

**Investment Fund 0% Subscription Fee Offer for Cross-boundary Wealth
Management Connect (“WMC”) Southbound Services**

From now until 31 December 2025, eligible customers who have subscribed investment funds can enjoy 0% subscription fee offer.

Terms and Conditions:

1. The promotion period is from 2 July 2025 to 31 December 2025 (both dates inclusive) (“Promotion Period”).
2. The promotion is only applicable to customers who are holding a valid WMC Southbound investment account of Chong Hing Bank Limited (the “Bank”) (“Eligible Customers”).
3. During the Promotion Period, Eligible Customers who have successfully subscribed investment funds by using WMC Southbound investment account through any transaction channel of the Bank will initially be charged a subscription fee. If the transaction is confirmed by the Bank and meet the terms and conditions of the promotion, the Eligible Customers can enjoy subscription fee rebates.
4. The subscription fee rebates of this promotion are calculated on a WMC Southbound investment account basis.
5. The promotion is NOT applicable to investment fund subscription transactions with subscription fee below 1.25% and NOT applicable to investment fund switching transactions.
6. For non-HKD denominated investment fund transactions, the relevant transaction amounts will be converted into HKD based on the prevailing exchange rate on such transaction day (as quoted by the Bank) for calculation of the entitlement. The Bank reserves the right to amend the calculation method of transaction amounts at its sole discretion.
7. The subscription fee rebates will be credited to the multi-currency statement account of WMC Southbound investment account held by the Eligible Customers on or before 31 March 2026.
8. Eligible Customers have to maintain a valid multi-currency statement account of related WMC Southbound investment account at the time when the subscription fee rebate is credited, otherwise, the subscription fee offer will be forfeited.
9. The Bank reserves the right to change, suspend or terminate the above offer and change its terms and conditions at any time without any notice. In case of any disputes, the decision of the Bank shall be final.

10. The promotion is not applicable to the Bank's staff.
11. In case of any inconsistencies between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

Risk Disclosure

- This promotional material is for reference only. It does not constitute any offer, solicitation or recommendation.
- Certain investment funds 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. The above offer by itself is not and should not be considered as an offer or solicitation to deal in any of the investment products or services. 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. Investors should not make investment decisions based on the information of this promotional material alone.
- Investments through foreign currency are subject to exchange rate fluctuations which may provide both opportunities and risks of losses. The fluctuation in the exchange rate of foreign currencies may result in gains or losses in the case where the customer converts foreign currencies to HK dollars or HK dollars to foreign currencies. You should therefore carefully consider whether such item is suitable in light of your financial position and investment objective. RMB is not freely convertible and currency exchange of RMB through banks in Hong Kong is subject to the rules, regulations and guidelines from the relevant regulatory authorities or relevant entities in China and/or Hong Kong 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.