow? Borrow only if you can repay!

Terms & Conditions:

A. General Terms & Conditions

1. The promotion is valid from 1 January 2026 to 31 March 2026 (both dates inclusive) ("Promotion Period").
2. All rewards or promotions are only applicable to customers with personal account at Chong Hing Bank Limited (the "Bank"). Each customer is entitled to receive the rewards below once only during the Promotion Period.
3. All rewards or promotions cannot be transferred, returned, exchanged for other reward or redeemed for cash.
4. Unless otherwise indicated, the Promotion is only applicable to the new customers or existing customers mentioned below who have successfully joined Chong Hing Bank Exceed Banking during the Promotion Period ("Eligible Customer").
 - i. For **New Customer** who has not held any single name and/or joint name account (except credit card account) with the Bank in the past 12 months prior to account opening;
 - ii. **Existing Customer** refers to customer of the Bank who has not received any Welcome Rewards of Exceed Banking, either individually or jointly, in the 12 months prior to the date on which the customer has been upgraded to Exceed Banking Account during the Promotion Period.
5. Offers are subject to relevant terms and conditions. The Bank reserves the right at its sole discretion to suspend, vary or terminate the promotion and the related rewards and to amend these terms and conditions at any time without any notice. The decision of the Bank on all matters relating to the promotion, and the related rewards, including but not limited to the relevant rewards and promotions to the customers and/or participants, shall be final and binding.
6. All non-Hong Kong Dollar currency balances and transaction amounts will be converted into Hong Kong Dollar based on the exchange rates on the transaction date quoted by the Bank for calculation purpose under the promotions.
7. The Contracts (Rights of Third Parties) Ordinance shall not apply to the promotions and/or the related rewards except for the rights and benefits of the "General Insurance Promotion" of Chong Hing Insurance Company Limited ("Chong Hing Insurance") mentioned below.
8. The promotional materials thereof, terms and conditions are construed in accordance with, and are governed by the laws of Hong Kong Special Administrative Region.
9. Employees of any members of the Chong Hing Bank Group are ineligible to join this promotion.
10. The promotion is only applicable in Hong Kong and cannot be used in conjunction with other offers of the Bank.
11. In case of any inconsistencies between the English and Chinese versions of these terms and conditions, the Chinese version shall prevail.

12. The Bank reserves the right of final decision in case of disputes.

13. Unless otherwise expressly provided, the Bank's Account Terms and and Chong Hing Credit Card Cardholder Agreement/Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement subject to changes by the Bank at its sole discretion from time to time shall also apply to the Promotion while their latest copies are available at any local branch of the Bank or its website (www.chbank.com). In the event and to the extent of any inconsistencies, the priority of precedence shall be in the descending order of these terms and conditions, Account Terms and the terms and conditions of relevant Cardholder Agreements.

14. These terms and conditions shall be governed by the laws of the Hong Kong Special Administrative Region of the People's Republic of China but the Contracts (Rights of Third Parties) Ordinance shall not apply to the Programme, relevant reward or these terms and conditions. The customers and participants of this Programme acknowledge that they are subject to the Bank's notice to customers and other persons relating to the Personal Data (Privacy) Ordinance, Personal Information Collection Statement and privacy policy statement of the Bank, which are available at the Bank's website.

15. Please refer to the relevant link for the terms and conditions of the promotion. Please note that the information will only be available for access and download through the Bank's website during the Promotion Period, and no paper-based format could be provided by the Bank. Please save a copy of the relevant information for future reference when needed. Otherwise, customers may not be able to access or download it again subsequent to the expiry of the Promotion Period.

B. Total Asset Balance Growth Reward

- To enjoy the Total Asset Balance Growth Reward, Eligible Customer has to register for this promotion successfully at any local branch of the Bank in person and fulfill any 2 of the following requirements during the Promotion Period. Rewards are limited and provided on a first-come, first-served basis, which may cease without prior notice by the Bank.
 - Brings in new funds to the Account(s) under his/her name at the Bank after successful registration, and maintains the Amount of Total Asset Balance Growth (stated in Table 1) within the designated period (stated in Table 2); and fulfill any 2 of the requirements below during the designated period (stated in Table 2):
 - Open a new Investment Account and has completed the Investment Profile Questionnaire and Vulnerable Customer Assessment successfully**; or
 - Activates the Bank's Digital Banking Services (i.e. Internet Banking, Mobile Banking) successfully; or
 - Completes the foreign exchange transaction with accumulated amount of HK\$30,000 (or HKD equivalent) or above successfully; or
 - Registers to the Payroll Account Service Promotion successfully and have a payroll transaction of HK\$20,000 or above within two months after registration.

