

Up to HK\$2,000 Cash Rewards for Corporate Internet Banking Payroll Transaction – Promotional Terms and Conditions

- The promotion period is from 1 March 2024 to 30 September 2024 (both dates inclusive) ("Promotion Period").
- This promotion is only applicable to the Corporate Internet Banking Services customers of Chong Hing Bank Limited (the "Bank").
- During the Promotion Period, customers who successfully effected payroll transaction(s) to Specified Salary Amount employee(s) through the Bulk Payroll Entry function under the Bank's Corporate Internet Banking Services for at least two consecutive calendar months **and** the last calendar month of the Promotion Period (i.e. September 2024) can get the cash rewards ("Eligible Customer"):
 - Payroll to 1 to 5 employees: enjoy a cash reward of HK\$500
 - Payroll to 6 employees or above: enjoy a cash reward of HK\$1,000

Specified Salary Amount means the total monthly salary amount of each payroll employee shall not be less than HK\$5,000.

- During the Promotion Period, Eligible Customers can receive an additional cash reward of HK\$100 for each employee who uses Chong Hing Bank account as a payroll receiving account, with a maximum cash reward of up to HK\$1,000.

Example 1 – Since the salary amount of Employee 1 in August 2024 is less than HK\$5,000, only the payroll records of 5 employees, i.e. Employee 2 to Employee 6, for August 2024 will be counted; and payroll records of 6 employees for September 2024 will be counted and combining the 2 consecutive months, Eligible Customer will enjoy a cash reward of HK\$500. In addition, Eligible Customer will enjoy an additional cash reward of HK\$200 in case Employee 5 and Employee 6 use Chong Hing Bank as the payroll receiving bank, i.e. entitle a total cash reward of HK\$700:

Payroll Month	Payee and Salary Amount	Receiving Bank of Payee
August 2024	Employee 1 – HK\$4,000	Chong Hing Bank
	Employee 2 – HK\$10,000	Other bank
	Employee 3 – HK\$15,000	Other bank
	Employee 4 – HK\$18,000	Other bank
	Employee 5 – HK\$22,000	Chong Hing Bank
	Employee 6 – HK\$23,000	Chong Hing Bank
September 2024	Employee 1 – HK\$5,000	Other bank
	Employee 2 – HK\$10,000	Other bank
	Employee 3 – HK\$15,000	Other bank
	Employee 4 – HK\$18,000	Other bank
	Employee 5 – HK\$22,000	Chong Hing Bank

	Employee 6 – HK\$23,000	Chong Hing Bank
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Example 2 – Since the customer has not effected payroll transaction in the last month of the Promotion Period (i.e. September 2024), even if the customer effected payroll transactions in 2 consecutive calendar months, the customer is **not** an Eligible Customer:

Payroll Month	Payee and Salary Amount	Receiving Bank of Payee
July 2024	Employee 1 – HK\$5,000	Other bank
	Employee 2 – HK\$10,000	Other bank
	Employee 3 – HK\$15,000	Other bank
	Employee 4 – HK\$18,000	Other bank
	Employee 5 – HK\$22,000	Chong Hing Bank
	Employee 6 – HK\$23,000	Chong Hing Bank
August 2024	Employee 1 – HK\$5,000	Other bank
	Employee 2 – HK\$10,000	Other bank
	Employee 3 – HK\$15,000	Other bank
	Employee 4 – HK\$18,000	Other bank
	Employee 5 – HK\$22,000	Chong Hing Bank
	Employee 6 – HK\$23,000	Chong Hing Bank

- The number of employees of an Eligible Customer is determined based on the payee's account number. If multiple payroll transactions are effected with the same account number, it will be deemed as payroll transaction to one employee only.
- The cash rewards are available on a first-come, first-served basis while quota lasts. Limited to the first 200 Eligible Customers to receive the cash rewards.
- Each Eligible Customer is entitled to receive the cash reward once only during the Promotion Period.
- The Bank will announce and credit the cash rewards to the HKD Savings or Current account held by the Eligible Customer on or before 30 November 2024 if these Promotional Terms and Conditions are met. If the customer holds more than one HKD Savings account or Current account, the account to be credited for the cash rewards will be decided by the Bank.
- Eligible Customer shall continue to be a customer for the Corporate Internet Banking Services and maintain a HKD Savings account or Current account with the Bank at the time when the cash rewards are credited, otherwise, the relevant cash rewards will be forfeited.
- The dates and amounts appearing in the Bank's records will be conclusive as to the date on which payroll transactions are effected. Any unposted, not duly executed, cancelled or refunded (where applicable) transactions will not be counted.

11. No person other than the customer who enjoys any offer in this promotion and the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Promotional Terms and Conditions.
12. The Bank reserves the right to change, suspend or terminate this promotion and change these Promotional Terms and Conditions at any time without any notice. The latest details of this promotion and the revised terms and conditions will be made available on our website and/or communicated to customers by other means as soon as practicable. In case of any disputes, the decision of the Bank shall be final.
13. These Promotional Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
14. These Promotional Terms and Conditions would only be available for access and download through this channel 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 customers may not be able to access or download it again subsequent to the expiry of the Promotion Period.
15. In case of any inconsistency between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.