

**創興稅務貸款推廣條款及細則 (「推廣條款及細則」) :**

**1. 創興稅務貸款特選客戶優先禮遇 (「優先禮遇」) :**

- i. 推廣期由 2020 年 12 月 7 日至 2020 年 12 月 31 日(包括首尾兩天)「優先禮遇推廣期」。
- ii. 特選客戶包括以下人士：本行現時樓宇按揭貸款客戶、本行現時私人貸款客戶、本行現時自動轉賬支薪客戶、本行客戶經理之客戶、本行特選企業客戶之員工、專業人士、公務員、指定政府機構/公營機構職員、全職教師、專上學院/大學教職員。當中專業人士包括特許/執業會計師、特許建築師、特許工程師、律師、醫生、特許測量師。本行保留對專業人士定義的最終詮釋權及可全權決定並無須事先通知更改客戶類別之定義。上述客戶須於申請時提供有關職業證明，方可獲享相關優惠利率。
- iii. 特選客戶必須於優先禮遇推廣期內成功提取創興銀行有限公司(「本行」)稅務貸款(「稅務貸款」)額達 HK\$800,000 或以上，方可享以下優先禮遇息率：

還款期	每月平息	實際年利率
12 個月	0.0754%	1.68%
18 個月	0.0867%	1.98%
24 個月	0.0900%	2.08%

以貸款額 HK\$800,000 或以上，每月平息 0.0754%及還款期 12 個月計算，實際年利率 1.68%。各實際年利率乃依據《銀行營運守則》所載之有關指引計算，並已約至小數後兩個位。實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費。

個別客戶之實際年利率或有差異，最終獲批之貸款額及/或利率將按客戶的財政狀況及信貸調查結果而釐定，本行保留決定貸款額、利率及最終批核結果之最終權利。

**2. 指定客戶創興信用卡現金回贈 (「現金回贈」) (「指定客戶現金回贈」) :**

- i. 推廣期由 2020 年 12 月 7 日至 2021 年 3 月 31 日(包括首尾兩天)(「指定客戶現金回贈推廣期」)。
- ii. 於指定客戶現金回贈推廣期內成功申請並於 2021 年 4 月 30 日或之前成功提取創興稅務貸款達指定金額的本行指定客戶，可享現金回贈誌入其指定創興信用卡(只適用於主卡客戶)，詳請如下：

貸款金額(港元)	現金回贈(港元)
800,000 或以上	1,180
500,000 至 799,999	680
100,000 至 499,999	180

- iii. 指定客戶指本行現有使用或於指定客戶現金回贈推廣期內申請貸款並同時使用本行指定任何兩項銀行服務之客戶（「指定銀行服務」）。
- iv. 指定銀行服務包括(1)流動理財服務、(2)投資賬戶、(3)出糧戶口服務及(4)私人銀行服務。

3. 經電子渠道成功申請創興稅務貸款可額外獲高達 HK\$200 信用卡現金回贈（「額外現金回贈」）

- i. 推廣期由 2020 年 12 月 7 日至 2021 年 3 月 31 日(包括首尾兩天)（「額外現金回贈推廣期」）。
- ii. 只適用於額外現金回贈推廣期內透過本行網頁、創興網上銀行或手機應用程式成功申請創興稅務貸款並於 2021 年 4 月 30 日或之前成功提取創興稅務貸款達 HK\$100,000 或以上之客戶。

4. 指定客戶現金回贈及額外現金回贈之現金回贈金額誌入日期將以客戶提取其創興稅務貸款額的日期為基準，獲享的有關現金回贈誌入安排如下：

創興稅務貸款提取日期	誌入現金回贈日期
2020 年 12 月 31 日或之前	2021 年 3 月 31 日或之前
2021 年 4 月 30 日或之前	2021 年 7 月 31 日或之前