Table 1

Amount of Total Asset Balance Growth to be maintained until the designated date (HK\$ or its equivalent)	Credit Card Cash Rebate (HK\$ or its equivalent)	
	New Customer	Existing Customer

\$8,000,000 or above	\$8,000	\$500
\$7,000,000 - \$7,999,999	\$7,000	\$500
\$6,000,000 - \$6,999,999	\$6,000	\$500
\$5,000,000 - \$5,999,999	\$5,000	\$500
\$4,000,000 - \$4,999,999	\$4,000	\$500
\$3,000,000 - \$3,999,999	\$3,000	\$500
\$2,000,000 - \$2,999,999	\$2,000	\$500
\$1,000,000 - \$1,999,999	\$2,000	\$500

2. "Amount of Total Asset Balance Growth" refers to the net increase amount when comparing a customer's average Total Asset Balance of the 2nd to 6th consecutive calendar months after registering for this promotion with the Total Asset Balance the calendar month before the promotion registration month (stated in Table 2).

Example

Customer Type	Registration Month	The 2nd to 6th consecutive calendar months with the Total Asset Balance Growth	Date of Total Asset Balance to be compared with	Net increase in Total Asset Balance Growth
New Customer	January 2026	February 2026 to June 2026 : HK\$1,500,000	Not applicable	HK\$1,500,000
Existing Customer	January 2026	February 2026 to June 2026: HK\$1,500,000	December 2025: HK\$500,000	HK\$1,000,000

3. The Bank's records will be conclusive as to the promotion registration month and the amount of Total Asset Balance Growth. The Bank reserves the right of final decision on any dispute in the definition and calculation of Total Asset Balance Growth.

4. The Total Asset Balance Growth Reward will be awarded in the form of Credit Card Cash Rebate. Eligible Customer will receive the Total Asset Balance Growth Reward on or before the designated credit date if he/she has maintained the designated amount of Total Asset Balance Growth until the date as set out in Table 2 below.

5. To receive the Total Asset Balance Growth Reward, at the time when the Total Asset Balance Growth Reward is credited, the Eligible Customer is required to maintain his/her (a) **Total Asset Balance of HK\$1,000,000 or above (or its equivalent) with the Bank**; and (b) Investment Account and/or Digital Banking services (i.e. Internet Banking, Mobile Banking) are in good standing; and (c) Credit card account status being normal, valid, and in good standing, or has not been cancelled/terminated for any reason.

6. Total Asset Balance refers to the aggregate account balance of all deposits, investment funds, Structured Product (including Equity Linked Investments/Currency Linked Deposit/Currency Linked Investment), Bonds, policy value of life insurance plan of Hong Kong Life and the asset value of Equity Linked Investments/Currency Linked Deposit and Currency Linked Investment under the accounts of the customer's name at the Bank. For joint accounts, the "Total Asset Balance" is calculated by the average number of customers as its account holders.

Table 2

Promotion Registration Month	Date of Total Asset Balance Growth to be compared with	Maintain the amount of Total Asset Balance Growth until the designated periods below	Credit Card Cash Rebate Credit Date (on or before)
January 2026	December 2025	February 2026 – June 2026	31 August 2026
February 2026	January 2026	March 2026 – July 2026	31 August 2026
March 2026	February 2026	April 2026 – August 2026	31 October 2026

7. The Total Asset Balance Growth Reward will be credited into the Eligible Customer's designated Chong Hing Credit Card Account (of which such customer is the principal cardholder) and will be shown on

such credit card account monthly statement. "Designated Chong Hing Credit Card" refers to Chong Hing UnionPay Dual Currency Diamond Credit Card/Chong Hing Platinum Visa Card or Platinum Mastercard. In the absence of Eligible Customer's instruction, the Total Asset Balance Growth Reward will be credited to the Eligible Customer's Credit Card Account according to the following descending priority: Chong Hing UnionPay Dual Currency Diamond Card, Platinum Credit Card.

