

FCY Exchange Fixed Deposit – General Terms and Conditions:

1. Customers are entitled to enjoy a preferential fixed deposit interest rates when making an eligible currency exchange with designated currencies and set up a fixed deposit for 1-week or 1-month in Chong Hing Bank Limited (the “Bank”) via Mobile Banking/Internet Banking/any branch in Hong Kong right after conducting currency exchange can enjoy the preferential interest rate.
2. Customers who placed a fixed deposit via Mobile Banking/Internet Banking must be placed by choosing “FCY Exchange Fixed Deposit Placement” to enjoy the preferential fixed deposit interest rates as stipulated at Appendix 1.
3. Designated currencies under this promotion include HKD, CAD, AUD, USD, NZD, CNY, GBP and EUR.
4. The fixed deposit amount must be no less than the minimum deposit amount (as shown in the table below).

Currency	Minimum Deposit Amount (Original Currency)
HKD	\$100,000
CAD	\$17,000
AUD	\$20,000
USD	\$12,000
NZD	\$20,000
CNY	\$100,000
GBP	\$10,000
EUR	\$10,000

5. If the maturity instruction of the fixed deposit is selected as “Renewal (Principal and Interest)” or “Renewal (Principal)”, the renewal will be automatically renewed at the Bank's fixed deposit rate.
6. Exchange transactions involving note exchange, cash deposit, note withdrawal, or inward/outward remittance are not counted as eligible currency exchange transactions and will not be eligible for the offer under this promotion.
7. The offer cannot be transferred or exchanged for other rewards.
8. This promotion is only applicable to the Bank’s branches/Mobile Banking/Internet Banking, and cannot be used in conjunction with other foreign exchange or fixed deposit promotions of the Bank.
9. Unless otherwise specified, the offer is not applicable to corporate accounts customer.
10. 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 any branch of the Bank in Hong Kong. In case of any disputes, the Bank’s records shall be final and conclusive.
11. 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.
12. Unless otherwise expressly provided, the Bank’s Account Terms 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). In case of any inconsistencies among their provisions, the priority shall be in the descending order of: these terms and conditions, the Account Terms.

13. In case of any inconsistencies between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

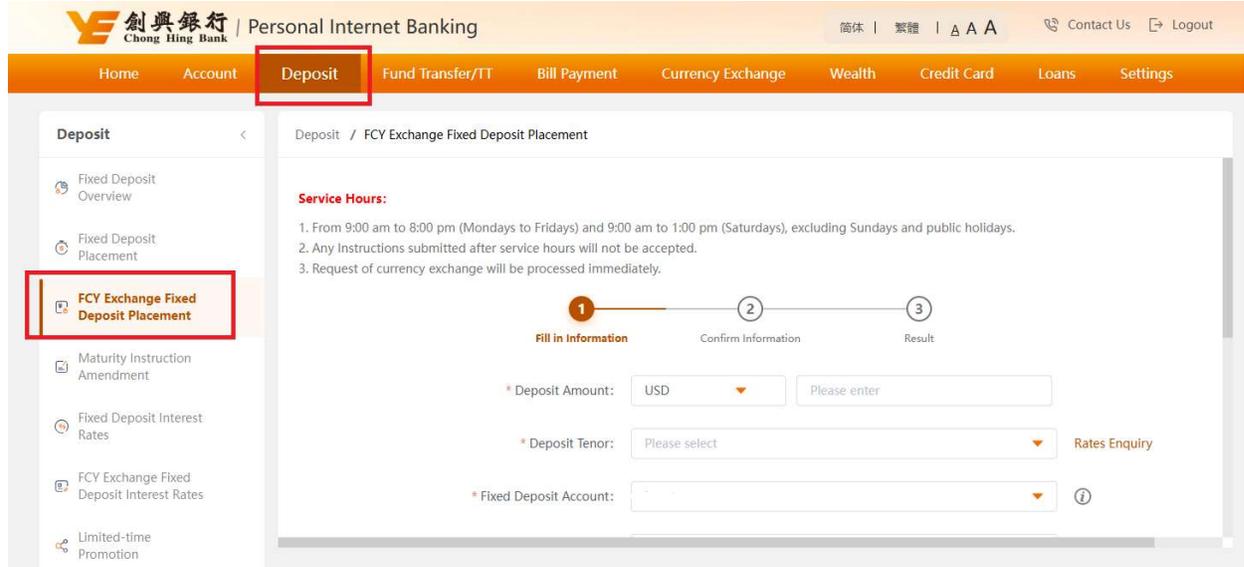
Risk Disclosure Statement:

Foreign currency exchange is subject to exchange rate fluctuation which may provide opportunities and risks. The fluctuation in the exchange rate of foreign currencies may result in gains or losses in the case where the customer converts foreign currency to HK dollars or other foreign currencies. You should therefore carefully consider whether such trading is suitable in light of your own financial position. CNY is not freely convertible and conversion of CNY through banks in Hong Kong is subject to the rules, guidelines and regulations from the relevant regulatory authorities or entities in China and/or Hong Kong from time to time.

Appendix 1:

How to setup via Internet Banking:

Logon personal banking > Deposit > FCY Exchange Fixed Deposit Placement



The screenshot displays the Chong Hing Bank Personal Internet Banking interface. The top navigation bar includes the bank logo, the text "Personal Internet Banking", and links for "简体 | 繁體 | A A A", "Contact Us", and "Logout". Below this is a secondary navigation bar with tabs for "Home", "Account", "Deposit", "Fund Transfer/TT", "Bill Payment", "Currency Exchange", "Wealth", "Credit Card", "Loans", and "Settings". The "Deposit" tab is highlighted with a red box. On the left side, a sidebar menu lists various deposit options, with "FCY Exchange Fixed Deposit Placement" highlighted by a red box. The main content area shows the "Service Hours" and a three-step process: 1. Fill in Information, 2. Confirm Information, and 3. Result. Below the process, there are input fields for "Deposit Amount" (set to USD), "Deposit Tenor" (with a "Rates Enquiry" link), and "Fixed Deposit Account".

How to inquire about the interest rate:

Logon personal banking > Deposit > FCY Exchange Fixed Deposit Interest Rates



The screenshot displays the Chong Hing Bank Personal Internet Banking interface. The top navigation bar is identical to the previous screenshot. The secondary navigation bar highlights the "Deposit" tab. Below it, a sub-navigation bar lists "Fixed Deposit Overview", "Fixed Deposit Placement", "FCY Exchange Fixed Deposit Placement", and "Maturity Instruction Amendment". The "FCY Exchange Fixed Deposit Interest Rates" link is highlighted with a red box. Below this, there is a promotional banner for "HK\$ 2.9,000 enjoy HKD Preferential Fixed Deposit Rate" with a "Terms and Conditions apply." link.

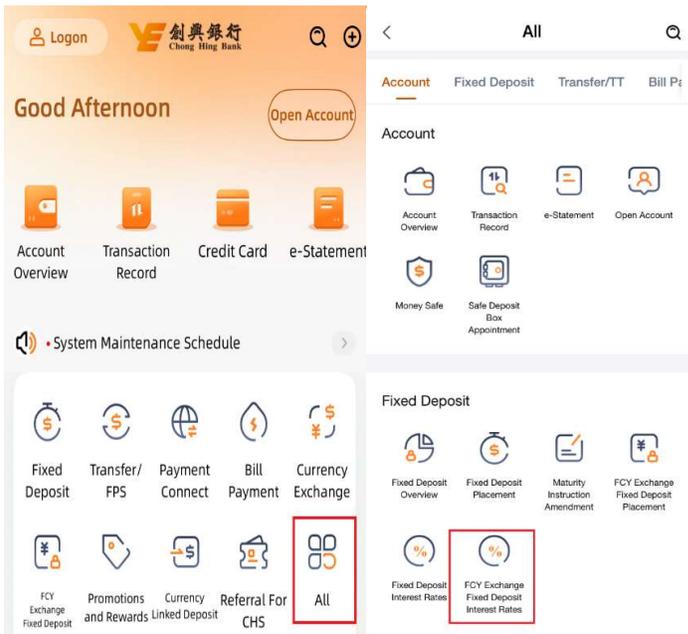
How to setup via Mobile Banking:

Logon Personal banking > FCY Exchange Fixed Deposit



How to inquire about the interest rate:

Homepage > All > FCY Exchange Fixed Deposit Rates



Notes: The daily maximum limit of currency exchange is HK\$5,000,000; the maximum limit of each currency exchange transaction is HK\$3,000,000.