

Chong Hing Bank Mobile Banking Time Deposit Lucky Draw - Terms and Conditions

1.	The Mobile Banking Time Deposit Lucky Draw ("Promotion") of Chong Hing Bank Limited (the "Bank") is available from 10 May 2024 to 31 July 2024 (both dates inclusive) ("Promotion Period") .		
2.	The Promotion is only applicable to all personal customers or primary account holders of joint account of Chong Hing Mobile Banking ("Eligible Customers"), and not applicable to corporate customers.		
3.	During the Promotion Period, Eligible Customers are entitled to join the lucky draw of the Promotion ("Lucky Draw") for once when they have successfully completed an eligible transaction ("Eligible Transaction" , defined under clause 4 below) via Chong Hing Mobile Banking. Notwithstanding other provisions of these terms and conditions, each Eligible Customer is entitled to join the Lucky Draw (a) for not more than three times in the same calendar month; and (b) for not more than nine times in total during the Promotion Period in all circumstances.		
4.	Eligible Transaction refers to the successful placement of a time deposit transaction of HKD or USD for 3 months or 6 months per transaction via Chong Hing Mobile Banking during the Promotion Period. The time deposit amounts for designated currencies required for joining the Promotion are as below: <table border="1" data-bbox="175 1182 1110 1370"> <tr> <td>HK\$200,000 or above</td> </tr> <tr> <td>US\$20,000 or above</td> </tr> </table>	HK\$200,000 or above	US\$20,000 or above
HK\$200,000 or above			
US\$20,000 or above			
5.	The Bank' s records of all Eligible Transaction details including the date, time and amount of the time deposit for the Promotion shall be deemed as correct and binding on the customers save for manifest error or fraud on the part of the Bank. The Bank reserves the right of final decision in case of any dispute under the Promotion (including without limitation the Eligible Transaction, proper completion of the Lucky Draw procedures, and the interpretation of these terms and conditions) and such decision shall be final and conclusive.		
6.	Lucky Draw Procedures: <ol style="list-style-type: none"> During the Promotion Period, Eligible Customers shall complete an Eligible Transaction via Chong Hing Mobile Banking; 		

	<p>b. After completing the Eligible Transaction, customers shall immediately click “Enter the Lucky Draw” button on the transaction completion page;</p> <p>c. Customers shall then complete the Lucky Draw according to the steps shown on screen;</p> <p>d. After completing the Lucky Draw, the result and prize awarded (if applicable) will be shown instantly on the screen; and</p> <p>e. Customers shall show the QR code of the awarded electronic voucher to the relevant merchants within the designated redemption period. The Bank shall send SMS to customers regarding the redemption arrangement of physical prizes. If the winner fails to receive, loses or damages the prize-receiving mobile phone text message, no reissue or compensation will be offered by the Bank.</p>
7.	<p><u>Customers must complete the Lucky Draw immediately after completing the Eligible Transaction, otherwise such Lucky Draw chance will be cancelled or deemed as waived automatically</u> and will not be traced back in all circumstances.</p>
8.	<p>Lucky Draw Prizes (“Prizes”) include:</p> <p>SHKP Malls Gift Card (value at HK\$1,000/pc) (1 winner)</p> <p>IKEA Gift Card (value at HK\$700/pc) (2 winners)</p> <p>Pacific Coffee Electronic Voucher (value at HK\$100/pc) (100 winners)</p> <p>Saint Honore Cake Shop Electronic Voucher (value at HK\$25/pc) (200 winners)</p> <p>Prizes are available on a first-come, first-served basis and while stocks last. No further notice when Prizes are out of stock. The Bank reserves the right to make the final decision on reward distribution.</p> <p>The above Prizes cannot be transferred, returned, changed to other gifts/gift vouchers or converted into cash. The Bank may replace the Prizes with other gifts without prior notice.</p> <p>Regardless of any reason, if the winner fails to claim the physical Prize within the specified Prize collection period or timely claim the Prize, his or her qualification to win the Prize will be cancelled without further notice, and no reissue or compensation will be offered.</p>
9.	<p>The Bank is not the supplier of the Prizes. The Bank does not make any representation/statement/warranty for the Prizes (including the services ancillary thereto) and will not accept any liability in relation to the Prizes. Any enquiry in relation to the Prizes shall be made by the customers to the relevant suppliers directly.</p>

10.	Transaction which is fraudulent, false, unauthorised, cancelled or rejected will not be treated as an Eligible Transaction qualified for the Lucky Draw. Participation in the Promotion is subject to there being no abuse/non-compliance by the Eligible Customer, otherwise the Bank may cancel or not to award the Prizes to the winners.
11.	Customers are responsible for the data charges incurred by using Chong Hing Mobile Banking.
12.	The Lucky Draw procedures are conducted online. If there are any technical or network failures which lead to the suspension, delay or termination of the Lucky Draw procedures, the Bank shall not be responsible in whatsoever manner.
13.	The Bank may change these terms and conditions, and/r amend, suspend or terminate the Promotion from time to time without any notice.
14.	The Promotion is applicable within the Hong Kong Special Administrative Region only, and the ancillary matters including these terms and conditions are governed by the laws of the Hong Kong Special Administrative Region. The Contracts (Rights of Third Parties) Ordinance shall not apply to the Promotion, matters ancillary thereto and these terms and conditions.
15.	In case of any inconsistencies between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Risk Disclosure Statement:

- This promotional material is for reference only and does not constitute any offer or solicitation to subscribe or recommendation.
- 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 from time to time.
- 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 note that the information would only be available for access and download through below 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 you may not be able to access or download it again subsequent to the expiry of the promotion period.