8. If an Eligible Customer fulfilling the requirements of the Total Asset Balance Growth Reward does not have any designated Chong Hing Credit Card or is not the principal cardholder of the Credit Card, he/she must apply for the designated Chong Hing Credit Card and such application must be approved before the Total Asset Balance Growth Reward is to be awarded, otherwise such rewards will be deemed as forfeit automatically without any notice.
9. The Credit Card Cash Rebate is for subsequent retail purchase with the designated Chong Hing Credit Card only and shall not be used for cash advance, settlement or offset of financial charge/any pre-reward outstanding card balance before such cash rebate is awarded.

C. Accumulated Transaction Reward

1. To enjoy the Accumulated Transaction Reward ("Transaction Reward"), Eligible Customer must be an Exceed Banking customer of Chong Hing Bank, who have not successfully conducted any investment fund subscription and switching/Equity Linked Investments/Currency Linked Deposit/Currency Linked Investment/insurance applications from 1 January 2025 to 31 December 2025, to perform transactions of Investment Funds/Equity Linked Investments/Currency Linked Deposit/Currency Linked Investment or apply Hong Kong Life Insurance Plans, and the accumulated transaction or premium amount is up to a designated amount during the Promotion Period, can enjoy the specified Accumulated Transaction Reward ("Transaction Reward") (stated in Table 3):
 - i. Only Investment Funds subscription (investment fund switching/subscription fee of those Investment Funds lower than 1.25% transactions are excluded) or subscription transaction of Equity Linked Investments/Currency Linked Deposit/Currency Linked Investment or application of Hong Kong Life Insurance Plans (in-force status) will be calculated.
 - ii. For non-HKD denominated fund transactions, the relevant 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.
 - iii.

Table 3

Accumulated Transaction amount[^] of Eligible Wealth Management Products* within the Promotion Period (HK\$ or its equivalent)	Credit Card Cash Rebate (HK\$ or its equivalent)
\$5,000,000 or above	\$8,000
\$2,000,000 -\$4,999,999.99	\$4,000
\$500,000 - \$1,999,999.99	\$1,000

2. The Transaction Reward will be credited in the form of Credit Card Cash Rebate and will be credited to the designated Chong Hing Credit Card of those customers who have fulfilled all the requirements of Accumulated Transaction Reward (of which such customer is the principal cardholder) on or before 31 October 2026 and will be shown on such credit card account monthly statement. If the customer who have fulfilled all the requirements of Accumulated Transaction Reward does not have any designated Chong Hing Credit Card or is not the principal cardholder of the Credit Card, he/she must apply for the designated Chong Hing Credit Card and such application must be successfully approved before 31 October 2026, otherwise such rewards will be deemed as forfeit automatically without any notice. In addition, Eligible Customers must still hold a valid investment account when crediting the transaction reward, otherwise the reward will be cancelled.
3. Transactions of Investment Funds subscription, Equity Linked Investments, Currency Linked Deposit and Currency Linked Investment are calculated based on the transaction dates; Hong Kong Life Insurance Plans are calculated based on the Application Signing Date and Policy Issued Date, the Bank's records will be conclusive. The Bank reserves the right of final decision on any dispute in the definition and calculation of the Accumulated Transaction Amount of Eligible Wealth Management Products.

4. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and customers out of the selling process when the Bank distributes any investment product for third party service providers or the processing of the related transaction, the Bank will enter into a financial dispute resolution scheme process with customers in accordance with the applicable rules. Although any dispute over the contractual terms of the product should ultimately be resolved between the third party service provider and customers, customers can contact the Bank to seek assistance. The Bank will, where practicable and appropriate, provide reasonable assistance to customers in the dispute resolution process.

