

Corporate Internet Banking Bulk Payroll Service Promotion

From 16 February 2026 to 30 June 2026, customers who use corporate internet banking bulk payroll service of Chong Hing Bank Limited (the "Bank") can enjoy cash rewards of up to HK\$5,500.

I. Welcome Offer

New customers who use the Bank's corporate internet banking bulk payroll service can enjoy a cash reward of HK\$500 upon fulfilling the requirements. For details, please refer to Section B below.

II. Rewards for Employees Using the Bank's Payroll Services (Applicable to all customers)

Customers can enjoy cash rewards of up to HK\$5,000 if their employees use the Bank's account as a payroll account, upon fulfilling the requirements. For details, please refer to Section C below.

A. General Terms and Conditions

1. The promotion period is from 16 February 2026 to 30 June 2026 (both dates inclusive) ("Promotion Period").
2. This promotion is only applicable to the corporate customer ("Customer") of the Bank.
3. Each Customer is entitled to receive the cash reward once only during the Promotion Period.
4. The Bank will credit the cash reward to the HKD savings or current account held by the Customer on or before 31 October 2026. If the customer holds more than one HKD savings account or current account, the account to be credited with the cash reward will be decided by the Bank. At the time of crediting, the Customer's account must be in normal and valid status; otherwise, the Rewards granted will be forfeited or automatically cancelled without prior notice.
5. The Bank reserves the right to amend, suspend, or withdraw the relevant rewards mentioned herein, or to amend these terms and conditions from time to time without prior notice. In the case of any disputes, the decision of the Bank shall be final and conclusive.
6. In the event of any dispute arising from this Promotion, including the interpretation of these terms and conditions or the eligibility for the relevant rewards, the decision of the Bank shall be final and conclusive.
7. Unless otherwise specified, all accounts and banking services involved in the Promotion are subject to the Bank's Account Terms, and other prescribed terms and conditions (collectively called "Terms of Services"). The Terms of Services may be varied or supplemented by the Bank, with due notice to its customers in general, in such manner as the Bank may deem appropriate at its sole discretion from time to time. Copies of the latest Terms of Services are available at any branch of the Bank in Hong Kong or on its website at www.chbank.com.
8. These terms and conditions of the Promotion shall be construed in accordance with, and governed by, the laws of the Hong Kong Special Administrative Region. The Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) shall not apply to the Promotion, its offer, rewards, or these terms and conditions.
9. In case of any inconsistencies between the English and Chinese versions of these terms and conditions, the Chinese version shall prevail.

B. Welcome Offer Terms and Conditions

1. During the Promotion Period, new customer who has used the corporate internet banking bulk payroll service for three consecutive months and has successfully conducted payroll transactions to employees will be entitled to a cash reward of HK\$500.

2. New Customer refers to Customer who did not use the Bank's corporate internet banking bulk payroll service during the Feb 2025 – Jan 2026.
- C. **Rewards for Employees using the Bank's Payroll Services Terms and Conditions (Applicable to all customers)**
 1. Customer can receive a cash reward of HK\$100 for each employee who uses the Bank's account as a payroll account, subject to a maximum cash reward of HK\$5,000.
 2. Customer's employee must register for the Bank's Payroll Account Service Promotion during the Promotion Period, and must complete at least two payroll transactions within two months from the month of registration, and the payroll transaction of HK\$15,000 or above.
 3. Customer's employee must not use the Bank's payroll account service in the past 12 months at the time of registering for the Payroll Account Service Promotion, in order for the Customer to be eligible for the reward.
 4. Payroll transaction refers to the Customer crediting salary to the registered payroll account of the employee through the Bank's corporate internet banking bulk payroll service after the employee has registered for the Payroll Account Service Promotion.

A Member of Yuexiu Group