

## Chong Hing Bank Mobile Banking Login Reward Programme - Terms and Conditions

1. The promotion period for the Mobile Banking Login Reward Programme ( "Promotion" ) of Chong Hing Bank Limited (the "Bank" ) is from 18 November 2024 to 31 December 2024 (both dates inclusive) ( "Promotion Period" ).
2. The Promotion is only applicable to all personal customers of Chong Hing Mobile Banking ( "Eligible Customers" ), and does not apply to corporate customers.
3. During the Promotion Period, Eligible Customers who complete the following designated missions through Chong Hing Mobile Banking will be eligible to participate in the lucky draw (the "Lucky Draw").
  - a) Register for "High Risk Transaction Authentication" ; and
  - b) Register for "My Payee".

Notwithstanding other provisions of these terms and conditions, each Eligible Customer in all circumstances can receive (a) a total of up to 1 Lucky Draw chance for successfully completing the registration of "High Risk Transaction Authentication" during the Promotion Period; and (b) a maximum of 5 Lucky Draw chances for a total of successfully completing the registration of "My Payee" within the same calendar month, with a total of up to 10 Lucky Draw chances during the Promotion Period.

4. The Bank' s records of registration details including the date and time for the Promotion shall be deemed as correct and binding on the customers save for manifest error or fraud on the part of the Bank. The Bank reserves the right of final decision in case of any dispute under the Promotion (including without limitation to the eligible registration, proper completion of the Lucky Draw procedures, and the interpretation of these terms and conditions) and such decision shall be final and conclusive.
5. Registration Procedures
  - a) "My Payee"
    - i. Eligible Customers login to Chong Hing Mobile Banking;
    - ii. Click the "All" feature on the homepage;
    - iii. Select "Transfer/TT" under "My Payee"; and
    - iv. Click "+Register Payee" at the bottom to complete the registration.
  - b) "High Risk Transaction Authentication"
    - i. Eligible Customers login to Chong Hing Mobile Banking;
    - ii. Click "Personal Information and Security Settings" in "My" page;
    - iii. Click "Mobile Security Settings"; and
    - iv. Activate "High Risk Transaction Authentication" and complete the identity authentication process.

## 6. Lucky Draw Procedures

Method 1: Complete the Lucky Draw during the Promotion Period

- i. Eligible Customers successfully conduct the above-mentioned registration procedures through Chong Hing Mobile Banking during the Promotion Period;
- ii. Click "Join Promotions" on the "Promotion Offers" page, and select corresponding event to enter the Lucky Draw;
- iii. Eligible Customers must complete the Lucky Draw during the Promotion Period, otherwise the Lucky Draw opportunities will no longer be applicable after the Promotion Period.

Method 2: Draw immediately after completion of registration

- i. Eligible Customers successfully register for "High Risk Transaction Authentication" and/or "My Payee" through Chong Hing Mobile Banking during the Promotion Period;
- ii. After completing the registration, Eligible Customers can immediately click "Go to Lucky Draw" on the registration completion page; and
- iii. Eligible Customers follow the instructions on the page to complete the Lucky Draw.

After completing the Lucky Draw, the result and reward awarded (if applicable) will be shown instantly on the page.

Customers can redeem the QR code of the awarded e-voucher at the designated merchants during the validity period.

## 7. Lucky Draw Rewards ( "Prizes" ) include:

- Pacific Coffee e-Voucher (value at HK\$25/pc) (400 winners)

The above Prizes cannot be transferred, returned, changed to other gifts/gift vouchers or converted into cash. The Bank may replace the Prizes with other gifts of equal value without prior notice.

Regardless of any reason, if the winner fails to claim the Prize within the specified Prize collection period, his or her qualification to win the Prize will be cancelled without further notice, and no reissue or compensation will be offered.

8. The Bank is not the supplier of the Prizes. The Bank does not make any representation/statement/warranty for the Prizes (including the services ancillary thereto) and will not accept any liability in relation to the Prizes. Any enquiry in relation to the Prizes shall be made by the customers to the relevant suppliers directly.
9. Registration which is fraudulent, false, unauthorised, cancelled or rejected will not be treated as an eligible registration qualified for the Lucky Draw. Participation in the Promotion is subject to there being no abuse/non-compliance by the Eligible Customer, otherwise the Bank may cancel or not to award the Prizes to the winners.

10. Customers are responsible for the data charges incurred by using Chong Hing Mobile Banking.
11. The Lucky Draw procedures are conducted online. If there are any technical (non-system issues) or network failures which lead to the suspension, delay or termination of the Lucky Draw procedures, the Bank shall not be responsible in whatsoever manner.
12. The Bank reserves the right at its sole discretion to suspend, vary or terminate the promotion and the related rewards, and to amend these terms and conditions at any time and without any notice. The decision of the Bank on all matters relating to the Promotion and eligibility, including but not limited to the relevant rewards to the customers, shall be final and binding. For the updated terms and conditions, please visit the Bank' s website. In case of any disputes, the Bank' s records shall be final and conclusive.
13. The promotional materials thereof, terms and conditions are construed in accordance with, and are governed by the laws of Hong Kong Special Administrative Region ( "Hong Kong" ) but the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) shall not apply to this Promotion, its offer, rewards or these terms and conditions.
14. Unless otherwise expressly provided, the Bank' s Account Terms subject to change from time to time by the Bank shall also apply to the Promotion, the updated copies of which are available at any branch of the Bank in Hong Kong or its website at [www.chbank.com](http://www.chbank.com). In case of any inconsistencies among their provisions, the priority shall be in the descending order of these terms and conditions, the Account Terms.
15. In case of any inconsistencies between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

Please note that the information would only be available for access and download through below channels during the Promotion Period, and no paper-based format could be provided by the Bank. Where needed, please save the relevant information for future reference, otherwise you may not be able to access or download it again subsequent to the expiry of the Promotion Period.

For any enquiries, please visit any branch of the Bank in Hong Kong in person or call our Customer Services Hotline at (852) 3768 6888.

Website: [www.chbank.com](http://www.chbank.com)

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