

## Chong Hing Bank Faster Payment System (FPS) Lucky Draw - Terms and Conditions

1. The Faster Payment System (FPS) Lucky Draw Promotion Programme ("Promotion") of Chong Hing Bank Limited (the "Bank") is from 1 February 2024 to 29 February 2024 (both dates inclusive) ("Promotion Period").
2. The Promotion is only applicable to all personal customers of Chong Hing Mobile Banking and Internet Banking ("Eligible Customers", including joint accounts).
3. During the Promotion Period, customers are entitled to have a chance to join a lucky draw ("Eligible Lucky Draw Chance") once when they have successfully completed a transaction of debit transfer ("Eligible Transaction") via FPS at Chong Hing Mobile Banking or Internet Banking each time.
4. After the Promotion Period, the Bank will conduct the lucky draw from all Eligible Lucky Draw Chances by computer system on 15 March 2024. The prize notification will be sent via SMS to the winners concerned on or before 28 March 2024, and the prize will be shown on the winners' Chong Hing Mobile Banking account (Logon → click "Promotions/Offer" → click "My Prize"). Customers are required to update their mobile phone numbers registered with the Bank in a timely manner if there is any change. If winners fail to receive the prize granted because their mobile phone numbers are not up-to-date or due to other reasons associated with the telecommunications carrier/service providers/incompatibility of Customers' electronic devices/other system issues, the Bank shall not be responsible in whatsoever manner.
5. During the Promotion Period, each Eligible Customer can become a winner once and win one prize only.
6. The Bank's records of all transaction details including the date, time and transaction amount for the Promotion shall be deemed as correct and binding on the customers save for manifest error or fraud on the part of the Bank. The Bank reserves the right of final decision in case of any dispute under the Promotion (including without limitation the Eligible Transaction, proper completion of the lucky draw procedures, and the interpretation of these terms and conditions) and such decision shall be final and conclusive.
7. Lucky draw prizes ("Prizes") include:  
Häagen-Dazs™ e-voucher -- (value at HK\$50 each) (50 winners)

The above Prizes cannot be transferred, returned, changed to other gifts/gift vouchers, or converted into

- cash. The Bank may replace the Prizes with other rewards without prior notice.
8. The Bank is not the supplier of the Prizes. The Bank does not make any representation/statement/warranty for the Prizes (including the services ancillary thereto) and will not accept any liability in relation to the Prizes. Any enquiries in relation to the Prizes from the winners shall be made to the relevant suppliers directly.
  9. Transaction which is fraudulent, false, unauthorised, cancelled or rejected will not be treated as an Eligible Transaction for the lucky draw. Participation in the Promotion is subject to there being no abuse/non-compliance by the Eligible Customers, otherwise the Prize may be cancelled or not awarded to the winners by the Bank.
  10. Customers are responsible for the data charges incurred by using Chong Hing Mobile Banking.
  11. The Bank reserves the right to suspend, amend or terminate the Promotion and these terms and conditions from time to time without further notice.
  12. The Promotion is applicable within the Hong Kong Special Administrative Region only, and the ancillary matters including these terms and conditions are governed by the laws of the Hong Kong Special Administrative Region. The Contracts (Rights of Third Parties) Ordinance shall not apply to the Promotion, matters ancillary thereto and these terms and conditions.
  13. In case of any inconsistencies between the Chinese and English versions of these terms and conditions, the English version shall prevail.