Chong Hing Bank is an appointed insurance agency of Hong Kong Life, and the insurance products are products of Hong Kong Life but not Chong Hing Bank. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Chong Hing Bank and customer out of the selling process or processing of the related transaction, Chong Hing Bank is required to enter into a Financial Dispute Resolution Scheme process with customer. Although any dispute over the contractual terms of relevant life insurance product should ultimately be resolved between Hong Kong Life and customer, customer can contact Chong Hing Bank to seek assistance. Chong Hing Bank will, where practicable and appropriate, provide reasonable assistance to customer in the dispute resolution process.

D. Deposit Offer

(a) Fixed Deposit

1. To enjoy the HKD preferential interest rate, the customer concerned should place a HKD Fixed Deposit Amount of HK\$500,000 or above for a tenor of 3 months during the Promotion Period
2. The actual rates will be subject to the quotes by the Bank from time to time. Terms and Conditions apply. For details, please contact our staff at any local branch of the Bank.

(b) Savings Deposit

The offers below will only be applicable to the new customer who have registered and met for the Bank's Total Asset Balance Growth Reward requirement (see Section B mentioned above).

3. During the promotion period, an extra 2.8% p.a. bonus reward is only applicable to the first HK\$10,000 - HK\$200,000 Savings Deposit within the first 3 months starting from the month upon account opening, Fixed Deposit will not be calculated.
4. An extra bonus reward is calculated by reference to daily simple interest basis.
5. An extra bonus reward will be credited to the registered HKD Savings Account of the concerned Customer at the Reward Credit Date mentioned in Table 4 below. When the bonus reward is credited, the Customer concerned is required to still maintain his/her registered HKD Savings Account in normal and valid status with the Bank.

Table 4

Account Opening Month	Maintain the amount of HKD Savings Deposit until the designated periods below	Bonus Reward Credit Date (on or before)
January 2026	February 2026 – April 2026	31 August 2026
February 2026	March 2026 – May 2026	31 August 2026
March 2026	April 2026 – June 2026	31 October 2026

E. Referral Reward

1. The Referral Programme only applies to an existing Exceed Banking customer of the Bank ("Referrer") who refers his/her friend and/or relative ("Referee") to register during the Promotion Period, and the Referee has fulfilled all the designated requirements ("Successful Referral"). For each Successful Referral, the Referrer may receive a cash rebate ("Referral Reward") (stated in Table 5) and each Referrer may receive HK\$13,000 at maximum (i.e. 10 successful referrals for Exceed Banking and Go Banking respectively). Rewards are limited and provided on a first-come, first-served basis, which may cease without prior notice by the Bank.

Table 5

Chong Hing Bank customers can refer up to 10 new customers for each of the following customer categories	Each successful referral can earn Cash Rebate (HK\$ or its equivalent)
Exceed Banking	\$1,000
Go Banking	\$300

2. The Referrer must hold the Bank's HKD Savings or Current Account before making any referral, and the completed referral form ("Referral Form") must be passed to the Referee before registration. Referrer must fill in the Referrer's name, his/her Savings/Current Account number at the Bank and contact number in the signed Referral Form. All the information must be valid, complete, updated and consistent with the Bank's records.
3. "**Successful Referral**" refers to referral whereby the Referee has submitted the signed Referral Form and fulfilled all the requirements below during the Promotional Period:
 - i. Opens the Savings and/or Current Account with the Bank successfully; and
 - ii. Has not held any single name and/or joint account (except credit card account) with the Bank 12 months prior to account opening; and
 - iii. **Referee must register and fulfill the requirements of customer who registered "Total Asset Balance Grown Reward" under part B above & will receive the Total Asset Balance Growth Reward ; and**
 - iv. Maintains the Total Asset Balance of i) Exceed Banking with HK\$1,000,000 (or its equivalent) or above or ii) Go Banking with HK\$200,000 (or its equivalent) or above with the Bank at the time when the Referral Reward is credited to Referrer's account.
4. The Referral Reward will be credited to the Referrer's Savings or Current Account with the Bank according to the Reward Crediting Date as mentioned in Table 6 below. If the Referrer has closed his/her account before the date of crediting, and the status is normal and valid, otherwise the Referral Reward entitlement will be forfeited without any notice.

