

創興稅務貸款推廣條款及細則 (「推廣條款及細則」) :**1. 創興稅務貸款指定現有客戶優先禮遇 (「優先禮遇」) :**

- i. 「優先禮遇」推廣期由 2023 年 12 月 1 日至 2024 年 1 月 19 日(包括首尾兩天)「優先禮遇推廣期」。
- ii. 優先禮遇只適用於創興銀行有限公司(「本行」)的現有私人銀行客戶及現有悅秀理財客戶(「指定現有客戶」)。
- iii. 指定現有客戶(a)必須於優先禮遇推廣期內成功申請本行稅務貸款(「稅務貸款」)並(b)於 2024 年 1 月 31 日前成功全數提取稅務貸款額達 HK\$1,000,000 或以上，方可享以下優先禮遇息率：

還款期	每月平息	實際年利率
12 個月	0.0754%	1.68%

以稅務貸款額 HK\$1,000,000 或以上，每月平息 0.0754%及還款期 12 個月計算，實際年利率 1.68%。實際年利率乃依據《銀行營運守則》[^]所載之有關指引計算，並已約至小數後兩個位。實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費。

個別客戶之實際年利率或有差異，最終獲批之稅務貸款額及/或利率將按客戶的財政狀況及信貸調查結果而釐定，本行保留決定稅務貸款額、利率及最終批核結果之最終權利，無須披露原因。

- iv. 每位指定客戶只可於推廣期內提取貸款一次，惟「優先禮遇」及「指定客戶現金回贈」兩項優惠不能同時享用，只能選其一。

[^] 《銀行營運守則》由香港銀行公會及存款公司公會(即「業內公會」)聯合發布，並得到香港金融管理局認可，有關詳情瀏覽網站: <https://www.hkab.org.hk/tc/industry-guidelines/code-of-bank>。

2. 指定客戶現金回贈 (「指定客戶現金回贈」) :

- i. 指定客戶現金回贈推廣期由 2023 年 12 月 1 日至 2024 年 3 月 31 日(包括首尾兩天)(「指定客戶現金回贈推廣期」)。
- ii. 「指定客戶」(定義見以下 iii) 現金回贈推廣期內成功申請創興稅務貸款，並於 2024 年 4 月 30 日或之前成功全數提取創興稅務貸款達指定金額(見下圖)的本行指定客戶，可享現金回贈誌入其於本行開立的還款賬戶，詳請如下：

稅務貸款金額(HK\$)	現金回贈(HK\$)
800,000 或以上	1,000
500,000 至 799,999	400
100,000 至 499,999	150

- iii. 「指定客戶」指客戶於現金回贈推廣期內成功申請創興稅務貸款並成功設立本行任何兩項指定銀行服務(見以下 iv)。
- iv. 「指定銀行服務」包括本行之(1)流動理財服務、(2)投資賬戶、(3)出糧賬戶服務、(4)私人銀行服務、(5)悅秀理財服務或(6)信用卡。
3. 客戶經本行數碼渠道成功申請創興稅務貸款可額外獲 HK\$100 現金回贈(「額外現金回贈」)：
- i. 額外現金回贈推廣期由 2023 年 12 月 1 日至 2024 年 3 月 31 日(包括首尾兩天)(「額外現金回贈推廣期」)。
- ii. 客戶於額外現金回贈推廣期內(a)透過本行網站、創興流動理財或網上銀行服務成功申請創興稅務貸款並(b)於 2024 年 4 月 30 日或之前成功全數提取創興稅務貸款達 HK\$100,000 或以上，可享額外 HK\$100 現金回贈。
4. 指定客戶現金回贈或額外現金回贈(「現金回贈」指其中任何一項)之獲發金額誌入日期將以客戶全數提取其創興稅務貸款額的日期為基準，獲發的有關現金回贈誌入安排日期如下：
- | 創興稅務貸款全數提取日期 | 誌入現金回贈日期(如獲發) |
|--------------------|--------------------|
| 2023 年 12 月 1 日或之前 | 2024 年 3 月 31 日或之前 |
| 2024 年 4 月 30 日或之前 | 2024 年 7 月 31 日或之前 |
5. 如獲發現金回贈，該金額將誌入有關客戶於本行開立的指定還款賬戶內。
6. 「指定還款賬戶」是指客戶用作其創興稅務貸款還款的指定創興個人往來賬戶或個人儲蓄賬戶。
7. 有關被誌入的現金回贈金額將顯示於客戶的指定創興個人賬戶之月結單。
8. 符合獲享現金回贈獎賞之客戶(「合資格客戶」)將不獲事前通知。
9. 當本行誌入現金回贈前或當日，合資格客戶的稅務貸款賬戶狀況必須維持正常、有效及從未出現未能依期償還任何貸款或因任何理由被取消/終止。如在本行誌入現金回贈前合資格客戶違反任何稅務貸款條款或細則，其現金回贈獎賞將被自動沒收或取消而無須通知。於本現金回贈推廣內，每位合資格客戶獲發指定客戶現金回贈及額外現金回贈獎賞各不可多於一次。
10. 獲發的現金回贈不可退回或轉讓，及不能兌換現金或轉換其他禮品。
11. 當本行誌入現金回贈金額前或當日，每位合資格客戶(a)須持有指定創興還款賬戶及(b)合資格客戶的指定還款賬戶狀況必須正常；及(c)合資格客戶沒有違反賬戶任何條款。

