

創興銀行有限公司 (「本行」) 創興私人貸款推廣 (「本推廣」) 條款及細則 (「推廣條款及細則」)

- 除另有訂明外，本推廣之推廣期由 2026 年 4 月 17 日至 2026 年 9 月 30 日 (包括首尾兩天) (「推廣期」)。
- 本推廣分為 一)「實際年利率 1.88% 專享息率」、二)「現金獎賞高達港幣 8,000 元」及 三)「優越客戶獎賞高達港幣 500 元」。

2.1 實際年利率 1.88% 專享息率 (「專享息率」)

- 專享息率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) 出糧賬戶服務客戶 (「專享客戶」)。
- 專享客戶必須 (a) 於推廣期內經本行網站 (www.chbank.com) 或流動理財應用程式 (「電子渠道」) 成功申請創興私人貸款 (「私人貸款」) 並 (b) 於 2026 年 10 月 30 日或之前成功提取貸款額達 HK\$2,000,000 及還款期為 12 個月、(c) 貸款金額不多於專享客戶月薪 6 倍及 (d) 專享客戶於信貸評級機構之最新信貸評級為 AA 級別，方可享實際年利率 1.88% 專享息率。

2.2 現金獎賞高達港幣 8,000 元 (「現金獎賞」)

- 現金獎賞包括 A) 高達港幣 2,500 元「電子渠道獎賞」、B) 高達港幣 2,500 元「指定客戶加賞」及 C) 高達港幣 3,000 元「優選客戶加賞」，合共高達港幣 8,000 元現金獎賞。
- 推廣期內成功申請私人貸款，並於 2026 年 10 月 30 日或之前成功提取私人貸款達至本行的指定貸款金額及貸款期限之客戶 (「合資格客戶」) 可獲現金獎賞。獎賞如下：
 - 電子渠道獎賞**
經電子渠道成功申請本行私人貸款，可享電子渠道獎賞高達港幣 2,500 元 (見下表)；
 - 指定客戶加賞**
同時使用本行以下任意兩項銀行服務 (指定銀行服務包括：(1) 流動理財/網上理財、(2) 按揭貸款、(3) 信用卡、(4) 投資賬戶、(5) 悅進理財及 (6) 悅秀理財)，可享客戶加賞高達港幣 2,500 元 (見下表)。
 - 優選客戶加賞**
現有私人銀行客戶、悅秀理財客戶、出糧賬戶服務客戶 或 特選企業客戶員工，可享優選客戶加賞高達港幣 3,000 元 (見下表)。
- 每位合資格客戶於推廣期內最多可享有「電子渠道獎賞」、「指定客戶加賞」及「優選客戶加賞」各一次。
- 現金獎賞詳情：

指定貸款金額(HK\$)	12-18 個月				24-36 個月				48-60 個月			
	電子渠道獎賞(HK\$)	指定客戶加賞(HK\$)	優選客戶加賞(HK\$)	總現金回贈(HK\$)	電子渠道獎賞(HK\$)	指定客戶加賞(HK\$)	優選客戶加賞(HK\$)	總現金回贈(HK\$)	電子渠道獎賞(HK\$)	指定客戶加賞(HK\$)	優選客戶加賞(HK\$)	總現金回贈(HK\$)
2,000,000	1,000	1,000	1,000	3,000	1,500	1,500	1,500	4,500	2,500	2,500	3,000	8,000
800,000 至 1,999,999	700	700	700	2,100	1,200	1,200	1,200	3,600	1,700	1,700	1,700	5,100
500,000 至 799,999	500	200	200	900	1,000	1,000	1,000	3,000	1,200	1,200	1,200	3,600
200,000 至 499,999	200	100	100	400	700	700	700	2,100	900	1,000	1,000	2,900
100,000 至 199,999	100	100	100	300	600	600	600	1,800	800	800	800	2,400
10,000 至 99,999		100	100	200		200	200	400		300	300	600

2.3 優越客戶獎賞高達港幣 500 元 (「優越客戶獎賞」)

