

## Chong Hing Bank Deposit Balance Growth Promotion

**Selected customers who have achieved the Bank's designated "Average Balance Growth Amount" ( HKD and USD only ) in their savings account(s) and current account(s) during the Promotion Period may enjoy extra reward:**

Phase – Year 2025	Phase 1: 1 to 25 April (both dates inclusive)	Phase 2: 26 April to 25 May (both dates inclusive)	Phase 3: 26 May to 25 June (both dates inclusive)	Phase 4: 26 to 30 June (both dates inclusive)
HKD Extra Reward *	<b>3.25% p.a.</b>			
Average Balance Growth Amount	HK\$100,000 to HK\$10,000,000 (or its equivalent)			

*\* The prescribed "HKD Extra Reward" of each phase is determined by Chong Hing Bank Limited (the "Bank"), and is applied to each phase correspondingly throughout the Promotion Period.*

**Terms and conditions apply to this promotional offer.**

### I. General Terms & Conditions

- The promotion period is from 1 April 2025 to 30 June 2025 (both dates inclusive) ("Promotion Period").
- The registration period is from 1 April 2025 to 25 April 2025 (both dates inclusive) ("Registration Period").
- Each Selected Customer (invited by branches) is entitled to enjoy the reward once by meeting the requirements of each phases under Part II of these terms & conditions during the Promotion Period.
- The reward cannot be transferred or exchanged for other rewards.
- The earning of ordinary deposit interest from the savings account would not be affected by the HKD Extra Reward.
- 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, eligibility and availability of rewards, including but not limited to the relevant rewards to the customers, shall be final and binding. For the updated terms and conditions, please visit any branch of the Bank in Hong Kong. In case of any disputes, the Bank's record shall be final and conclusive.
- Solely for the purpose of assessing the eligibility and redemption of any rewards under this promotion, all non-Hong Kong Dollar currency balances and transaction amount will be converted into Hong Kong Dollars based on the exchange rates quoted by the Bank at its sole discretion from time to time.
- 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.
- This promotion is not applicable to the employees of the Bank.
- In case of any inconsistencies between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.
- Unless otherwise expressly provided, the Bank's Account Terms, privacy statements and policies (as the case may be) subject to change from time to time by the Bank shall also apply to the above promotion, the updated copies of which are available at any branch of the Bank in Hong Kong or its website ([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.
- Please note that these terms and conditions are provided in an exclusively non-paper based format and would be available for access and download during the Registration Period. If necessary, please download and 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 registration period.
- The promotion only applicable in Hong Kong. The offer cannot be used in conjunction with any other promotions or privileges of the Bank.

### II. HKD Extra Reward under this promotion ("Reward")

- To be eligible for the Reward, the Selected Customer is required to complete the registration via Internet/Mobile banking of the Bank (For Internet Banking: Login > Deposit > Limited-time Promotion > Register Now; For Mobile Banking: Login > Promotion Offers > Limited-time Promotion > Register Now) during Registration Period and meet the designated amount of the "Average Balance Growth Amount" during Phase 1, Phase 2, Phase 3 and/or Phase 4..

"Average Balance Growth Amount" refers to the "Aggregate Daily Balance" during the phase prescribed by the Bank minus the "Aggregate Balance" as of 31 March 2025.

(i) "Aggregate Balance" refers to the aggregate amount of the closing balance of all savings and current account(s) (in HKD and USD only) under the Selected Customer's own personal name (including joint name<sup>#</sup>) at the Bank as of 31 March 2025.

(ii) "Aggregate Daily Balance" refers to the average amount of the daily closing balance of all savings and current account(s) (in

HKD and USD only) under the Selected Customer's own personal name (including joint name<sup>#</sup>) during the phase prescribed by the Bank.

<sup>#</sup> The "Aggregate Balance" and the "Aggregate Daily Balance" are calculated by the average amount held by each of the holders for accounts under joint names.

2. All the related account deposit balances shall be based on the records of the Bank which shall prevail.

**Example:**

Customer A registered successfully during the Registration Period and maintained HKD savings accounts and HKD current accounts with the Bank, and its "Aggregate Balance" of both accounts as of 31 March 2025 was HK\$300,000:

Description	Status as of 31 March 2025	1 to 25 April 2025 (i.e. Phase 1)	26 April to 25 May 2025 (i.e. Phase 2)	26 May to 25 June 2025 (i.e. Phase 3)	26 to 30 June 2025 (i.e. Phase 4)
Aggregate Balance <sup>##</sup> [Item (a)]	HK\$300,000				
HKD Extra Reward*		3.25% p.a.			
Daily balance of savings account(s) during the phase		HK\$240,000	HK\$11,100,000	HK\$2,000,000	HK\$3,000,000
Daily balance of current account(s) during the phase		HK\$150,000	HK\$300,000	HK\$200,000	HK\$300,000
Aggregate Daily Balance (Average) [Item (b)]		HK\$390,000	HK\$11,400,000	HK\$2,200,000	HK\$3,300,000
Average Balance Growth Amount [Item (b) – Item (a)]		HK\$90,000	HK\$11,100,000	HK\$1,900,000	HK\$3,000,000
Entitlement to the HKD Extra Reward? (Y/N)		N (Minimum "Average Balance Growth" must reach HK\$100,000 or its equivalent )	Y (Maximum "Average Balance Growth" is HK\$10,000,000 or its equivalent )	Y	Y
Reward amount		HK\$0	HK\$10,000,000 x 3.25% x 30/365 = HK\$26,712.33	HK\$1,900,000 x 3.25% x 31/365 = HK\$5,244.52	HK\$3,000,000 x 3.25% x 5/365 = HK\$1,335.62
<b>Total Reward Amount</b>		<b>HK\$33,292.47</b>			

<sup>##</sup> Selected Customer can check the relevant aggregate balance via Internet/Mobile Banking registration record of Limited-time promotion.

\*The prescribed reward interest rate (p.a.) of each phase is determined by the Bank and is applied to each phase correspondingly throughout the Promotion Period.

3. The HKD Extra Reward granted by way of cash will be credited to the Eligible Customer's registered account (**Note: This promotion is not applicable to Joint-name account and hence, cannot be registered**) of this promotion ("Registered Account") with the Bank according to the dates below. When the Rewards are credited, the Eligible Customer's Registered Account has to be of normal and valid status, otherwise the Rewards granted will be forfeited or cancelled automatically without any notice.

Phase	Date of Crediting the HKD Extra Reward
Phase 1	On or before 30 April 2025
Phase 2	On or before 31 May 2025
Phase 3	On or before 30 June 2025
Phase 4	On or before 31 July 2025

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

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