

**“Tiger Vitality” Wealth Management Lucky Draw Campaign
–Terms and Conditions**

1. Promotion period is from 3 Jan to 11 Mar 2022 (both dates inclusive), the time for customer conduct the investment products’ subscription shall prevail.
2. The offer is only applicable for customers who hold the Bank's valid investment account and investment profile questionnaire (“Eligible Client”). Eligible client who conduct 2 different types of investment products’ subscription during Promotion period with minimum amount of HKD 100,000 for each transaction, will automatically join the lucky draw once. Each investment account number are only entitled the lucky draw chance for once. Even if any two different investment product subscription transactions are made more than once during the promotion period, each investment account number are only entitled the lucky draw for once.
3. Designated investment products include fund, currency linked deposit (CLD) and equity linked investment (ELI). For fund, switching is not included. The fund subscription channel includes branch, online banking/Chong Hing Mobile Banking.
4. The lucky draw will be held before 18 March, 2022, the prize winner will be randomly selected by the computer system. The lucky draw result will be announced on the Bank's website (www.chbank.com) on or before 31 March, 2022. The first prize winner will receive HK\$36,888 free credit card spending limit; 20 thank you prize winner will receive HK\$500 free credit card spending limit.
5. The Prize winners will be notified individually by the Bank via SMS and phone calls, and have to come to branch in person for signing the acknowledgement form to confirm the prize before 29 April, 2022. For the joint-named investment account, please specify one of account holders who entitle the free credit card spending limit. (“Prize”)
6. The Bank will credit the free credit card spending limit ("Prize") to Chong Hing credit card account of the Prize winner on or before 31 May, 2022, and it will be shown on the monthly statement. Without instructions from the clients, the Prize will be credited into the Chong Hing Credit Card account in the following order: Chong Hing UnionPay Dual Currency Diamond Card, Platinum Card or Titanium Card (“Designated Chong Hing Credit Card”) . Before the Prize to be credited to Chong Hing credit card account, the Prize winner must apply Chong Hing credit card and successfully approved by the Bank, and/or with valid Chong Hing credit card account and in good credit to be eligible for the prize, otherwise the Prize will be forfeited or cancelled without prior notice.

7. The free credit card spending limit can only be used for retail spending of the designated Chong Hing Credit Card. It cannot be used as a cash overdraft to pay or offset any financial expenses / credit card balances that have not been paid before the spending credit amount is paid.
8. Awardee who does not hold any valid Chong Hing credit card on 31 May 2022, the bank reserves the right for cancellation of the free credit card spending limit.
("Prize")
9. The personal data collected will only be used for this event. The Bank can use this information to: (1) confirm customer identity and eligibility of event, and (2) notify the Prize winner of the prize collection.
10. The Prize winner, who has terminated the relationship with the Bank when the lucky draw result is announced, will be disqualified from receiving the Prize.
11. The Bank reserves the right to change, suspend or terminate the above offers and change its terms and conditions at any time without prior notice. In case of any dispute, the bank reserves the right of final decision.
12. Employees of the Bank are not eligible to participate in the "Tiger Vitality" Wealth Management Lucky Draw Campaign
13. In case of any discrepancy between the English version and the Chinese version, the English version shall prevail.

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

Risk Disclosure Statement

- This document is for reference only and does not constitute any offer or solicitation to subscribe or redeem.
- Certain investment funds, Currency Linked Deposit and Equity Linked Investments are investment products involving derivatives. 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. 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, 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. Currency Linked Deposit is not equivalent to, nor should it be treated as a substitute for, time deposit. This product is not a protected deposit and is not protected by the Deposit Protection Scheme in Hong Kong. Equity Linked Investments are complex products. You should exercise caution in relation to Equity Linked Investments. 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 promotion material alone. The information of this document 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.
- 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.