12. 如合資格客戶於指定客戶現金回贈推廣期或額外現金回贈推廣期內未持有任何指定創興還款賬戶，須立即向本行申請指定個人往來賬戶或個人儲蓄賬戶。有關指定創興還款賬戶申請必須於本行誌入有關獲發的現金回贈日期或之前被成功開立，方可享現金回贈，否則現金回贈將立即被自動取消或論作放棄而不另作通知。
13. 本行的《創興稅務貸款一般條款》、《私人分期貸款條款及規章》及《分期貸款產品資料概要 - 創興稅務貸款》同時適用於及構成本推廣條款及細則之部份。如上述條款及細則有任何條文相互抵觸或不符者，其管轄優次順序為：《創興稅務貸款一般條款》、《私人分期貸款條款及規章》、《分期貸款產品資料概要 - 創興稅務貸款》及本推廣條款及細則。索取上述條款及細則或如有任何查詢，請致電創興貸款申請熱線 3768 6899 或親臨本行任何本地分行或瀏覽本行網站 www.chbank.com 以細閱所述的條款、細則及詳情。
14. 本行保留其獨自酌情權利隨時更改、暫停或終止本推廣優惠及更改本推廣條款及細則，而無須另行通知。如有任何爭議，本行保留最終決定權並對客戶具約束力。
15. 本推廣條款及細則的中文譯本僅供參考，如本推廣條款及細則的中、英文版本有任何歧異，概以英文版本為準。
16. 本行具唯一酌情權作最終決定合資格客戶是否符合獲取現金回贈及任何本行推廣優惠的資格。除本行的明顯錯誤或欺詐外，本行的決定將具終局性並對有關合資格客戶及參與本推廣的人士具約束力。
17. 本行之推廣優惠僅適用於香港特別行政區（「香港」）。
18. 本推廣條款及細則受香港法律管轄，並按香港法律詮釋。申請人及參與銀行促銷活動人士於此不可撤銷地服從香港法院之專屬司法管轄權。
19. 受制於及不影響本行在其他條款明文所訂權利的前提下，《合約(第三者權利)條例》（香港法例）不適用任何推廣。為免疑問，上述推廣條款及細則可被撤銷、更改或補充，而在所有情況下無須徵求第三者的同意或給予第三者任何通知。

借定唔借？還得到先好借！

(發出日期：2023年12月1日)

風險披露聲明

- 本宣傳品之內容僅供參考，並不構成任何投資方式之招攬、邀請及建議。
- 投資涉及風險。投資產品價格可升可跌，甚至變得毫無價值。客戶不應只單憑本宣傳品而作出投資決定，而應詳細閱讀有關投資產品之銷售文件及風險披露聲明。

Terms and Conditions for Chong Hing Tax Loan Promotion ("Promotional Terms and Conditions"):**1. Chong Hing Tax Loan Early Bird Special Benefit for Designated Existing Customers ("Early Bird Promotion"):**

