

**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 2021 年 10 月 25 日至 2022 年 2 月 28 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：創興銀行有限公司(「本行」)之私人銀行客戶、悅秀理財客戶、樓宇按揭貸款客戶、私人貸款客戶、自動轉賬支薪客戶、本行客戶經理之客戶、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、全職教師及專上學院/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、醫生及特許測量師。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特選客戶類別。上述有關客戶須於申請時提供上述職業證明，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申請本行稅務貸款(「稅務貸款」)並於 2022 年 3 月 15 日前成功全數提取稅務貸款額達 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	0.0667%	1.48%

以稅務貸款額 HK\$800,000 或以上，每月平息 0.0667%及還款期 12 個月計算，實際年利率 1.48%。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，最終獲批之稅務貸款額及/或利率將按客戶的財政狀況及信貸調查結果而釐定，本行保留決定稅務貸款額、利率及最終批核結果之最終權利，無須披露原因。

**2. 指定客戶創興信用卡現金回贈 (「指定客戶現金回贈」) :**

- i. 推廣期由 2021 年 10 月 25 日至 2022 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創興稅務貸款，並於 2022 年 4 月 30 日或之前成功全數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)，詳情如下：

稅務貸款金額(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」指本行現持有或於指定客戶現金回贈推廣期內成功設立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」包括本行之(1)流動理財服務、(2)投資賬戶、(3)出糧賬戶服務、(4)私人銀行服務及(5)悅秀理財服務。

3. 客戶經本行數碼渠道成功申請創興稅務貸款可額外獲 HK\$200 信用卡現金回贈（「額外現金回贈」）：

i. 推廣期由 2021 年 10 月 25 日至 2022 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站、創興流動理財或網上銀行服務成功申請創興稅務貸款並於 2022 年 4 月 30 日或之前成功全數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獲發金額誌入日期將以客戶全數提取其創興稅務貸款額的日期為基準，獲發的有關現金回贈誌入安排如下：

創興稅務貸款全數提取日期	誌入現金回贈日期
2021 年 12 月 31 日或之前	2022 年 3 月 31 日或之前
2022 年 4 月 30 日或之前	2022 年 7 月 29 日或之前

5. 如獲發現金回贈，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. 有關被誌入的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因任何理由被取消 / 終止。如在本行誌入現金回贈前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，每位合資格客戶獲發指定客戶現金回贈及額外現金回贈獎賞各不可多於一次。

10. 獲發的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. 獲發的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，獲發的現金回贈金額將根據以下優先順序誌入合資格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，須向本行申請指定創興信用卡。有關申請必須於本行誌入有關獲發的現金回贈日期或之前被成功批核，方可享現金回贈，否則現金回贈將立即被自動取消或論作放棄而不另作通知。
15. 「全新客戶」成功申請及全數提取稅務貸款，並在本行開立個人儲蓄賬戶，可另享 HK\$100 現金回贈。「全新客戶」指於開戶前 1 個月內在本行並未持有任何單名及 / 或聯名賬戶（信用卡賬戶除外）的合資格客戶。
16. 另獲發的 HK\$100 現金回贈將於全數提取稅務貸款後的 1 個曆月內存入全新客戶的指定創興信用卡賬戶內。
17. 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。索取上述條款及細則或如有任何查詢，請致電創興貸款申請熱線 3768 6899 或親臨本行任何本地分行或瀏覽本行網站 [www.chbank.com](http://www.chbank.com) 以細閱所述的條款、細則及詳情。
18. 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。
19. 本推廣條款及細則的中文譯本僅供參考，如本推廣條款及細則的中、英文版本有任何歧異，概以英文版本為準。
20. 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。除本行的明顯錯誤或欺詐外，本行的決定將具終局性並對有關合資格客戶及參與本推廣的人士具約束力。
21. 本推廣優惠僅適用於香港特別行政區（「香港」），且不供越秀集團成員的員工參與。
22. 本推廣條款及細則受香港法律管轄，並按香港法律詮釋。申請人於此不可撤銷地服從香港法院之專屬司法管轄權。
23. 受制於及不影響本行在其他條款明文所訂權利的前提下，《合約(第三者權利)條例》（香港法例）不適用於就此貸款的合約（當中包括但不限於本推廣條款及細則、《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》、相關申請表、相關「賬戶章則」及資料冊子內的條款細則）。為免疑問，上述合約的條款及

