

5 July 2016

Dear Shareholder,

Election of Language and Means of Receipt of Corporate Communications

Pursuant to the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the “**Stock Exchange**”) and/or the articles of association of Chong Hing Bank Limited (the “**Bank**”), the Bank will make available the following options for you to elect for receipt of Corporate Communications of the Bank (the “**Corporate Communications**”), which means any documents issued or to be issued by the Bank for the information or action of holders of any of its securities, including but not limited to (a) the directors’ report, its annual accounts together with a copy of the auditors’ report and, where applicable, its summary financial report; (b) the interim report and, where applicable, its summary interim report; (c) a notice of meeting; (d) a listing document; (e) a circular; and (f) a proxy form, in the following manners:

- (1) to read Corporate Communications published on the Bank’s website at www.chbank.com (the “**Website Version**”) in place of receiving printed copies, and receive the Bank’s printed notification of the publication of Corporate Communications on its website; or
- (2) to receive the printed English version of all Corporate Communications only; or
- (3) to receive the printed Chinese version of all Corporate Communications only; or
- (4) to receive both the printed English and Chinese versions of all Corporate Communications.

For the purposes of environmental protection and cost saving, the Bank recommends you to select the Website Version. To make your election, please mark “**X**” in the appropriate box on the enclosed reply form (the “**Reply Form**”) and sign and return it by post using the mailing label at the bottom of the Reply Form (a stamp is not needed if posted in Hong Kong) or by hand delivery to the Bank c/o the Bank’s Share Registrar, Computershare Hong Kong Investor Services Limited at 17M Floor, Hopewell Centre, 183 Queen’s Road East, Wanchai, Hong Kong.

If the Bank does not receive the duly completed Reply Form or receive a response indicating any objection from you by 2 August 2016, you will be deemed to have consented to Website Version only. A notification of the publication of Corporate Communications will be sent to you by post when the relevant Corporate Communications are published on the Bank’s website.

If you choose to receive Corporate Communications in printed form, the Bank will send the selected language(s) of the Corporate Communications to you unless and until you notify the Bank’s Share Registrar in writing or send a notice via email at chbank.ecom@computershare.com.hk that you wish to receive Corporate Communications in the other (or both) language(s) or by electronic means through the Bank’s website (i.e. the Website Version). You have the right at any time by reasonable notice in writing to the Bank c/o the Bank’s Share Registrar or using the email at the email address as indicated above specifying your name, address and request, to change the choice of language or means of receipt of Corporate Communications. Even if you have chosen (or are deemed to have consented) to receive all Corporate Communications using electronic means but for any reason have difficulty in receiving or gaining access to any Corporate Communications, the Bank will promptly upon your request send the Corporate Communications to you in printed form free of charge.

Please note that (a) printed copies of the English and Chinese versions of all Corporate Communications will be available from the Bank or the Bank’s Share Registrar on request; and (b) the same will also be available on the Bank’s website at www.chbank.com and the website of the Stock Exchange at www.hkex.com.hk.

Should you have any queries in relation to this letter, please call the Bank’s telephone hotline at (852) 2862 8688 during business hours from 9:00 a.m. to 6:00 p.m. from Monday to Friday, excluding public holidays.

Yours faithfully,
By Order of the Board
Chong Hing Bank Limited
Lai Wing Nga
Company Secretary