

## Chong Hing Bank Mobile Time Deposit Lucky Draw - Terms and Conditions

1.	The Mobile Time Deposit Lucky Draw Promotion Programme ( “Promotion” ) of Chong Hing Bank Limited (the “Bank”) is available from 8 July 2023 to 30 September 2023 (both dates inclusive) ( “Promotion Period” )		
2.	The Promotion is only available to personal customers of Mobile Banking Services of the Bank (“Customers”).		
3.	Within the Promotion Period, Customers are entitled to join the lucky draw of the Promotion ( “Lucky Draw” ) for once when they have successfully completed an eligible transaction ( “Eligible Transaction” , defined under clause 4 below) via Chong Hing Mobile Banking App. Notwithstanding other provisions of these terms and conditions, each eligible Customer is entitled to join the Lucky Draw (a) for not more than three times in the same calendar month; and (b) for not more than nine times in total during the Promotion Period in all circumstances.		
4.	“Eligible Transaction” refers to the successful placement of a time deposit transaction ( “Transaction” ) of HKD or USD for 3 months or 6 months per transaction via Chong Hing Mobile Banking App during the Promotion Period. The time deposit amounts for designated currencies required for joining the Lucky Draw are as below: <table border="1" data-bbox="185 1227 1118 1397"><tr><td>HKD200,000 to 50,000,000</td></tr><tr><td>USD20,000 to 6,000,000</td></tr></table>	HKD200,000 to 50,000,000	USD20,000 to 6,000,000
HKD200,000 to 50,000,000			
USD20,000 to 6,000,000			
5.	The Bank’s records of all Transaction details including the date, time and amount of the time deposit 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 the Eligible Transaction, proper completion of the Lucky Draw procedures, the interpretation of these terms and conditions) and such decision shall be final and conclusive.		
6.	Lucky Draw Procedures: <ol style="list-style-type: none"><li>During the Promotion Period, Customers shall complete an Eligible Transaction via Chong Hing Mobile Banking App;</li><li>After completing the Eligible Transaction, Customers shall immediately click “Enter the Lucky Draw” button on the transaction completion page;</li><li>Customers shall then complete the Lucky Draw according to the steps shown on screen;</li><li>After completing the Lucky Draw, the result and prize awarded (if applicable) will be shown instantly on the screen; and</li><li>Customers shall show the QR code of the awarded electronic voucher to the relevant</li></ol>		

	merchants within the designated redemption period. The Bank shall send SMS to Customers regarding the redemption arrangement of physical prizes.
7.	Customers must complete the Lucky Draw immediately after completing the Eligible Transaction, otherwise such Lucky Draw chance will be cancelled or deemed as waived automatically and will not be traced back in all circumstances.
8.	<p>Lucky Draw Prizes ( “Prizes” ) include:            SHKP Malls Gift Card(value at HK\$1,000)            IKEA Gift Cards(value at HK\$700)            759 Store electronic voucher (face value HK\$100)            HKTV mall electronic voucher (face value HK\$50)            Starbuck electronic voucher (face value HK\$25)</p> <p>Prizes are available on a first-come, first-served basis and while stock lasts. No further notice when prizes are out of stock. 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 rewards without prior notice.</p>
9.	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 to the relevant suppliers directly.
10.	Transaction which is fraudulent, false, unauthorised, cancelled or rejected will not be treated as a Transaction qualified for the Lucky Draw. Participation in the Lucky Draw is subject to there being no abuse/ non-compliance by the Eligible Customer, otherwise the Bank is entitled to cancel any award of Prize to the Eligible Customer concerned.
11.	Customers are responsible for the data charges incurred by using Chong Hing Mobile Banking App.
12.	The Lucky Draw procedures are conducted online. If there are any technical 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.
13.	The Bank may from time to time change these terms and conditions, and /or amend, suspend or terminate the Promotion without any notice.
14.	The Promotion is applicable within the Hong Kong Special Administrative Region only, and the ancillary matters including these terms and conditions are governed by the laws of the Hong Kong Special Administrative Region. The Contracts (Rights of Third Parties) Ordinance shall not apply to the Promotion, matters ancillary thereto and these terms and conditions.

- |     |   |
|-----|---|
| 15. | In case of any inconsistencies between the Chinese and English versions of these terms and conditions, the English version shall prevail. |
|-----|---|