

Lucky Draw for First-Time Mobile Banking Login - Terms and Conditions

1. The "Lucky Draw for First-Time Mobile Banking Login" promotion ("Promotion") launched by Chong Hing Bank Limited (the "Bank") is subject to the following terms and conditions.
2. The period of the Promotion is from 20 November 2025 to 31 December 2025, both dates inclusive ("Promotion Period").
3. Eligibility:
 - 3.1 The Promotion is only available to personal customer (Single Authority) who have never logged on to Chong Hing Mobile Banking/Internet Banking Services before 20 November 2025 ("Eligible Customer").
 - 3.2 Each Eligible Customer who completes the first login to the Bank's Mobile Banking from 20 November 2025 to 31 December 2025 will be entitled to one lucky draw entry, with a maximum of one prize per customer. If an Eligible Customer fails to win the Grand Prize, Second Prize or Third Prize, they will be awarded the Fourth Prize. Customers who do not participate in the lucky draw within the specified period will be automatically awarded the Fourth Prize by default.

Lucky Draw Prizes

Grand Prize	HK\$3,888 Cash Voucher (1 winner)
Second Prize	HK\$388.88 Cash Voucher (50 winners)
Third Prize	HK\$38.88 Cash Voucher (100 winners)
Fourth Prize	HK\$1.88 Cash Voucher (Everyone gets a prize for participation)

4. Customers who win cash vouchers must "claim" them within the validity period of the cash vouchers and redeem them to the Hong Kong dollar savings deposit account or Hong Kong dollar cheque current deposit account (designated account) they have chosen. Cash vouchers claimed after the expiration date will not be replaced or compensated. The number of Grand Prize, Second Prize and Third Prize is limited. The offer will end once all prizes are allocated, and no further notice will be given.
5. After the customer claims the cash voucher, the cash voucher will be deposited into the Eligible Customer's designated account no later than 31 January 2026 and reflected in the transaction record without further notice. When the Bank deposits the cash voucher prize, the Eligible Customer must continue to hold the account with the Bank in a normal and valid status. Otherwise, the cash voucher they are entitled to will be automatically cancelled or

deemed as waived without further notice or replacement.

6. Prizes are non - transferable, non - returnable, cannot be exchanged for other gifts/vouchers or converted into cash. The Bank reserves the right to replace the prizes with other gifts of equivalent value without prior notice. The number of prizes is limited. Once they are all claimed, no further notice will be given.

7. The lucky draw process is carried out online. The Bank shall not be liable for any suspension, delay or interruption of the lucky draw process due to any technical (non-system-related) or network failures during the lucky draw process.

8. Unless otherwise stated, this Promotion cannot be used in conjunction with other offers (except for the "Logon to e-Banking to Get Reward" promotion).

9. The Bank' s records in its system for Customer' s eligibility shall be deemed as conclusive and final.

10. If the account of the Eligible Customer is a joint account, all account holders must have never logged on to Chong Hing Mobile Banking before the Promotion Period to be eligible for the reward. Each joint account can enjoy the reward once.

11. Eligible Customer' s current account or savings account with the Bank shall hold valid throughout the Promotion Period.

12. Eligible Customer shall have to remain as a customer of the Chong Hing Mobile Banking throughout the Promotion Period.

13. The Bank reserves the right to amend, vary, supplement, terminate or suspend any of all these terms and conditions at any time without any notice at its sole discretion. In case of dispute, the interpretation of these terms and conditions, as well as the decision by the Bank shall be final and conclusive.

14. These terms and conditions are applicable within Hong Kong SAR only and are governed by its laws.

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

Logon to e-Banking to Get Reward - Terms and Conditions

1. The "Logon to e-Banking to Get Reward" programme ("Promotion") offered by Chong Hing Bank Limited (the "Bank") is subject to all the following terms and conditions.

"e-Banking Services" refer to the Bank's Chong Hing Mobile Banking /Internet Banking Services.

2. The period of the Promotion is from 20 November 2025 to 31 December 2025, both dates inclusive ("Promotion Period").

3. Eligibility:

3.1 The Promotion is only available to personal customer (Single Authority) who have never logged on to Chong Hing Mobile Banking/Internet Banking Services before 20 November 2025 ("Eligible Customer").

3.2 Customer who has performed his/her first time logon to the Bank's e-Banking during 20 November to 31 December 2025 is entitled to get a HK\$100 e-voucher ("Reward") immediately on Chong Hing Mobile Banking. The deadline for getting the Reward is 31 December 2025. Unredeemed e-voucher after the deadline will be deemed as waived automatically.

4. The Bank reserves the right to replace the Reward by other gifts of equivalent or greater value without any notice.

5. No Eligible Customer will be entitled to more than one Reward.

6. The Bank's record in its system for Customer's eligibility shall be deemed as conclusive and final.

7. If the account of the Eligible Customer is a joint account, all account holders must have never logged on to the Bank's e-Banking before the Promotion Period to be eligible for the Reward. Each joint account can enjoy the Reward once.

8. Eligible Customer's current account or savings account with the Bank shall hold valid throughout the Promotion Period.

9. Eligible Customer shall have to remain as a customer of the Bank's e-banking Services throughout the Promotion Period.

10. The Bank is not the supplier of the Reward. Any enquiries or complaints of the state, quality and conditions of the Reward or the services provided relating thereto shall be directed to the relevant suppliers, and the Bank shall have no liability or bear any responsibility in respect thereof. The Bank does not make and will not make any representation or warranty for the Reward (including the services ancillary thereto).

11. The Reward cannot be transferred, returned, exchanged for other coupons or redeemed for cash and is subject to its suppliers' terms and conditions.

12. The Contracts (Rights of Third Parties) Ordinance does not apply to these terms and conditions.

13. The Bank reserves the right to amend, vary, supplement, terminate or suspend any of all these terms and conditions at any time without any notice at its sole discretion. In case of dispute, the interpretation of these terms and conditions, as well as the decision by the Bank shall be final and conclusive.

14. These terms and conditions are applicable within Hong Kong SAR only and are governed by its laws.

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Member of Yuexiu Group