- 客戶成功於 (a) 2024 或 2025 年度提取本行私人貸款；及 (b) 於 2026 年 10 月 30 日或之前成功提取私人貸款不少於貸款額 HK\$50,000 可獲得 HK\$500 現金獎賞。

- 現金獎賞及優越客戶獎賞 (如獲發) 之現金獎賞誌入日期將以私人貸款的提取日期為準。詳情如下：

創興私人貸款提取日期	誌入現金獎賞日期
2026 年 7 月 31 日或之前	2026 年 9 月 30 日或之前
2026 年 10 月 30 日或之前	2026 年 12 月 31 日或之前

- 於推廣期內，每位合資格客戶不可獲「專享息率」、「現金獎賞」或「優越客戶獎賞」多於一次。優惠可同時享有。
- 推廣優惠如獲本行所批，將誌入有關私人貸款的指定創興還款賬戶內。
- 「指定創興還款賬戶」是指客戶在本行指定的用作償還其私人貸款的個人賬戶。有關被誌入的推廣優惠將顯示於客戶的指定創興還款賬戶之月結單。
- 符合獲批推廣優惠之合資格客戶將不獲本行事前或事後通知。

8. 當本行誌入被批推廣優惠前或當日，合資格客戶的私人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貸款條款或細則。如合資格客戶在本行誌入推廣優惠前違反任何私人貸款條款或細則包括但不限於推廣條款及細則，其推廣優惠將被自動沒收或取消而無須通知。
9. 本行的《創興私人貸款一般條款》、《私人分期貸款條款及規章》、《分期貸款產品資料概要 - 創興私人貸款》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：《創興私人貸款一般條款》、《私人分期貸款條款及規章》、《分期貸款產品資料概要 - 創興私人貸款》、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、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本推廣優惠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、合資格客戶、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和細則。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：2026年4月17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 Personal Loan Promotion (“the Promotion”) (“Promotional Terms and Conditions”) of Chong Hing Bank Limited (the “Bank”)

- Unless otherwise specified, the promotion period for the Promotion is from 17 April 2026 to 30 September 2026 (both dates inclusive) (the “Promotion Period”).
- The Promotion is divided into: I) “Preferential interest rate as low as Annualised Percentage Rate (APR) of 1.88%”, II) “Cash Reward up to HK\$8,000” and III) “Loyalty Customers Reward up to HK\$500” respectively.

2.1 Preferential interest rate as low as APR 1.88% (“Preferential Interest Rate”)

- The Preferential Interest Rate is only applicable to the Bank’s existing customers including 1) Private Banking customers, 2) Exceed Banking customers, and 3) Payroll Account Services customers (“Preferential Customer(s)”).
- The Preferential Customers who (a) have successfully applied for Chong Hing Personal Loan (“Personal Loan”) within the Promotion Period via the Bank’s website (www.chbank.com) or Chong Hing Mobile Banking Services (“Digital Channels”), (b) successfully draw down the Loan amount of HK\$2,000,000 with repayment period of 12-month on or before 30 October 2026, (c) the loan amount no more than 6 times of the Preferential Customers’ monthly salary and (d) have their latest Credit Reference Agency’s credit report with AA grade.

2.2 Cash Reward up to HK\$8,000 (“Cash Reward”)

- Cash Reward including: A) up to HK\$2,500 “Digital Channels’ Offer”, B) up to HK\$2,500 “Designated Customer Additional Reward” and C) up to HK\$3,000 “Preferred Customer Additional Reward”. The aggregate Cash Reward up to HK\$8,000.
- During the Promotion Period, customers who have successfully applied the Personal Loan and drawn such Personal Loan reached the Bank’s Designated Loan Amount and Loan Tenor on or before 30 October 2026 (“Eligible Customer(s)”) may be entitled to the Cash Reward. Rewards are as follow:

A. Digital Channels’ Offer

Successfully applied the Personal Loan via Digital Channels, may enjoy Digital Channels’ Offer up to HK\$2,500 (refer table below);

B. Designated Customer Additional Reward

Using any 2 of the Bank’s selected banking services including (1) Chong Hing Mobile Banking/Internet Banking, (2) Mortgage Loan, (3) Credit Card, (4) Investment Account, (5) Go Banking and (6) Exceed Banking, may enjoy Designated Customer Additional Reward up to HK\$2,500 (refer table below);

