

## General Terms and Conditions

1. The above products, services and promotional offers are subject to relevant terms and conditions. Please contact branch staff of Chong Hing Bank Limited (the "Bank") for details.
2. All rewards cannot be transferred, returned, exchanged for other gifts/coupons or exchanged for cash. The Bank reserves the right to decide to exchange the rewards for other gifts without prior notice.
3. The Bank reserves the sole discretion to suspend, change or terminate the "Cross-boundary financial services of individual customers" programme (The "Promotion") and related rewards at any time, and to amend these terms and conditions from time to time without any notice. The Bank has the final and binding decision on all matters regarding the Promotion and related rewards, including but not limited to the relevant rewards for eligible customers and/or participants.
4. All non-Hong Kong dollar balances and transaction amounts in the Promotion are converted into Hong Kong dollars based on the foreign currency exchange rate announced by the Bank from time to time at its sole discretion.
5. The information in the Promotion and its related terms and conditions are only applicable within the territory of the Government of the Hong Kong Special Administrative Region, and are governed by and interpreted in accordance with the laws of the Government of the Hong Kong Special Administrative Region.
6. Please note that the terms and conditions will 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. 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.
7. Unless otherwise expressly provided, the Promotion is also subject to the "Account Rules" revised by the Bank from time to time, and the Bank reserves the sole discretion. The latest version is available at any Hong Kong branch of the Bank or our website [www.chbank.com](http://www.chbank.com).
8. In case of any inconsistencies between the Chinese and English versions of these terms and conditions, the English version shall prevail.