- i. The Early Bird Promotion period is from 1 December 2023 until 19 January 2024 (both dates inclusive) ("Early Bird Promotion Period").
- ii. The Early Bird Promotion is only applicable to the existing Private Banking customers and existing Exceed Banking customers of Chong Hing Bank Limited (the "Bank") ("Designated Existing Customers").
- iii. Designated Existing Customers must successfully (a) apply for Chong Hing Tax Loan ("Loan") during the Early Bird Promotion Period and (b) draw down in full the Loan amount of HK\$1,000,000 or above before 31 January 2024 in order to enjoy the following Early Bird Promotion interest rate:

Loan Tenor	Monthly Flat Rate	Annualised Percentage Rate (APR)
12 months	0.0754 %	1.68 %

For a Loan amount of HK\$1,000,000 or above, the Annualised Percentage Rate (APR) of 1.68% is calculated based on a monthly flat rate of 0.0754% and a 12-month repayment period. The APR is calculated according to the method set out in the relevant guidelines referred to in the "Code of Banking Practice"[^], and is rounded up or down to the nearest two decimal places. The APR is a reference rate which includes the basic interest rate and other fees and charges of a bank product expressed as an annualised rate.

The APR may differ for respective individual customers. The final Loan amount and/or interest rate approved by the Bank will be subject to the financial status and credit check results of the customers. The Bank reserves the right of final decision on the Loan amount, interest rate and approval result without disclosing the reason.

- iv. Designated Customer is allowed to draw down the Loan once during the Promotion Period, however, "Early Bird Promotion" and "Designated Customer Cash Rebate" cannot be enjoyed at the same time and a Designated Customer can only choose one of the two offers.
- [^] The "Code of Banking Practice" is issued jointly by the Hong Kong Association of Banks (HKAB) and the DTC Association (DTCA), i.e., the industry Associations, and endorsed by the Hong Kong Monetary Authority (HKMA) which details please visit: <https://www.hkab.org.hk/en/industry-guidelines/code-of-bank>.

2. Cash Rebate for Designated Customers ("Designated Customer Cash Rebate") :

- i. The promotion period for Designated Customer Cash Rebate is from 1 December 2023 until 31 March 2024 (both dates inclusive) ("Designated Customer Cash Rebate Promotion Period").
- ii. The Bank's "Designated Customers" (as defined under iii below) who have successfully applied for

Chong Hing Tax Loan during the Designated Customer Cash Rebate Promotion Period and draw the Loan with the Bank for its designated Loan Amount (see table below) on or before 30 April 2024 may be entitled to the Cash Rebate which will be credited to his/ her designated Chong Hing repayment account, details are as follows:

Loan Amount (HK\$)	Cash Rebate (HK\$)
800,000 or above	1,000
500,000 to 799,999	400
100,000 to 499,999	150

- iii. “Designated Customers” refer to the Bank’s existing customers of or successfully set up any 2 of the Selected Banking Services (see iv below) during the Designated Customer Cash Rebate Promotion Period.
 - iv. “Selected Banking Services” include the Bank’s (1) Mobile Banking Services, (2) Investment Account, (3) Payroll Autopay Account Services, (4) Private Banking Services , (5) Exceed Banking Services, or (6) Credit Card
- 3. Customers who have successfully applied for Chong Hing Tax Loan via the Bank’s digital channels may be entitled to an additional Cash Rebate of HK\$100 (“Additional Cash Rebate”):**
- i. The Additional Cash Rebate promotion period is from 1 December 2023 until 31 March 2024 (both dates inclusive) (“Additional Cash Rebate Promotion Period”).
 - ii. This Additional Cash Rebate promotion is only open to the customers who have successfully (a) applied for Chong Hing Tax Loan via the Bank’s website, Chong Hing Mobile Banking or Internet Banking Services during the Additional Cash Rebate Promotion Period and (b) drawn the Loan in an amount of HK\$100,000 or above in full on or before 30 April 2024.
4. The date of crediting the amounts granted for Designated Customer Cash Rebate or Additional Cash Rebate (“cash rebate” refers to either of them) is determined by the drawdown date of Chong Hing Tax Loan. The relevant cash rebate if granted will be awarded on the date as follows:
- | Drawdown Date of Chong Hing Tax Loan | Date of Credit of Cash Rebate (if granted) |
|--------------------------------------|--|
| On or before 31 December 2023 | On or before 31 March 2024 |
| On or before 30 April 2024 | On or before 31 July 2024 |
5. The cash rebate if awarded will be credited to the Designated Chong Hing repayment account account of the customer concerned.
 6. “Designated Chong Hing repayment account” refers to the Chong Hing personal current account or Chong Hing personal saving account designated by the customer concerned for repayment of Chong Hing Tax Loan.
 7. The relevant cash rebate amount credited will be shown on the monthly statement of the customer's

Designated Chong Hing repayment account.

