

創興銀行有限公司（「本行」）創興稅務貸款優先禮遇及優選客戶獎賞推廣（「本推廣」）條款及細則（「推廣條款及細則」）

1. 除另有訂明外，本推廣之推廣期由 2025 年 12 月 5 日至 2025 年 12 月 31 日(包括首尾兩天)（「優先禮遇推廣期」）。
2. 本推廣分為 i)「優先禮遇獎賞」及 ii)「優選客戶獎賞」。
 - i. 優先禮遇獎賞：
 - A. 優先禮遇只適用於本行現有客戶包括 1) 私人銀行客戶、2) 悅秀理財客戶、3) 悅進理財客戶及 4) 樓宇按揭客戶(統稱「特選現有客戶」)。
 - B. 特選現有客戶必須(a)於優先禮遇推廣期內經本行網站(www.chbank.com)或流動理財應用程式（統稱「電子渠道」）成功申請本行 2025/26 稅務貸款（「稅務貸款」或「貸款」）並(b)於 2026 年 1 月 30 日或之前成功全數提取稅務貸款額達 HK\$1,000,000 或以上及還款期不少於 18 個月，及(c)客戶於信貸評級機構之最新信貸評級為 AA 級別，方可享 HK\$8,888 元現金獎賞。
 - ii. 優選客戶獎賞：

參與本推廣的客戶成功提取(a)2023/24 或 2024/25 年度本行稅務貸款及(b)於 2026 年 4 月 30 日或之前成功提取本年度稅務貸款不少於淨貸款額 HK\$10,000 可獲得 HK\$500 現金獎賞。
3. 每位特選現有客戶只可在優先禮遇推廣期內享有優先禮遇獎賞或優選客戶獎賞一次。優先禮遇獎賞不可與電子渠道獎賞或額外獎賞優惠同時使用。
4. 優先禮遇獎賞及優選客戶獎賞如獲本行所批，該獎賞將於 2026 年 4 月 30 日或之前記入有關貸款的指定創興還款賬戶內。
5. 「指定創興還款賬戶」是指客戶在本行指定的用作償還其創興稅務貸款的個人賬戶。
6. 有關被記入的優先禮遇獎賞及優選客戶獎賞（如獲批）金額將顯示於客戶的指定創興還款賬戶之月結單。
7. 符合獲批優先禮遇獎賞或優選客戶獎賞之指定客戶（「合資格客戶」）將不獲本行事前或事後通知。
8. 當本行記入被批優先禮遇獎賞及優選客戶獎賞前或當日，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稅務貸款條款或細則。如合資格客戶在本行記入優先禮遇獎賞及優選客戶獎賞前違反任何稅務貸款條款或細則，其優先禮遇獎賞及優選客戶獎賞將被自動沒收或取消而無須通知。
9. 本行的《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《賬戶章則（個人 / 聯名賬戶）》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》、本推廣條款及細則及《賬戶章則（個人 / 聯名賬戶）》。如欲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)以細閱所述的條款、細則及詳情。
10. 本行保留單獨酌情權利隨時更改、暫停或終止本推廣優惠及更改本推廣條款及細則。有關最新之推廣優惠內容、供應及條款及細則，請瀏覽本行網站（www.chbank.com）。如有任何爭議，本行保留一切最終決定權利並對客戶（包括特選現有客戶及合資格客戶）、申請人及參與本推廣的人士具約束力。
11. 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。
12. 本行具單獨酌情權作最終決定合資格客戶是否符合獲取優先禮遇獎賞及/或優選客戶獎賞及任何本行推廣優惠的資格。除本行的明顯錯誤、疏忽或欺詐外，本行的決定將具終局性並對有關合資格客戶、申請人及參與本推廣的人士具約束力。
13. 本行之推廣優惠僅適用於中華人民共和國香港特別行政區（「香港」）。
14. 本推廣條款及細則受香港法律管轄，並按香港法律詮釋。客戶、申請人及參與本推廣的人士於此不可撤銷地服從香港法院之專屬司法管轄權。
15. 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）不適用於本推廣及其條款及細則。為免疑問，上述推廣條款及細則可被撤銷、更改或補充，而在所有情況下均無須徵求第三者的同意或給予第三者任何通知。
16. 本條款及細則在優先禮遇推廣期內可供查閱及下載，恕本行未能以紙張形式提供。客戶如有需要，請儲存有關資料以供日後參考，否則優先禮遇推廣期過後或未能夠再次查閱或下載。

如有查詢，請致電本行客戶服務熱線 3768 6899。

借定唔借？還得到先好借！

（發出日期：2025 年 12 月 5 日）

風險披露聲明

本宣傳品之內容僅供參考，並不構成任何投資方式之招攬、邀請及建議。

Terms and Conditions for Chong Hing Tax Loan Early Bird Offer and Preferred Customers Reward Promotion (“the Promotion”) (“Promotional Terms and Conditions”) of Chong Hing Bank Limited (the “Bank”)