- 5. 如獲享現金回贈，該金額將誌入有關客戶的指定創興信用卡賬戶內。
- 6. 「指定創興信用卡」是指創興銀聯雙幣鑽石卡、創興白金信用卡、創興萬事達白金信用卡或萬事達鈦金信用卡。
- 7. 有關現金回贈金額將顯示於客戶的指定創興信用卡賬戶之月結單。
- 8. 符合獲享現金回贈獎賞之客戶（「合資格客戶」）將不獲事前通知。
- 9. 當本行誌入現金回贈前或當日，合資格客戶的稅務貸款賬戶狀況必須維持正常、有效及從未出現未能依期償還任何貸款或違反任何私人 / 稅務貸款條款或細則。如合資格客戶違反任何稅務貸款條款或細則，其現金回贈獎賞將被自動沒收或取消而無須通知。於本推廣內，每位合資格客戶只可獲享指定客戶現金回贈及額外現金回贈獎賞各一次。
- 10. 現金回贈只可用作日後指定創興信用卡零售簽賬用途，不可用作透支現金、支付任何財務費用或繳交獲贈現金回贈前累積未繳的信用卡結欠。
- 11. 現金回贈不可退回或轉讓，及不能兌換現金或轉換其他禮品。
- 12. 如合資格客戶持有一張或以上的指定創興信用卡，現金回贈金額將根據以下優先順序誌入客戶的任何一個指定創興信用卡賬戶內：創興銀聯雙幣鑽石卡、白金卡或鈦金卡。
- 13. 當本行誌入現金回贈金額前或當日，每位合資格客戶須持有指定創興信用卡及(a)合資格客戶的指定信用卡賬戶狀況必須正常、有效並維持良好信用狀況，沒有未能依期償還的任何到期欠款，或因任何理由被取消或終止信用卡賬戶；及(b)合資格客戶沒有違反持卡人合約任何條款。

14. 如合資格客戶於指定客戶現金回贈推廣期或額外現金回贈推廣期內未持有任何指定創興信用卡或並非指定創興銀行信用卡主卡持有人，須向本行申請。有關申請必須於所屬誌入現金回贈日期或之前獲成功批核，方可享現金回贈，否則現金回贈將被自動取消或作放棄論而不另作通知。
15. 本行的《創興稅務貸款一般條款》、《私人分期貸款條款及規章》及《分期貸款產品資料概要 - 創興稅務貸款》同時適用於及構成本推廣條款及細則之部份。如上述條款及細則有任何條文相互抵觸或不符者，其管轄優次順序為：《創興稅務貸款一般條款》、《私人分期貸款條款及規章》、《分期貸款產品資料概要 - 創興稅務貸款》及本推廣條款及細則。如需查詢，請致電創興貸款申請熱線 3768 6899 或親臨本行之本地各分行或瀏覽本行網站 [www.chbank.com](http://www.chbank.com) 以細閱所述條款及細則。
16. 本行保留權利隨時更改、暫停或終止本推廣優惠及更改本推廣條款及細則，而無須另行通知。如有任何爭議，本行保留最終決定權並對客戶具約束力。
17. 推廣條款及細則的中文譯本謹供參考，其中英文本倘有任何歧異之處，概以英文版本為準。
18. 本行具單獨酌情權作最終決定合資格客戶是否符合獲取現金回贈及任何推廣優惠的資格。除明顯錯誤外，本行的決定將具終局性並對有關合資格客戶具約束力。
19. 本推廣優惠不適用於越秀集團成員的員工。
20. 推廣條款及細則受香港法律管轄，但《合約（第三者權利）條款》不適用於本推廣條款及細則和推廣。

忠告：借定唔借？還得到先好借！

(發出日期：2020年12月7日)

#### 風險披露聲明

- 本宣傳品之內容僅供參考，並不構成任何方式之招攬、邀請及建議。
- 個別基金及外幣掛鈎存款乃涉及金融衍生工具的投資產品。投資決定是由閣下自行作出的，但閣下不應投資在該產品，除非中介人於銷售該產品時已向閣下解釋經考慮閣下的財務情況、投資經驗及目標後，該產品是適合閣下的。投資涉及風險，過往業績並不代表將來表現。投資產品價格可升可跌，甚至變得毫無價值。投資者在作出任何投資決定前，應考慮本身的投資目標、財務狀況、風險承受程度及其他相關條件，並細閱有關銷售文件及風險披露聲明。如有任何疑問，應諮詢獨立的法律及財務顧問意見。投資產品並不保本及有別於一般定期存款，故不應被視為一般定期存款之替代品。外幣掛鈎存款並非受保障存款，亦不受香港的存款保障計劃保障。投資者不

應只單憑本宣傳品而作出投資決定。本宣傳品由創興銀行有限公司刊發，內容並未經香港證券及期貨事務監察委員會或任何監管機構審閱。

- 外幣投資受匯率波動而產生獲利機會及虧損風險。客戶如將外幣兌換成為港幣或其他外幣時，可能受外幣匯率的波動而獲利或蒙受虧損。因此，客戶應慎重考慮該項目是否適合客戶的財務狀況以及投資目標。人民幣目前並未能自由兌換，而香港各銀行進行人民幣兌換均受中國及 / 或香港有關規管當局或有關機構不時釐定之規則、指引、規定及條款所規限。

