

## **Up to HK\$3,888 Cash Rewards for Subscribing Designated Investment Products**

From 8 January 2024 to 28 March 2024, customers who have subscribed Equity Linked Investment or Equity Linked Notes\* with designated accumulated amounts, can enjoy cash rewards of up to HK\$3,888.

\*Equity Linked Notes are only available to Professional Investor Customers of the Bank's Private Banking.

Terms and Conditions of Up to HK\$3,888 Cash Rewards for Subscribing Designated Investment Products Offer:

1. The promotion period is from 8 January 2024 to 28 March 2024 (both dates inclusive) ( "Promotion Period").
2. The offer is only applicable to personal banking customers of Chong Hing Bank Limited (the "Bank")("Eligible Customers") .
3. During the Promotion Period, Eligible Customers who have successfully subscribed Equity Linked Investment (ELI)/Equity Linked Notes (ELN)("Eligible Investment Products") through any branch of the Bank in Hong Kong/Private Banking Department (including investment conducted by phone), can enjoy a cash reward of HK\$300 for the first HK\$300,000 accumulated subscription amount, and a cash reward of HK\$100 for each HK\$100,000 of accumulated subscription amounts of the Eligible Investment Products afterwards. The maximum amount of cash rewards of the Eligible Investment Products is HK\$3,888 (for each Eligible Investment Product).
4. The transactions of Eligible Investment Products conducted by Eligible Customers during the Promotion Period (based on transaction date and successful subscribed transactions) will be entitled to the above mentioned offer respectively. Example: An Eligible Customer conducts a HK\$4,000,000 (or equivalent) ELN transaction on 8 January 2024, and conducts a HK\$300,000 (or equivalent) ELI transaction on 9 January 2024. The Eligible Customer should then be eligible to HK\$3,888 from the ELN transaction, and HK\$300 from ELI transaction.
5. Each Eligible Customer is entitled to enjoy the offer of each of the Eligible Investment Products once only during the Promotion Period.
6. For non-HKD denominated investment transactions, the relevant transaction amounts will be converted into HKD based on the prevailing exchange rate on such transaction date (quoted by the Bank) for calculation of the entitlement.

The Bank reserves the right to amend the calculation method of transaction amounts at its sole discretion.

7. The Cash Rewards will be credited to the HKD settlement account of the investment account held by the Eligible Customers on or before 28 June 2024 by the Bank. If customer holds more than one settlement account, the settlement account to be entitled for the Cash Rewards will be decided by the Bank.
8. Eligible Customers have to maintain a valid HKD settlement account of the investment account at the time when the Cash Rewards are credited, otherwise, the relevant Cash Rewards will be forfeited.
9. The Bank reserves the right to change, suspend or terminate the above offer and change its terms and conditions at any time without any notice. In case of any disputes, the decision of the Bank shall be final.
10. The promotion is not applicable to the Bank's staff.
11. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
12. In case of any inconsistencies between the English and Chinese versions of these terms and conditions, the English version shall prevail.

#### Risk Disclosure Statement

- This promotional material is for reference only. It does not constitute any offer, solicitation or recommendation to the purchase or sale of any investment products or provision of investment services. 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.
- Equity Linked Investments (ELIs) and Equity Linked Notes (ELNs) are not equivalent to time deposits and are not principal protected. They are unlisted structured investment products embedded with derivatives. ELIs and ELNs are not listed on any stock exchange and are not covered by the Deposit Protection Scheme or Investor Compensation Fund in Hong Kong. ELIs and ELNs are not secured on any of issuer's assets or any collateral. ELIs and ELNs constitute general, unsecured and unsubordinated contractual obligations of issuer and of no other person. When you buy the ELIs or ELNs, you will be relying on the issuer's creditworthiness. If the issuer becomes insolvent or default on the issuer's obligation under the ELIs or ELNs, in the worst case scenario, you could lose all of your investment. Buying ELIs or ELNs is not the same as buying the linked/reference stocks. You have no rights in the linked/reference stocks during

the investment period (except where the linked/reference stocks as of the valuation date/expiry date is determined to be deliverable to you on the settlement date, you will be entitled to the rights in such linked/reference stocks as from the valuation date/expiry date). ELIs and ELNs are designed to be held until expiry. Issuers will only provide limited market making arrangement for their ELIs or ELNs. If you sell your investment in ELIs or ELNs before expiry, you may receive an amount which may be substantially less than your original investment amount. Some ELIs or ELNs may contain an autocall feature/condition. If the autocall feature is triggered/autocall condition is satisfied, the ELIs or ELNs will be terminated before the expiry date. You will bear re-investment risk that the prevailing market conditions may have changed and may hinder you from making any further investment under similar terms. Regarding the product details and risk disclosure of relevant ELIs or ELNs, please refer to relevant offering documents. You should not invest in the ELIs or ELNs based on this promotional material alone. Investors should consider their own investment objective, financial position, risk tolerance level and other relevant circumstances, and read the relevant offering documents and risk disclosure statement before making any investment decision. If you have any questions, you should obtain independent professional advice before making any investment decision. Please note that the risk factors mentioned above are not, and do not purport to be, exhaustive.

- ELIs and ELNs are complex products. You should exercise caution in relation to the ELIs and ELNs.
- The fluctuation in the exchange rate of foreign currencies may result in gains or losses in the case where the customer converts foreign currencies to HK dollars or HK dollars to foreign currencies. If the investment is denominated in a foreign currency or invest in assets denominated in a currency other than the base currency, you may face an exchange rate risk or exchange controls or any other restrictions which the return or amount you receive after redemption may be reduced. You should therefore carefully consider whether such item is suitable in light of your financial position and investment objective. RMB is not freely convertible and currency exchange of RMB through banks in Hong Kong is subject to the rules, regulations and guidelines from the relevant regulatory authorities or relevant entities in China and/or Hong Kong from time to time.
- This promotional material 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.