規章可被撤銷、更改或補充，而在所有情況下無須徵求第三者的同意或給予第三者任何通知。

借定唔借？還得到先好借！

( 發出日期：2021 年 12 月 31 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。
- 投資涉及風險。投資產品價格可升可跌，甚至變得毫無價值。客戶不應只單憑本文件而作出投資決定，而應詳細閱讀有關投資產品之銷售文件及風險披露聲明。

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

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

- i. The promotion period is from 25 October 2021 until 28 February 2022 (both dates inclusive) (“Early Bird Promotion Period”).
- ii. The Selected Customers of Chong Hing Bank Limited (“Bank”) include the Bank’s Private Banking customers, Exceed Banking customers, mortgage loan customers, personal loan customers, payroll autopay customers, customers of the Bank’s Branch Relationship Manager, staff of selected corporate customers, Professionals, civil servants, staff of selected government organisations/public organisations, full-time teachers and staff of tertiary education 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 categories of Selected Customers are subject to variation by the Bank at its sole discretion from time to time without prior notice. To enjoy the interest rate promotion, the customers concerned must present proof of the aforesaid occupation upon application.
- iii. Selected Customers must successfully apply for Chong Hing Tax Loan (the “Loan”) during the Early Bird Promotion Period and successfully draw down the Loan in full with the Loan amount of HK\$800,000 or above before 15 March 2022 in order to enjoy the following Early Bird Promotion interest rate:

Loan Tenor	Monthly Flat Rate	Annualised Percentage Rate (APR)
12 months	0.0667%	1.48%

For a Loan amount of HK\$800,000 or above, the Annualised Percentage Rate (APR) of 1.48% is calculated based on a monthly flat rate of 0.0667% 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 bank product expressed as an annualised rate.

The APR may differ for respective individual customers. The final Loan amount and/or interest rate approved by the Bank will be subject to the financial status and credit check results of the customers. The Bank reserves the right of final decision on the Loan amount, interest rate and approval result without disclosing the reason.

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

- i. The promotion period is from 25 October 2021 until 31 March 2022 (both dates inclusive) (“Designated Customer Cash Rebate Promotion Period”).
- ii. The Bank’s Designated Customers who have successfully applied for Chong Hing Tax Loan

during the Designated Customer Cash Rebate Promotion Period and draw the Loan with the Bank for its designated amount on or before 30 April 2022 may be entitled to the Cash Rebate which will be credited to his/her Designated Chong Hing Credit Card (for principal cardholder only). Details are as follows:

Loan Amount (HK\$)	Cash Rebate (HK\$)
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 set up any 2 of the Selected Banking Services during the Designated Customer Cash Rebate Promotion Period ("Selected Banking Services").
  - iv. "Selected Banking Services" include the Bank's (1) Mobile Banking Services, (2) Investment Account, (3) Payroll Autopay Account Services, (4) Private Banking Services and (5) Exceed Banking Services.
- 3. Customers who have successfully applied for Chong Hing Tax Loan via the Bank's digital channels will be entitled to an additional Credit Card Cash Rebate of HK\$200 ("Additional Cash Rebate"):**
- i. The promotion period is from 25 October 2021 until 31 March 2022 (both dates inclusive) ("Additional Cash Rebate Promotion Period").
  - ii. This promotion is only applicable to customers who have successfully applied for Chong Hing Tax Loan via the Bank's website, Chong Hing Mobile Banking or Internet Banking Services during the Additional Cash Rebate Promotion Period and drawn the Loan with an amount of HK\$100,000 or above in full on or before 30 April 2022.
- 4. The date of crediting the amounts granted for Designated Customer Cash Rebate and Additional Cash Rebate is determined by the drawdown date of Chong Hing Tax Loan. The relevant 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 2021	On or before 31 March 2022
On or before 30 April 2022	On or before 29 July 2022

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 credited will be shown on the monthly statement of the customer's Designated Chong Hing Credit Card account.