## **Terms and Conditions for Chong Hing Tax Loan Promotion (“Promotional Terms and Conditions”):**

### **1. Chong Hing Tax Loan Early Bird Special Offer for Selected Customers (“Early Bird Offer”):**

- i. The promotion period is from 7 December 2020 until 31 December 2020 (both dates inclusive) (“Early Bird Offer Promotion Period”).
- ii. The Selected Customers includes the Bank’s existing mortgage loan customers, the Bank’s existing personal loan customers, the Bank’s existing payroll customers, the Bank’s customers under Branch Relationship Manager, staff of selected corporate customers, professionals, civil servants, staff of selected government organisations/public organisations and full-time teachers or staff of tertiary institutions/universities. Professionals include chartered/certified accountants, chartered architects, chartered engineers, lawyers, doctors and chartered surveyors. The Bank reserves the final right to interpret the definition of professionals and the customer’s category shall be subject to variation at the Bank’s sole discretion from time to time without prior notice. To enjoy the interest rate offer, customers of the above-mentioned occupations must present proof of the relevant occupation upon application.
- iii. The Selected Customers must successfully draw the loan with Chong Hing Bank Limited (the “Bank”) for HK\$800,000 or above during the Early Bird Offer Promotion Period in order to enjoy the following Early Bird Offer interest rate:

Loan Tenor	Monthly Flat Rate	Annualised Percentage Rate (APR)
12 months	0.0754%	1.68%
18 months	0.0867%	1.98%
24 months	0.0900%	2.08%

For a loan amount of HK\$800,000 or above, the Annualised Percentage Rate (APR) of 1.68% is calculated based on a monthly flat rate of 0.0754% and a 12-month repayment period. The APR is calculated according to the method set out in the relevant guidelines referred to in the Code of Banking Practice, and is rounded up or down to the nearest two decimal places. The APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate.

The actual APR may differ from individual customers; the final interest rate will be subject to the financial status and credit check results of the customers. The Bank reserves the right of final decision on the interest rate and approval result.

### **2. Chong Hing Bank Credit Card Cash Rebate for Designated Customers (“Cash Rebate”) (“ Designated Customer Cash Rebate”) :**

- i. The promotion period is from 7 December 2020 until 31 March 2021 (both dates inclusive) (“Designated Customer Cash Rebate Promotion Period”).
- ii. The Designated Customers who successfully apply for Chong Hing Tax Loan during the

Designated Customer Cash Rebate Promotion Period and draw the loan for designated amount on or before 30 April 2021, will be entitled to Cash Rebate for credit to his/her Designated Chong Hing Credit Card (for principal cardholder only), details as follows:

Loan amount (HKD)	Cash rebate (HKD)
800,000 or above	1,180
500,000 to 799,999	680
100,000 to 499,999	180

- iii. Designated Customers include the Bank's existing customers of or successfully apply for any 2 of the selected banking services during the Designated Customer Cash Rebate Promotion Period.
- iv. The selected banking services include (1) Mobile Banking, (2) Investment Account, (3) Payroll Account and (4) Private Banking.

**3. Additional HK\$200 Credit Card Cash Rebate will be entitled to customers who successfully applied for Chong Hing Tax Loan via the Bank's digital channels ("Additional Cash Rebate").**

- i. The promotion period is from 7 December 2020 until 31 March 2021 (both dates inclusive) ("Additional Cash Rebate Promotion Period").
  - ii. Only applicable to customers who have successfully applied for Chong Hing Tax Loan via the Bank's website, Chong Hing e-Banking or Chong Hing Mobile App during the Additional Cash Rebate Promotion Period and drawn the Loan with a drawdown amount HK\$100,000 or above on or before 30 April 2021.
4. The Cash Rebate for Designated Customer Cash Rebate and Additional Cash Rebate to be credited is determined by the drawdown date of Chong Hing Tax Loan. The Cash Rebate if granted will be awarded as follows:

Drawdown Date of Chong Hing Tax Loan	Date of Credit of Cash Rebate
On or before 31 December 2020	On or before 31 March 2021
On or before 30 April 2021	On or before 31 July 2021

5. The Cash Rebate if awarded will be credited to the Designated Chong Hing Credit Card account of the customer concerned.
6. "Designated Chong Hing Credit Card" refers to Chong Hing UnionPay Dual Currency Diamond Card, Chong Hing Platinum Credit Card, Chong Hing Platinum Mastercard or Chong Hing Titanium Mastercard.
7. The relevant Cash Rebate amount will be shown on the customer's Designated Chong Hing Credit Card account monthly statement.
8. No prior notice will be provided to the customers who are eligible for Cash Rebate ("Eligible Customers").

