

Telephone Banking Services

Chong Hing Bank (the Bank) provides 24-hour telephone banking services (via fixed line, mobile, touch-tone telephone or otherwise) free of charge for you to access and / or manage your accounts at the Bank.

Scope of Services

Just call (852) **3768 6688** to enjoy our comprehensive services as follows:

- Account Services
 - Account Balance Enquiry
 - Transaction History Enquiry
 - Funds Transfer (applicable for registered account(s) only)
 - Cheque Book / Statement Request
 - Fixed Deposit Services
(Deposit placement, withdrawal and change maturity instruction are available from 9:00 am to 7:30 pm on Monday to Friday, and from 9:00 am to 4:00 pm on Saturday. Such services are not available on Sunday and public holidays)
 - Bill Payment Service
- Interest Rates & Foreign Currency Exchange Rates Enquiry
- Credit Card Services
- Password Change for Telephone Banking Services

Daily Transaction Limit (for each account)

Transaction Type	Transaction Limit (for each account)
Funds Transfer to Registered Account(s) at Chong Hing Bank	HK\$50,000,000
Bill Payment	HK\$99,999

Remarks:

1. Aggregated daily limit for funds transfer to personal account(s) at the Bank (registered account(s) only) is HK\$50,000,000 (for each account).
2. The maximum daily limit for bill payment is HK\$99,999 per account. The limit is shared by ATM and telephone banking bill payment services.

Password for Telephone Banking Services

The Bank provides a pre-set 6-digit password to customers upon completed registration. To ensure account security, customers must change the pre-set password provided by the Bank before giving any telephone transaction instructions. You may change your password to a new 6-digit password via the telephone banking services.

The telephone banking services will be suspended if you input the wrong password for five times. You must visit any of our branches for password reissuance. The new password will be sent to your registered correspondence address. You may call our 24-hours services hotline at (852) 3768 6800 to request immediate service suspension.

Telephone Banking Services

Security Tips

- Do not allow anyone to use your telephone banking password
- Do not write down or store your password on any device used to login the telephone banking services or on anything usually kept with or near it
- Do not choose easily accessible personal information as password
- If you lost your password, please report password lost or stolen via the Bank's services hotline (852) 3768 6800 for temporary service suspension immediately
- Please refer to the security advice provided by the Bank from time to time via the Bank's website

Fees and Charges

Manage your finances at ease via Chong Hing telephone banking services. Act now to apply at any of our branches free of charge.

Transaction / Payment

Fixed deposit advice will be sent to your correspondence address for any successful fixed deposit placement via telephone banking.

Please ensure that there are sufficient funds in the related accounts before making transactions or payment via telephone banking. If there are insufficient funds or pre-arranged credit available in the related accounts, the Bank has the absolute discretion to refuse any transaction or payment.

If the telephone banking services number and the password are correct at any relevant service time, the Bank is entitled to deem that the telephone banking services number and password emanate from you or from persons authorised by you to give such instruction. Normally, such instructions once given pursuant to the procedures determined by the Bank are irrevocable and conclusively binding on you irrespective of whether or not such instruction are given by you personally or by any other person on your behalf whether authorised or unauthorised. Hence, you have to take all practicable steps to safe keep the password and make any transaction carefully in this regard.

Telephone Banking Services are subject to the "Terms And Conditions For Telephone Banking Services" and the "Account Rules". The "Account Rules" could be found at the following link:

http://www.chbank.com/en/pdf/tools/account_rules_eng.pdf

For further information, please call our Customer Services Hotline at (852) 3768 6888 during office hours from 9:00 am - 6:00 pm on Monday to Friday, and from 9:00 am - 1:00 pm on Saturday, Sunday and public holidays are excluded.

In case of any inconsistencies between the English and the Chinese versions, the English version shall prevail.