Table 6

Promotion Registration Month	Cash Rebate Credit Date (on or before)
January 2026	31 August 2026
February 2026	31 August 2026
March 2026	31 October 2026

5. Each Referrer may refer more than one Referee. If the Referee opens a single name and/or joint account, the Referrer may only receive the Referral Reward once. The Referrer is not eligible to receive the Referral Reward if he/she is one of the account holders of the Successful Referral.
6. Each Referee may only be referred by one Referrer. Duplicated referrals will not be accepted and, in such cases, only the first Referral Form received and with an earlier signing date will be considered (according to the Bank's records).
7. Referrer shall not refer himself/herself to enjoy the Referral Reward.
8. This promotion is subject to other relevant terms and conditions. For details, please contact our staff at any branch of the Bank in Hong Kong and refer to the Referral Form.

F. Credit Card Reward

i. General Terms and Conditions

1. Welcome reward is only applicable to Eligible Customer who have not held any principal personal credit card (including co-branded cards) issued by the Bank in the past 12 months.
2. Each principal card applicant is entitled to the welcome reward for not more than once upon card issuance.
3. If the principal cardholder cancels the card within 13 months from the date of card issuance, the Bank reserves the right to debit the cost of the welcome reward from the cardholder's credit card account without any notice.

ii. **Welcome Reward Terms and Conditions**

1. Customers must successfully apply for one Chong Hing UnionPay Dual Currency Diamond Credit Card/Chong Hing Platinum Visa Card or Platinum Mastercard ("Designated Chong Hing Credit Card") via the application form of this promotion to enjoy the welcome reward.

2. Cardholders who have accumulated HKD/RMB8,000 or above posted retail spending[^] or HK\$4,000 eWallet spending* in the first 2 months (card issuing month inclusive) after card issuance ("Spending Period") are eligible for HK\$500 Cash Rebate as the welcome reward. HKD and RMB spendings will be combined for accumulated transactions amount calculation; every RMB1 spending will be calculated as HK\$1.

[^] The accumulated spending(s) is counted according to the date of transaction(s) and excludes tax payments, Octopus Automatic Add-Value reloads, casino transactions, Chong Hing Bank online bill payment, eWallet bill payment, all installment payments, credit card annual fees, interest/finance/service charges, late payment charges, falsified transactions/cancelled/indemnified/refunded/returned transactions, transactions at charitable organisations and other transactions designated by the Bank from time to time.

* During the Spending Period, Cardholders must add the designated Chong Hing Credit Card into the designated eWallets (including AlipayHK, WeChat Pay HK and UnionPay App) for retail transactions ("Eligible eWallet Spending") and accumulated the Eligible eWallet Spending during the Spending Period

3. When cardholder performs retail purchase, top-up or transfer in individual eWallet, a handling fee may be incurred which will be charged by the relevant service provider, and the cost shall be borne by the cardholder. For details of the handling fees, please check with the relevant service provider.

4. The Bank will determine the eligibility of the cardholder who is entitled under this programme to enjoy the extra reward and the extra reward to be granted based on the Bank's transaction records. If there are any discrepancies between the Bank's records and the cardholder's transaction records, the Bank's records shall prevail (save for manifest error, negligence or fraud of the Bank). All transactions shall be based on the transaction dates and have to be completed during the Spending Period.

5. Eligible spending under the supplementary card will be deemed as the spending under the principal card for calculation of the rewards redemption.

6. The relevant welcome reward will be credited to the principal cardholder's account after 2 months upon the end of the Spending Period and will be shown in the card statement.

7. The Eligible Spending in the HKD card and RMB card accounts of Chong Hing UnionPay Dual Currency Diamond Credit Card of cardholders during the Spending Period will be combined for calculation.

8. Transactions with Chong Hing UnionPay Dual Currency Diamond Credit Cards throughout Mainland China in real estate, automobiles, fuels, wholesale, grocery stores and supermarkets, household appliance shops, air tickets and transportation, hospital payments or school fees, government and government-related services fees, donations to charitable and social service organisations, and other transactions or spendings related to the above mentioned spending categories are not entitled to the reward. The Bank reserves the right to change the above designated spending categories from time to time without any notice.

