

FCY Exchange Fixed Deposit Lucky Draw - Terms and Conditions

1. The FCY Exchange Fixed Deposit Lucky Draw ("Promotion") of Chong Hing Bank Limited (the "Bank") is available from 2 December 2024 to 31 December 2024 (both dates inclusive) ("Promotion Period").
2. The Promotion is only applicable to all personal customers of Chong Hing Mobile Banking ("Eligible Customers"), and not applicable to corporate customers.
3. During the Promotion Period, Eligible 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. Notwithstanding other provisions of these terms and conditions, each Eligible Customer is entitled to join the Lucky Draw (a) for not more than one time in the same calendar month; and (b) for not more than one time in total during the Promotion Period in all circumstances.
4. Eligible Transaction refers to the successful placement of a fixed deposit with designated currencies exchanged and board rate with a designated tenor at the same time per transaction via Chong Hing Mobile Banking can enjoy the preferential interest rate.
5. Designated currencies including HKD, AUD, CAD, GBP, NZD, CNY and USD.
6. The amount of designated time deposit opened must be within the following range:

<u>Currency</u>	<u>Amount</u>
HKD	100,000 to 10,000,000
CNY	100,000 to 10,000,000
USD	12,000 to 1,200,000
CAD	17,000 to 1,700,000
AUD	20,000 to 2,000,000
NZD	20,000 to 2,000,000
GBP	10,000 to 1,000,000

7. The above preferential fixed deposit interest rates are based on the fixed deposit interest rates quoted by the Bank on 2 December 2024 and are for reference only, and subject to the terms and conditions. The actual interest rates will be subject to the quotes by the Bank from time to time.

Currency of Exchange	Fixed Deposit Amount	Exceed Banking and Private Banking Customer		General Customer	
		One Week	One Month	One Week	One Month
HKD	100,000 to less than 1,000,000	8.00%	3.88%	7.80%	3.68%
	1,000,000 or above to 10,000,000	8.20%	4.08%	8.00%	3.88%
AUD	20,000 to less than 200,000	13.28%	4.28%	13.08%	4.08%
	200,000 or above to 2,000,000	13.48%	4.48%	13.28%	4.28%
USD	12,000 to less than 120,000	10.00%	4.88%	9.80%	4.68%
	120,000 or above to 1,200,000	10.20%	5.08%	10.00%	4.88%

NZD	20,000 to less than 200,000	13.00%	4.98%	12.80%	4.78%
	200,000 or above to 2,000,000	13.20%	5.18%	13.00%	4.98%
CNY	100,000 to less than 1,000,000	13.88%	3.80%	13.68%	3.60%
	1,000,000 or above to 10,000,000	14.08%	4.00%	13.88%	3.80%
GBP	10,000 to less than 100,000	13.28%	4.28%	13.08%	4.08%
	100,000 or above to 1,000,000	13.48%	4.48%	13.28%	4.28%
CAD	17,000 to less than 170,000	13.00%	4.38%	12.80%	4.18%
	170,000 or above to 1,700,000	13.20%	4.58%	13.00%	4.38%

8. The Bank's records of all Eligible 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, and the interpretation of these terms and conditions) and such decision shall be final and conclusive.

9. Lucky Draw Procedures:

Method 1: Draw immediately after transaction is completed

- Eligible customers can conduct eligible transactions through Chong Hing Mobile Banking during the promotion period;
- After the eligible transaction is completed, customers click the "Go to Lucky Draw" button immediately on the transaction completion page;
- Customers follow the instructions on the page to complete the lucky draw.

Method 2: The lucky draw will be completed later during the promotion period

- Eligible customers can conduct eligible transactions through Chong Hing Mobile Banking during the promotion period;
- After the eligible transaction is completed, customers can click "Join Promotions" on the "Promotion Offers" page and select this event to enter the lucky draw.
- Customers must complete the lucky draw within the promotional period, otherwise the lucky draw opportunities will no longer be applicable after the promotional period.

After completing the Lucky Draw, the result and prize awarded will be shown instantly on the screen.

Customers shall show the QR code of the awarded electronic voucher to the designated merchants within the designated redemption period.

10. Lucky Draw Prizes ("Prizes") include:

- Häagen-Dazs (value at HK\$50/pc) (100 winners)
- Pacific Coffee (value at HK\$25/pc) (200 winners)

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 gifts of equal value without prior notice.

Regardless of any reason, if the winner fails to claim the Prize within the specified Prize collection period or timely claim the Prize, his or her qualification to win the Prize will be cancelled without further notice, and no reissue or compensation will be offered.

11. 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 by the customers to the relevant suppliers directly.
12. Transaction which is fraudulent, false, unauthorised, cancelled or rejected will not be treated as an Eligible Transaction qualified for the Lucky Draw. Participation in the Promotion is subject to there being no abuse/non-compliance by the Eligible Customer, otherwise the Bank may cancel or not to award the Prizes to the winners.
13. Customers are responsible for the data charges incurred by using Chong Hing Mobile Banking.
14. The Lucky Draw procedures are conducted online. If there are any technical (non-system issues) 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.
15. 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 the Bank' s website. In case of any disputes, the Bank' s records shall be final and conclusive.
16. 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.
17. 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 local branch of the Bank 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.
18. In case of any inconsistencies between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

Risk Disclosure Statement:

- This promotional material is for reference only and does not constitute any offer or solicitation to subscribe or recommendation.
- Foreign currency investments are 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 and investment objectives.

- CNY is not freely convertible and conversion of CNY through banks in Hong Kong is subject to the rules, regulations and guidelines from the relevant regulatory authorities or entities from time to time.
- The information of this promotional material is issued by Chong Hing Bank Limited. It has not been reviewed by the Securities and Futures Commission of Hong Kong or any regulatory authorities in Hong Kong.

Please note that the information would only be available for access and download through below channels 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 you may not be able to access or download it again subsequent to the expiry of the promotion period.

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

Website: www.chbank.com