8. No prior notice will be provided to the customers who are eligible for the cash rebate granted (“Eligible Customers”).
9. Prior to or upon credit of the cash rebate by the Bank, the status of his/her Tax Loan account held with the Bank by the Eligible Customer must be normal, valid and in good standing without any overdue/ bad record and has not been cancelled/terminated for any reason. If the Eligible Customer has breached any terms or conditions of the Tax Loan before the cash rebate is credited by the Bank, his/ her cash rebate will be forfeited or cancelled automatically forthwith without notice. In this Cash Rebate promotion, no Eligible Customer is entitled to receive the Designated Customer Cash Rebate and Additional Cash Rebate respectively for more than once each.
10. The cash rebate granted is neither refundable nor transferrable, and cannot be converted to cash or exchanged for other gift.
11. Each Eligible Customer (a) must hold a Designated Chong Hing repayment account upon or before the granted cash rebate amount is credited by the Bank, and (b) the Eligible Customer’s Designated Chong Hing repayment account status must be normal, valid, in good standing, and has not been cancelled/terminated for any reason; and (c) the Eligible Customer has not breached any provision of the account agreement.
12. If the Eligible Customer does not hold any Designated Chong Hing repayment account in the Designated Customer Cash Rebate Promotion Period or Additional Cash Rebate Promotion Period, the Eligible Customer shall immediately apply to the Bank for a Designated Chong Hing repayment account. The relevant Designated Chong Hing repayment account must be opened successfully on or before the date on which the relevant cash rebate amount granted is to be credited by the Bank, failing which the cash rebate will be cancelled automatically or deemed as forfeited forthwith without any notice.
13. The Bank’s “General Terms for Chong Hing Tax Loan”, the “Terms and Conditions for Personal Installment Loan” and the “Key Facts Statement for Instalment Loan – Chong Hing Tax Loan” are applicable to and form part of these Promotional Terms and Conditions, whereas in the event of any conflict or inconsistency among them, the priority of their precedence shall be in the descending order of: the “General Terms for Chong Hing Tax Loan”, the “Terms and Conditions for Personal Installment Loan”, the “Key Facts Statement for Instalment Loan – Chong Hing Tax Loan” and these Promotional Terms and Conditions. To obtain copies of the said terms and conditions or for any enquiries, please call Chong Hing Loan Application Hotline at 3768 6899, or visit any local branch of the Bank, or its website at www.chbank.com for such terms, conditions and details.
14. The Bank reserves the right at its sole discretion to amend, suspend or terminate any of its promotions and revise these Promotional Terms and Conditions any time without any notice. In case of any dispute, the Bank reserves the right to make the final decision which shall be binding on the customers and persons concerned.

15. The Chinese translation of these Promotional Terms and Conditions is provided for reference only. In case of any inconsistencies between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.
16. The Bank shall have the sole discretion to make the final decision on the Eligible Customer's entitlement to the cash rebate and any benefit under the Bank's promotions, and its decision shall be conclusive and binding on the Eligible Customer concerned and participants of the promotions save for manifest error or fraud by the Bank.
17. The Bank's promotions shall be only applicable in the Hong Kong Special Administrative Region ("Hong Kong").
18. These Promotional Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. The customers and participants of the Bank's promotions are subject to the exclusive jurisdiction of the courts of Hong Kong.
19. Subject and without prejudice to the rights of the Bank as expressly provided under other provisions, application of the Contracts (Rights of Third Parties) Ordinance (Laws of Hong Kong) shall be excluded for all promotions. For the avoidance of doubt, these Promotional Terms and Conditions may be rescinded, varied or supplemented without consent by, or notice to, any third party in all circumstances.

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

(Issue date: 1 December 2023)

Risk Disclosure Statement

- This promotional material is for reference only and does not constitute any offer or solicitation to subscribe or redeem any investment products.
- Investment involves risks. Prices of investment products may go up as well as down and may even become valueless. Customers should not only base on this promotional material alone to make any investment decision, but should read in detail the relevant product documents and the related risk disclosure statements.