9. All fraudulent, unauthorised, cancelled or refunded transactions will not be regarded as eligible transactions under this programme, and will not be eligible to any reward.

10. In case of any disputes, the Bank reserves the right to request the cardholders to provide original transaction records and/or other relevant documents during or after the Spending Period for verification purpose. Such documents submitted to the Bank will not be returned.

11. To receive the reward, the cardholder's credit card account shall remain valid and in good credit standing, or the credit card account has not been cancelled or terminated for any reason when the reward is granted and posted thereto by the Bank, otherwise such reward shall be deemed as waived and forfeited automatically without any notice.

12. The reward granted under this programme cannot be used in conjunction with any other promotion programmes of the Bank, except the "Cash Rebate" Spending Reward Scheme and the "Point-to-Gift" Spending Reward Scheme.

13. The Bank's Account Terms, and Chong Hing Credit Card Cardholder Agreement/Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement, which are subject to changes from time to time shall also apply to this programme. The latest copies of Account Terms, and Chong Hing Credit Card

Cardholder Agreement/Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement are available at any local branch of the Bank or its website. In case of any inconsistencies, the priority of precedence shall be in the descending order of these terms and conditions, the terms and conditions of relevant the Cardholder Agreements and Account Terms.

14. These terms and conditions shall be governed by the laws of the Hong Kong Special Administrative Region of the People's Republic of China but the Contracts (Rights of Third Parties) Ordinance shall not apply to this programme, relevant reward or these terms and conditions. The customers and participants of this programme acknowledge that they are subject to the Bank's notice to customers and other persons relating to the Personal Data (Privacy) Ordinance, Personal Information Collection Statement and privacy policy statement of the Bank, which are available at the Bank's website.

G. Mainland Property Mortgage/Secured Loan

(i) Mainland Property Mortgage Loan (“Loan”)

1. Applicant must reach the age of 18 and hold a Hong Kong Permanent Identity Card and Mainland Travel Permit for Hong Kong and Macau Residents (“Eligible Customer”).
2. Chong Hing Bank Limited (the “Bank”) shall determine the application result, the Loan interest rate and other conditions based on its relevant approval requirements, including but not limited to Eligible Customer’s financial status and credit search results, but without any obligation to disclose the reason of its such determination. The Bank may at its sole discretion adjust the approved Loan terms and conditions.
3. The maximum loan to value of the Loan is 70% of the market value of the mortgage property. The Loan amount shall be at least HK\$1,000,000 but not more than HK\$10,000,000.
4. The Loan repayment tenor is 5 to 25 years.
5. Mortgage property must be confined to the first-hand pre-sale and current-sale residential property of Yuexiu Group located in Guangzhou and Zhongshan of the Guangdong-Hong Kong-Macao Greater Bay Area of the People's Republic of China (“PRC”). The mortgage property must be approved for residential use. Title of the mortgage property must be freely transferable and not subject to any charge, which is issued with the certificates of land and property use rights by the PRC government authorities and is free of mortgage and other encumbrance.
6. The Loan is of HKD and repayable by instalments.
7. For reference interest rates, fees and charges of the Loan, please refer to the “Key Facts Statement for Mainland Property Mortgage Loan”.
8. The final mortgage cash rebate amount is subject to the customer’s income, credit records, property quality, loan amount and relevant factors. All mortgage cash rebates will be credited to customer’s designated mortgage repayment account after loan drawdown. For details of the relevant cash rebates, please contact the Bank’s staff.
9. The Bank’s “General Terms and Conditions of General Banking Facilities” and relevant “Account Terms” are applicable to the Loan.
10. The Chinese translation of the Terms and Conditions of Mainland Property Mortgage Loan is provided for reference only. In case of any inconsistencies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
11. In case of any disputes arising from the Terms and Conditions of Mainland Property Mortgage Loan, the Bank reserves the right of final decision at its sole discretion.
12. This application and the Loan shall also be subject to such other terms and conditions regarding different relevant jurisdictions as the Lender may from time to time stipulate. The Applicant shall sign the facility and mortgage documentation governed by different jurisdictions concerned and subject to positive legal opinions which the Bank may prescribe from time to time as a pre-condition to the Loan availability.
13. In addition to Hong Kong law, the Loan is also subject to PRC law and regulations which shall be handled and registered in accordance herewith at cost of the Applicant.