1. Unless otherwise specified, the promotion period for the Promotion is from 5 December 2025 to 31 December 2025 (both dates inclusive) (the “Early Bird Promotion Period”).
2. The Promotion is divided into: i) “Early Bird Offer” and ii) “Preferred Customers Reward” respectively.
 - i. Early Bird Offer:
 - A. The Early Bird Offer is only available to the Bank’s selected existing customers including 1) Private Banking customers, 2) Exceed Banking customers, 3) Go Banking customers, and 4) mortgage loan customers (collectively, “Selected Existing Customers”).
 - B. HK\$8,888 Cash Reward is only available to the Selected Existing Customers who (a) have successfully applied for 2025/26 Chong Hing Tax Loan (“Tax Loan” or “Loan”) via the Bank’s website (www.chbank.com) or Chong Hing Mobile Banking Services (collectively, “Digital Channels”) within the Early Bird Promotion Period; and (b) successfully draw in full the Loan amount of HK\$1,000,000 or above with repayment period of not less than 18-month on or before 30 January 2026; and (c) have their latest Credit Reference Agency’s credit report with AA grade.
 - ii. Preferred Customers Reward:

Customers under this category of the Promotion who have successfully drawn (a) the Bank’s 2023/24 or 2024/25 tax loan; and (b) the Tax Loan on or before 30 April 2026 with net loan amount of not less than HK\$10,000, may enjoy HK\$500 cash reward.
3. No Selected Existing Customer shall be entitled to receive the Early Bird Offer or Preferred Customers Reward for more than once during the Early Bird Promotion Period. Also, customer cannot enjoy “Early Bird Offer” with “Digital Channels’ Offer” or “Additional Reward” during the Early Bird Promotion Period.
4. The Early Bird Offer and Preferred Customers Reward if awarded by the Bank will be credited to the Designated Chong Hing repayment account of the Loan on or before 30 April 2026.
5. “Designated Chong Hing repayment account” refers to the personal account with the Bank designated by the customer concerned for repayment of his/ her Chong Hing Tax Loan.
6. The Bank’s credit of the relevant cash reward amount under the Early Bird Offer and Preferred Customers Reward if granted will be shown on the monthly statement of the customer’s Designated Chong Hing repayment account.
7. No prior or subsequent notice will be provided by the Bank to its Selected Customers who are eligible to the Early Bird Offer or Preferred Customer Reward granted (“Eligible Customers”).
8. Prior to or upon grant of the Early Bird Offer and Preferred Customers Reward by the Bank, the status of his/ her Tax Loan account held by the Eligible Customers must be normal, valid and of good standing without overdue/ bad record nor have been cancelled/ terminated for any reason. If the Eligible Customers have breached any terms or conditions of the Tax Loan before the Early Bird Offer and Preferred Customers Reward are granted by the Bank, the customers’ Early Bird Offer and Preferred Customers Reward award will be forfeited or cancelled automatically without notice.
9. The Bank’s “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 “Account Terms (For Personal / Joint Account)” are applicable to and shall form part of these Promotional Terms and Conditions. In the event of any inconsistency, 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”, these Promotional Terms and Conditions and the “Account Terms (For Personal / Joint Account)”. 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 (www.chbank.com) for such terms, conditions and details.
10. The Bank reserves the right at its sole discretion to amend, suspend or terminate any of its promotions and to revise these Promotional Terms and Conditions any time. Please refer the Bank’s website (www.chbank.com) for the latest details, availability and terms and conditions of the promotions. In case of any disputes, the Bank’s decision shall be final and binding on the customers (including the Selected Existing Customers and Eligible Customers), applicants, participants and persons concerned.
11. The Chinese translation of these 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.
12. The Bank shall have the sole discretion to make the final decision on the Eligible Customer’s entitlement to the Early Bird Offer and/ or Preferred Customers Reward and any benefit under the Bank’s promotions. The Bank’s decision shall be conclusive and binding on the Eligible Customer concerned, applicants and participants of the promotions save for manifest error, negligence or fraud by the Bank.
13. The Bank’s promotions shall be only available in the Hong Kong Special Administrative Region (“Hong Kong”) of the People’s Republic of China.
14. These Promotional Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. The customers, applicants and participants under the Promotion are subject to the exclusive jurisdiction of the courts of Hong Kong.
15. Subject and without prejudice to the rights of the Bank as expressly provided under any other provisions, application of the Contracts (Rights of Third Parties) Ordinance (Laws of Hong Kong) shall be excluded. For the avoidance of doubt, these Promotional Terms and Conditions may be rescinded, varied or supplemented without consent by, or notice to, any third party in all circumstances.
16. These Terms and Conditions will only be available for access and download through E-Channels during the Early Bird Promotion Period, and no paper form will be provided by the Bank. Where needed, please save the relevant information and form of the Promotion, they may not be able for access or download subsequent to the expiry of the Early Bird Promotion Period.

For any enquiries, please contact our Customer Service Hotline at 3768 6899.

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

(Issue date: 5 December 2025)

Risk Disclosure Statement

This promotional material is for reference only and does not constitute any offers or solicitations to subscribe or redeem any investment products.