8. No prior notice will be provided to the customers who are eligible for the 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 Customer must be normal, valid and in good standing without any overdues/bad records and has not been cancelled/terminated for any reason. If the Eligible Customers have breached any terms or conditions of the Tax Loan before the cash rebate is credited by the Bank, the customers' cash rebate will be forfeited or cancelled automatically forthwith without notice. In this promotion, each Eligible Customer is entitled to receive the Designated Customer Cash Rebate and Additional Cash Rebate respectively for not more than once each.
10. The cash rebate granted is only for subsequent retail purchase using the Designated Chong Hing Credit Card and shall not be used for cash advance, settlement or setting off any financial charge/pre-award outstanding card balance.
11. The cash rebate granted is neither refundable nor transferrable, and cannot be converted to cash or exchanged for other gift.
12. If the Eligible Customer has more than one Designated Chong Hing Credit Card, the cash rebated granted will be credited to any one of his/her 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 granted 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 any 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 the 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 date on which the relevant cash rebate amount granted is to be credited by the Bank, failing which the cash rebate will be cancelled automatically or deemed as forfeited forthwith without any notice.
15. New Customers who have applied for and drawn the Tax Loan in full, and have opened a personal savings account successfully with the Bank are eligible to earn a HK\$100 cash rebate. "New Customers" refer to such Eligible Customers who have not held any single name and/or joint name account (except credit card account) with the Bank in the past 1 month before account opening.
16. The HK\$100 cash rebate will be credited to the Designated Chong Hing Credit Card account of the New Customer within the next calendar month after full drawdown of the Loan.
17. The Bank's "General Terms for Chong Hing Tax Loan", the "Terms and Conditions for Personal

Installment Loan” and the “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 precedence shall be in the descending order of: the “General Terms for Chong Hing Tax Loan”, the “Terms and Conditions for Personal Installment Loan”, the “Key Facts Statement for Instalment Loan – Chong Hing Tax Loan” and these Promotional Terms and Conditions. To obtain copies of the said terms and conditions or for any enquiries, please call Chong Hing Loan Application Hotline at 3768 6899, or visit any local branch of the Bank, or its website at [www.chbank.com](http://www.chbank.com) for such terms, conditions and details.

18. The Bank reserves the right to amend, suspend or terminate this promotion and revise these Promotional Terms and Conditions any time without any notice. In case of any dispute, the Bank reserves the right to make the final decision which shall be binding on the customers.
19. The Chinese translation of the Promotional Terms and Conditions is provided for reference only. In case of any inconsistencies between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.
20. The Bank shall have the sole discretion to make the final decision on the Eligible Customer's entitlement to the cash rebate and any benefit under the promotions, and its decision shall be conclusive and binding on the Eligible Customer concerned and participants of the promotions save for manifest error or fraud by the Bank.
21. This promotion is only applicable in the Hong Kong Special Administrative Region (“Hong Kong”). No staff member of Yuexiu Group is eligible for this promotion.
22. The Promotional Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong, the Applicant hereby irrevocably submits to the exclusive jurisdiction of the courts of Hong Kong.
23. Subject and without prejudice to the rights of the Bank as expressly provided under other provisions, the Contracts (Rights of Third Parties) Ordinance (Laws of Hong Kong) shall not apply to the contract pertaining to the Loan (including without limitation, the Promotional Terms and Conditions, the “General Terms for Chong Hing Tax Loan”, the “Terms and Conditions for Personal Installment Loan”, the “Key Facts Statement for Instalment Loan – Chong Hing Tax Loan”, the relevant application form, the relevant “Account Terms” and the terms and conditions contained in the information pamphlet). For the avoidance of doubt, the terms and conditions of such contract pertaining to the Loan may be rescinded, varied or supplemented without consent by, or notice to, any third party in all circumstances.

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

*(Issue date: 31 December 2021)*

#### 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.
- Investment involves risks. Prices of investment products may go up as well as down and may even become valueless. Customers should not only base on this material alone to make any investment decision, but should read in detail the relevant product documents and the related risk disclosure statements.