(ii) Mainland Property Secured Loan (“Loan”)

1. Applicant must reach the age of 18 and hold a Hong Kong Permanent Identity Card (“Eligible

Customer")

2. Chong Hing Bank Limited (the "Bank") shall determine the application result, the Loan interest rate and other conditions based on its relevant approval requirements, including but not limited to Eligible Customer's financial status and credit search results, without any obligation to disclose the reason of its such determination. The Bank may at its sole discretion adjust the approved Loan terms and conditions.
3. The maximum loan to value of the Loan is 50% of the market value of the secured property. The Loan amount shall be at least HK\$1,000,000 but not more than HK\$10,000,000.
4. The Loan repayment tenor is 5 to 15 years.
5. Secured property shall locate in regions of the Guangdong-Hong Kong-Macao Greater Bay Area and Shanghai of the People's Republic of China ("PRC") specified by the Bank from time to time. The secured property must be approved for residential use and the property age shall not exceed 25 years. Title of the secured property must be freely transferable and not subject to any charge, which is issued with the certificates of land and property use rights by the PRC government authorities and is free of mortgage and other encumbrance.
6. The Loan is of HKD and repayable by instalments.
7. For reference interest rates, fees and charges of the Loan, please refer to the "Key Facts Statement for Mainland Property Secured Loan".
8. The final mortgage cash rebate amount is subject to the customer's income, credit records, property quality, loan amount and relevant factors. All mortgage cash rebates will be credited to customer's designated mortgage repayment account after loan drawdown. For details of the relevant cash rebates, please contact the Bank's staff.
9. The Bank's "General Terms and Conditions of General Banking Facilities" and "Account Terms" are applicable to the Loan.
10. The Chinese translation of the Terms and Conditions of Mainland Property Secured Loan is provided for reference only. In case of any inconsistencies between the English and Chinese versions, the English version shall prevail.
11. In case of any disputes arising from the Terms and Conditions of Mainland Property Secured Loan, the Bank reserves the right of final decision at its sole discretion.
12. This application and the Loan shall also be subject to such other terms and conditions regarding different relevant jurisdictions as the Lender may from time to time stipulate. The Applicant shall sign the facility and mortgage documentation governed by different jurisdictions concerned and subject to positive legal opinions which the Bank may prescribe from time to time as a pre-condition to the Loan availability.
13. In addition to Hong Kong law, the Loan is also subject to PRC law and regulations which shall be handled and registered in accordance herewith at cost of the Applicant.

H. Investment Funds Subscription Fee Offer

1. During the Promotion Period, subscription fees of Investment Funds via the Chong Hing Mobile Banking or Internet Banking for Eligible Customers are as follows:

Investment Funds Subscription Amount (HKD equivalent)	Investment Fund Subscription Fee for Exceed Banking Customers
HK\$1,000,000 or above	1.25%
HK\$100,000 to below HK\$999,999.99	1.50%
HK\$100 to below HK\$99,999.99	1.75%

2. This offer is NOT applicable to investment fund switching transactions.
3. 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.

I. Life Insurance Offer

1. With successful applications submitted within the promotion period for any eligible life insurance plan(s) of Hong Kong Life Insurance Limited (“Hong Kong Life”) as specified, subject to the conditions of relevant Incentive and the policy being successfully issued, eligible client can enjoy up to 20% premium discount for the first year of selected insurance plan.
2. Chong Hing Bank is an appointed insurance agency of Hong Kong Life, and the insurance products are products of Hong Kong Life but not Chong Hing Bank. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Chong Hing Bank and the customer out of the selling process or processing of the related transaction, Chong Hing Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer. Although any dispute over the contractual terms of relevant life insurance product should ultimately be resolved between Hong Kong Life and customers, customers can contact Chong Hing Bank to seek assistance. Chong Hing Bank will, where practicable and appropriate, provide reasonable assistance to customers in the dispute resolution process.
3. This offer is subject to the relevant terms and conditions. For details, please contact the Bank's staff and refer to "Set Sailing Rewards 2026" Client Promotion Incentive promotional leaflets of Hong Kong Life.
4. This promotional leaflet describes the Incentive only; it does not refer to any coverage, exclusions, risk disclosure, contents nor terms and conditions of the eligible life insurance plan(s). Clients should read, fully understand and accept the coverage, exclusions, risk disclosure, contents, terms and conditions of the policies and proposals before applying for any eligible life insurance plan(s) inclusive of the Incentive.

