

Chong Hing Bank Mobile Foreign Currency Exchange Lucky Draw - Terms and Conditions

1. The Mobile Foreign Currency Exchange Lucky Draw Promotion Programme ("Promotion") of Chong Hing Bank Limited (the "Bank") is available from 30 October 2023 to 31 December 2023 (both dates inclusive) ("Promotion Period")
2. The Promotion is only available to personal customers of Chong Hing Mobile Banking ("Customers").
3. Within the Promotion Period, Customers are entitled to join the lucky draw ("Lucky Draw") once when they have successfully completed a single eligible transaction ("Eligible Transaction" , defined under clause 4 below) via Chong Hing Mobile Banking App. Each Eligible Customer is entitled to join the Lucky Draw (a) for not more than 2 times in the same calendar month; and (b) for not more than 6 times in total during the whole Promotion Period in all circumstances.
4. "Eligible Transaction" refers to successful foreign currency exchange of specific currency and amount per transaction conducted via Chong Hing Mobile Banking through the Customer' s HKD/Multi-currency/RMB account with the Bank during the Promotion Period.

Specific Currency and Amount :

HKD	20,000 or above
CNY	19,000 or above
USD	2,500 or above
EUR	2,400 or above
CAD	3,500 or above
AUD	4,000 or above
NZD	4,300 or above
CHF	2,300 or above
GBP	2,100 or above
JPY	380,000 or above

5. The transaction date, time, exchange rate, exchange amount and other particulars of eligible foreign currency exchange transactions as well as the total foreign currency exchange transaction amount and count are subject to the Bank' s records, which shall be deemed as conclusive in case of dispute. The Bank reserves the right to amend any calculation method of transaction amount at its sole discretion without prior notice to the customers. The Bank reserves the rights for final decision in case of any dispute under the Promotion (including without limitation for the Eligible Transaction, proper

completion of the Lucky Draw procedure, the interpretation of these Terms and Conditions) and such decision shall be final and conclusive.

6. Lucky Draw Procedures:

During the Promotion Period, Customers shall complete an Eligible Transaction via Chong Hing Mobile Banking App;

After completing the Eligible Transaction, click the "Enter the lucky draw" button immediately on the transaction completion page;

Complete the Lucky Draw according to the steps shown on screen;

The result and prize awarded will be shown instantly on screen;

Customers who are awarded electronic vouchers shall show the QR code to the relevant merchants within the designated period for prize redemption. Customers who are awarded physical prizes will be notified by the Bank via SMS regarding the redemption arrangement.

7. Customers must complete the Lucky Draw immediately after completing the Eligible Transactions, otherwise such Lucky Draw chances will be cancelled or deemed as waived automatically and cannot be retrieved in all circumstances.

8. Lucky Draw Prizes ("Prizes") include:

Grand Prize: Mandarin Oriental Gift Card (1 winner) (Value at HK\$1,000)

2nd Prize: IKEA Gift Cards (2 winners) (Value at HK\$700 each)

3rd Prize: Deliveroo electronic vouchers (40 winners) (Value at HK\$100 each)

4th Prize: HKTVMall electronic vouchers (65 winners) (Value at HK\$50 each)

759 Store electronic vouchers (9 winners) (Value at HK\$50 each)

The above Prizes cannot be transferred, returned, changed to other gifts/gift vouchers, or converted into cash. The Bank may replace the above Prizes with other rewards without prior notice.

9. Eligible Customer' s current account or savings account, and multi-currency account with the Bank shall hold valid throughout the Promotion Period.

10. Eligible Customer shall have to remain as a customer of the Bank's e-Banking throughout the Promotion Period.

11. 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 enquiry shall be made to the supplier of the Prize directly.

12. Transactions which are fraudulent, false, unauthorised, cancelled or rejected will not be treated as Eligible Transactions qualified for the Lucky Draw. Participation in the Promotion is subject to there being no abuse/non-compliance by the Eligible Customers, failing which the Bank is entitled to cancel any award of Prize and not to offer the Prize to the winners concerned.

13. Customers are responsible for the data charges incurred by using Chong Hing Mobile Banking App.

14. The Lucky Draw procedures are conducted virtually online. If there are any technical or network failures which lead to the suspension, delay or termination of the Lucky Draw procedure, the Bank shall not be responsible in whatsoever manner.

15. The Bank reserves the right to suspend, amend or terminate the Promotion and the relevant terms and conditions without any notice.

16. The Promotion is applicable within Hong Kong SAR only, and the ancillary matters including these terms and conditions are governed by the laws of Hong Kong SAR. The Contracts (Rights of Third Parties) Ordinance shall not apply to the Promotion, matters ancillary thereto and these terms and conditions.

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

18. For detailed information and terms and conditions of the Promotion, please refer to the Bank' s website www.chbank.com/luckydrawfx or contact our staff.

19. Please refer to the link (below) for the terms and conditions of the above promotion. Please note that the information would only be available for access and download through below channel during the Promotion Period, and no paper-based format could be provided by the Bank. Where needed, please save the relevant information for future reference, otherwise customer may not be able to access or download it again subsequent to the expiry of the Promotion Period.

Risk Disclosure Statement:

This promotional material is for reference only and does not constitute any offer or solicitation to subscribe or redeem.

Foreign currency exchange involves risks and are subject to exchange rate fluctuation which may provide opportunities and risks. The fluctuation in the exchange rate of foreign currencies may result in gains or losses in the case where the customer converts foreign currency to HK dollars or other foreign currencies. You should therefore carefully consider whether such trading is suitable in light of

your own financial position and investment objectives. RMB is not freely convertible and conversion of RMB through banks in Hong Kong is subject to the rules, regulations and guidelines from the relevant regulatory authorities or entities 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 in Hong Kong.