C. Preferred Customer Additional Reward

The Bank’s existing Private Banking customers, Exceed Banking Customer, Payroll Account Services customers and Employees of Selected Corporate Customers, may enjoy Preferred Customer Additional Reward up to HK\$3,000 (refer table below)

- Each Eligible Customer may enjoy “Digital Channel’s Offer”, “Designated Customer Additional Reward” and “Preferred Customer Additional Reward” separately once within the Promotion Period.

iv. Details of Cash Reward:

Designated Loan Amount (HK\$)	12-18 Months				24-36 Months				48-60 Months			
	Digital Channels’ Offer Reward (HK\$)	Designated Customer Additional Reward (HK\$)	Preferred Customer Additional Reward (HK\$)	Total Cash Reward (HK\$)	Digital Channels’ Offer Reward (HK\$)	Designated Customer Additional Reward (HK\$)	Preferred Customer Additional Reward (HK\$)	Total Cash Reward (HK\$)	Digital Channels’ Offer Reward (HK\$)	Designated Customer Additional Reward (HK\$)	Preferred Customer Additional Reward (HK\$)	Total Cash Reward (HK\$)
2,000,000	1,000	1,000	1,000	3,000	1,500	1,500	1,500	4,500	2,500	2,500	3,000	8,000
800,000 to 1,999,999	700	700	700	2,100	1,200	1,200	1,200	3,600	1,700	1,700	1,700	5,100
500,000 to 799,999	500	200	200	900	1,000	1,000	1,000	3,000	1,200	1,200	1,200	3,600
200,000 to 499,999	200	100	100	400	700	700	700	2100	900	1000	1,000	2,900
100,000 to 199,999	100	100	100	300	600	600	600	1800	800	800	800	2,400
10,000 to 99,999		100	100	200		200	200	400		300	300	600

2.3 “Loyalty Customers Reward up to HK\$500” (“Loyalty Customer Reward”)

- Customers who have successfully drawn (a) the Bank’s Personal Loan during 2024 or 2025, and (b) the Personal Loan on or before 30 October 2026 with loan amount of not less than HK\$50,000, may enjoy HK\$500 cash reward.

- The cash reward of the Cash Reward and Loyalty Customer Reward (if awarded) will be determined by the drawdown date of the Personal Loan as follows:

Drawdown Date of Chong Hing Personal Loan	Date of Credit of Cash Reward
On or before 31 July 2026	On or before 30 September 2026
On or before 30 October 2026	On or before 31 December 2026

- During the Promotion Period, no Eligible Customer shall be entitled to receive the Cash Reward or Loyalty Customer Reward for more than once each. Promotion can be used in conjunction.
- The Promotion if awarded by the Bank will be granted to the Designated Chong Hing Repayment Account of the Personal Loan.
- “Designated Chong Hing Repayment Account” refers to the personal account with the Bank designated by the customer concerned for repayment of his/her Personal Loan. The Bank’s credit of the relevant Promotion if granted will be shown on the monthly statement of the customer’s Designated Chong Hing Repayment Account.
- No prior or subsequent notice will be provided by the Bank to the Eligible Customers of the Promotion.

8. Prior to or upon grant of the Promotion by the Bank, the status of his/ her Personal 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 Personal Loan including but not limited to the Promotional Terms and Conditions before the Promotion is granted by the Bank, the Eligible Customers' Promotion will be forfeited or cancelled automatically without notice.
9. The Bank's "General Terms for Chong Hing Personal Loan", the "Terms and Conditions for Personal Installment Loan", the "Key Facts Statement for Instalment Loan – Chong Hing Personal 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 Personal Loan", the "Terms and Conditions for Personal Installment Loan", the "Key Facts Statement for Instalment Loan – Chong Hing Personal 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, 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 Customers' entitlement to the Promotion and any benefit under the Bank's promotions. The Bank's decision shall be conclusive and binding on the Eligible Customer(s) 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, eligible 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 and 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 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 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: 17 April 2026)

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.