J. General Insurance Offer

1. During the Promotion Period, Eligible Customer can enjoy 30% premium discount for the first year upon successful application of Family Plus Insurance.
2. This offer is only applicable to customers who have applied Family Plus Insurance through any branch of the Bank in Hong Kong during the Promotion Period. The relevant insurance policy must be successfully approved by Chong Hing Insurance Company Limited (“Chong Hing Insurance”).
3. This offer is only applicable to new policy and not applicable to renewal policy. Any offer and reward cannot be used in conjunction with other promotional offers of General Insurance of Chong Hing Bank.
4. The Bank refers customers with needs of general insurance services to Chong Hing Insurance for handling and do not conduct any regulated activities, including but not limited to invite and/or induce, or attempts to invite and/or induce customers to make a material decision; or give regulated advice.
5. Family Plus Insurance Offer is subject to the relevant terms and conditions. For details, please contact the Bank's staff and refer to the product leaflet.

K. Safe Deposit Box Offer

1. Eligible Customer can enjoy up to 50% discount on the first year annual rental fee of Safe Deposit Box, customer is required to apply for the safe deposit box services at the Bank during the Promotion Period successfully.
2. This offer is subject to the actual availability of the safe deposit box rental services which may cease any time without any prior notice by the Bank.

Important Notice

Certain Investment Funds/Equity Linked Investments/Currency Linked Deposit/Currency Linked Investment are investment products involving derivatives. Equity Linked Investments are complex products. You should exercise caution in relation to Equity Linked Investments. 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

Risk Disclosure Statement

- This promotional material is for reference only and does not constitute any offer or solicitation to subscribe or redeem, invitation, or advice. Investment involves risks. Past performance is not indicative of future performance. The price of investment funds 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/Bonds/Equity Linked Investments/Currency Linked Deposit/Currency Linked Investment. 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.

- Investment Funds/Bonds/Equity Linked Investments/Currency Linked Deposit/Currency Linked Investment are not protected under the Deposit Protection Scheme or covered by the Investor Compensation Fund in Hong Kong. Investment Funds/Equity Linked Investments/Currency Linked Deposit/Currency Linked Investment are not principal protected and are not normal time deposits, and thus should not be considered as alternatives of normal time deposits. You could lose all of your Investment Amount in the worst-case scenario.
- 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 and even suffer loss in principal in total. 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.
- Please note that the risk factors mentioned above are not, and do not purport to be, exhaustive. Please refer to individual product information documents for relevant detailed risk disclosure. Investors should not make investment decisions based on the information of this promotional material alone.
- The information of 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.
- Please refer to the policy documents for the full terms and conditions of the Life Insurance Plan(s), and the product leaflets of Hong Kong Life's life insurance plans for product information. Before applying for any life insurance plan, customer should carefully read and understand the contents and terms of the policy documents. Customer should also seek independent and professional advice before making any decision.

**For the “ Investment Profile Questionnaire and Vulnerable Customer Assessment: ”

The “Investment Profile Questionnaire and Vulnerable Customer Assessment” is provided by Chong Hing Bank Limited (the "Bank") to help customers understand and assess the degree of investment risk they are prepared to accept and investment needs. The result of this questionnaire is derived from the information provided by customers, the accuracy and completeness of the provided information may affect the assessment result and is for general information and reference only. It is not an offer to sell or a solicitation for an offer to buy any financial products, and must not be taken to constitute any investment or other advice, proposal, representation, warranty or any statement carrying legal effect.

To borrow or not to borrow? Borrow only if you can repay!

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

Website: (www.chbank.com)

A Member of Yuexiu Group