9. Prior to or upon credit of the Cash Rebate by the Bank, the status of his/her Tax Loan account held by the Eligible Customers must be normal, valid and in good standing without overdues/bad records nor have been cancelled/terminated for any reason. If the Eligible Customers have breached any terms or conditions of the Personal/Tax Loan before the Cash Rebate is credited by the Bank, the customers' Cash Rebate will be forfeited or cancelled automatically without notice. In this promotion, each Eligible Customer can only be entitled to a maximum of one time each for Cash Rebate from Designated Customer Cash Rebate and Additional Cash Rebate.
10. Cash Rebate is for subsequent retail purchase of the Designated Chong Hing Credit Card only and shall not be used for cash advance, settlement or setting off any financial charge/pre-award outstanding card balance.
11. Cash Rebate is neither refundable nor transferrable, and cannot be converted to cash or exchanged for other gift.
12. If an Eligible Customer has more than one Designated Chong Hing Credit Card, the Cash Rebate will be credited to any one of the customer's Designated Chong Hing Credit Card accounts according to the following descending priority: Chong Hing UnionPay Dual Currency Diamond Card, Platinum Credit Card or Titanium Credit Card.
13. Each Eligible Customer must hold a Designated Chong Hing Credit Card upon or before the Cash Rebate amount is credited by the Bank, and (a) the Eligible Customer's Designated Chong Hing Credit Card account status must be normal, valid, in good standing without overdue/bad records, and has not been cancelled/terminated for any reason; and (b) the Eligible Customer has not breached any provision of the cardholder agreement.
14. If an Eligible Customer does not hold any Designated Chong Hing Credit Card or is not the Principal Cardholder of a Designated Chong Hing Credit Card in the Designated Customer Cash Rebate Promotion Period or Additional Cash Rebate Promotion Period, the Eligible Customer shall apply to the Bank for a Designated Chong Hing Credit Card. The relevant application must be approved successfully on or before the relevant date which the Cash Rebate amount is credited so as to receive the Cash Rebate. Failing which the Cash Rebate will be cancelled automatically or deemed as forfeited without notice.
15. The Bank's "General Terms for Chong Hing Tax Loan", "Terms and Conditions for Personal Installment Loan" and "Key Facts Statement for Instalment Loan – Chong Hing Tax Loan" are applicable to and form part of these Promotional Terms and Conditions, whereas in the event of any conflict or inconsistency among them, the priority of their descending precedence shall be in the order of: the "General Terms for Chong Hing Tax Loan", "Terms and Conditions for Personal Installment Loan", "Key Facts Statement for Instalment Loan – Chong Hing Tax Loan" and these Promotional Terms and Conditions. For enquiries, please call Chong Hing Loan Application Hotline 3768 6899, or visit any of the Bank's local branches, or browse the Bank's website at [www.chbank.com](http://www.chbank.com) for such terms, conditions and details.
16. The Bank reserves the right to amend, suspend or terminate these promotions and revise the Promotional Terms and Conditions any time without prior notice. In case of any dispute, the

Bank reserves the right to make the final decision which shall be binding on the customers.

17. The Chinese translation of the Promotional Terms and Conditions is provided for reference only. In the event and to the extent of any inconsistency between their English and Chinese versions, the English version shall prevail.
18. The Bank shall have the sole discretion to make the final decision over the Eligible Customer's entitlement to the Cash Rebate and any promotions, and its decision shall be conclusive and binding on the Eligible Customer concerned save for manifest error.
19. Staff members of Yuexiu Group are not eligible to this promotion.
20. The Promotional Terms and Conditions are governed by Hong Kong Laws but the Contracts (Rights of Third Parties) Ordinance shall not apply thereto or to these promotions.

Reminder: To borrow or not to borrow? Borrow only if you can repay!

*(Issue date: 7 December 2020)*

#### Risk Disclosure Statement

- This promotion material is for reference only and does not constitute any offer or solicitation to subscribe or redeem any investment products.
- Certain investment funds and currency linked deposits are investment products involving derivatives. 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. Investment involves risks. Past performance is not indicative of future performance. The price of investment products may move up or down, and may become valueless. Investors should consider their own investment objective, financial position, risk tolerance level and relevant circumstances, and read the relevant offering documents and risk disclosure statement before making any investment decision. If investors have any doubt, they should seek independent professional advice. Investment product is not capital protected and is not a normal time deposit, and thus should not be considered as a normal time deposit or its alternative. Currency linked deposit is not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong. Investors should not make investment decisions based on the information of this promotion material alone. The information of this promotion 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.
- Foreign currency investments 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.