

## **Chong Hing Bank Account Opening Reward - NongGengji Hunan Cuisine E-Voucher Event - Terms and Conditions**

1. The promotional period of the event is from 23 September 2024 to 30 September 2025, both dates inclusive ("Promotional Period").
2. When using the remote account opening service of Chong Hing Bank Limited (the "Bank"), personal customers ("Customers") need to enter the promo code "NGJ" in the promotional code field. After successfully opened an account, Customers can log in to Chong Hing Mobile Banking and click on "Promotion Rewards" on the homepage > "My Prize" to receive 2 e-vouchers worth HK\$100 each.
3. If the Customer fails to enter or enters the wrong promo code, Customer will not receive the e-vouchers and will not be reissued the e-vouchers.
4. The e-vouchers cannot be transferred, returned, exchanged, exchanged for other rewards or redeemed for cash.
5. The Bank is not the supplier of the e-vouchers and does not and will not make any representations/declarations/warranties regarding the prizes (and its related services). The Bank is not responsible for any issues related to the e-vouchers. Customers should contact the relevant suppliers directly.
6. For the records of successful account opening, the Bank's records shall be final and conclusive.
7. The Bank reserves the right to amend, vary, supplement, terminate or suspend all these terms and conditions at any time without prior notice at its sole discretion. In case of any dispute, the Bank's interpretation and decision on these terms and conditions should be final and conclusive.
8. In case of any inconsistencies between the Chinese and English versions of these terms and conditions, the English version shall prevail. The terms and conditions of this promotional event shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region, and any suit, legal action or proceeding arising out of or related to these terms and

conditions shall be subject to the exclusive jurisdiction of the Hong Kong courts.  
The Contracts (Rights of Third Parties) Ordinance shall not apply to the promotional event, matters ancillary thereto and these terms and conditions.

## **1 st of a 3-month HKD Fixed Deposit Offer Preferential Interest Rate - Terms and Conditions**

1. The promotion period is From Sep 23, 2024 to Sep 30, 2025(both dates inclusive) ( "Promotion Period" ).
2. Customers (a) who do not have any records with the Bank; or (b) whose Bank's accounts had been closed more than 7 years ago; or (c) has not held any credit card customers ("Eligible Customer") can open a savings account through Remote Account Opening under Chong Hing Mobile Banking.
3. During the Promotion Period, Eligible Customer who has conducted the first transaction of a 3- month HKD fixed deposit (minimum amount HK\$5,000 or above) via Chong Hing Mobile Banking/Internet Banking upon the successful account opening through the Remote Account Opening of the Bank can enjoy the HKD preferential interest rates. The service hours of fixed deposit placement via Chong Hing Mobile Banking/Internet Banking is from 9:00 am to 7:30 pm from Mondays to Fridays and 9:00 am to 4:00 pm on Saturdays (excluding Sundays and public holidays). Eligible Customer has to place the relevant fixed deposit during the above-mentioned service hours.
4. Each Eligible Customer can enjoy this offer once only during the Promotion Period.
5. The actual preferential interest rates will be subject to the quotes by the Bank from time to time. Please contact our staff at any branch of the Bank in Hong Kong for details.
6. The promotion only applicable in Hong Kong. The offer cannot be used in conjunction with any other promotions or privileges of the Bank.
7. The Bank reserves the right to amend, suspend or withdraw the relevant rewards mentioned herein or amend these terms and conditions from time to time without any notice. In the case of any disputes, the decision of the Bank shall be final and conclusive.
8. These terms and conditions of the promotion are construed in accordance with, and are governed by the laws of the Hong Kong Special Administrative Region but the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong

Kong) shall not apply to the promotion, its offer, rewards or these terms and conditions.

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

## **Chong Hing Bank Customers Can Enjoy 10% Off Dining Offer- Terms and Conditions**

1. The promotion period is from 23 September 2024 to 30 September 2025, both dates inclusive (the "Promotion Period").
2. Personal account customers of the Bank dine at the NongGengji Hunan Cuisine in Hong Kong, and pay with their Chong Hing credit card or Chong Hing Bank debit card, or present their logged-in Chong Hing Mobile Banking when paying in cash, can enjoy a 10% off offer ("Offer").
3. Offer cannot be transferred, returned, exchanged for other rewards or exchanged for cash.
4. The Bank is not a service provider. For any questions about dining, please contact NongGengji Hunan Cuisine directly.
5. The Bank reserves the right to modify, change, supplement, terminate or suspend all terms and conditions at any time without prior notice. In the event of any dispute, the interpretation and decision of the Bank and NongGengji Hunan Cuisine on these terms and conditions will be final and binding.
6. In case of any inconsistencies between the Chinese and English versions of these terms and conditions, the English version shall prevail. The terms and conditions of this promotional offer shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region, and any suit, legal action or proceeding arising out of or related to these terms and conditions shall be subject to the exclusive jurisdiction of the Hong Kong courts. The Contracts (Rights of Third Parties) Ordinance does not apply to this promotional offer, all matters related to it and these terms and conditions.

To borrow or not to borrow? Borrow only if you can repay!

**Member of Yuexiu Group**