

## Payroll Account Service Promotion

From 1 July 2025 to 31 December 2025 (“**Registration Period**”), customers who have successfully **registered to the Payroll Account Service Promotion of Chong Hing Bank (“Promotion”)** and have a payroll transaction of HK\$30,000 or above (“**Eligible Customer**”) upon fulfilling the relevant requirements, can enjoy a series of offers and up to **4% p.a. extra HKD Extra Reward** for the payroll account.

### I. For New Eligible Customer: Welcome Offer - Average Total Asset Balance Growth Offer

New customer who is also an Eligible Customer and maintained an Average Total Asset Balance of HK\$200,000 or above during the first 6 months, can enjoy a HK\$100 credit card cash rebate. For details, please refer to **Section B** below.

### II. For Eligible Customer: Payroll Account Up to 4% p.a. HKD Extra Reward

- a. Eligible Customers can enjoy a **HKD Extra Reward of 1% p.a.** based on the daily balance (with a cap of HK\$1,000,000) in the payroll account. For details, please refer to Section C(I) below.
- b. Eligible Customers whose payroll accounts have reached the threshold of Monthly Average Balance below in the current month during the event period, can enjoy a HKD Extra Reward based on the daily balance (with a cap of HK\$1,000,000) in the payroll account in the next month.

Monthly Average Balance of the Payroll Account	HKD Extra Reward
HK\$100,000 – below HK\$1,000,000	<b>0.5% p.a.</b>
HK\$1,000,000 or above	<b>1% p.a.</b>

For details, please refer to Section C(II) below.

- c. Eligible Customers with accumulated foreign exchange transaction amounts of HK\$30,000 (or its HKD equivalent) or above in the current month during the event period, can enjoy a **HKD Extra Reward of 2% p.a.** based on the daily balance (with a cap of HK\$1,000,000) in the payroll account in the next month. For details, please refer to Section C(III) below.

### III. Other Offers

#### a. First Transaction of a 3-month Preferential HKD Fixed Deposit

Eligible Customers open a payroll account through Remote Account Opening under Chong Hing Mobile Banking and place a 3-month HKD fixed deposit, can enjoy a Remote Account Opening HKD fixed deposit preferential interest rate (p.a.) (the Remote Account Opening HKD fixed deposit preferential interest rate (p.a.) will be subject to the quotes by the Bank from time to time). For details, please refer to Section D below.

#### b. Credit Card Offer

Enjoy a welcome gift of extra HK\$200 credit card cash rebate upon successful credit card application. For the relevant terms and conditions of Credit Card Offer, please refer to the Chong Hing Credit Card

Application Form (Exclusively for Payroll Account Customers). Please visit [https://www.chbank.com/s/py007/app\\_en.html](https://www.chbank.com/s/py007/app_en.html).

**c. Foreign Currency Exchange HKD 3-month Fixed Deposit**

Eligible Customers who set up a HKD 3-month fixed deposit by designated currencies fund exchanged at the same time via our branch in Hong Kong, can enjoy preferential interest rate. (exchange HKD 3-month fixed deposit interest rate (p.a.) will be subject to the quotes by the Bank from time to time). For details of the relevant terms and conditions, please refer to the foreign currency exchange HKD 3-month fixed deposit promotion. Please visit [https://www.chbank.com/s/py007/tnc\\_en.html](https://www.chbank.com/s/py007/tnc_en.html).

**A. General Terms and Conditions**

1. **The Promotion mentioned under Section B to C(III) are applicable to customers who have successfully registered during 1 July 2025 to 31 December 2025 (both dates inclusive) ("Registration Period") via Chong Hing Mobile Banking/Internet Banking (For Internet Banking: Login > Deposit > Limited-time Promotion > Register Now; For Chong Hing Mobile Banking: Login > Promotion Offers > Limited-time Promotion > Register Now) and have a payroll transaction of HK\$30,000 or above during the event period (Eligible Customer) and at the same time register a HKD savings account under their own name (excluding joint account) with Chong Hing Bank Limited (the "Bank")**
2. The Promotion is only applicable to personal customers of the Bank.
3. The event period is a period of 6 months starting from the month of successful register and first payroll ("Event Period"). To enjoy the offer, customer's employer is required to credit the salary to the customer's registered payroll account through bank's payroll system after the customer has registered to the Promotion during the Event Period (excluding standing instruction, overseas remittance, local electronic transfer and cheque or cash deposit).
4. The earning of ordinary savings account interest from the payroll account would not be affected by the HKD Extra Reward.
5. **The Promotion mentioned under Section B to C(III) are only applicable to personal customers who have not used the payroll account service of the Bank in the past 12 months at the time of registration.**
6. Employees of the Bank are ineligible to join this Promotion.
7. The Promotion only applicable in Hong Kong. The offer cannot be used in conjunction with any other promotions or privileges of the Bank.
8. 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.
9. In the event of any dispute arising from this Promotion, the interpretation of these terms and conditions, or the registration date of customers, and eligibility of the relevant rewards, the decision of the Bank shall be final and conclusive.
10. Unless otherwise specified, all the accounts and banking services involved in the Promotion are subject to the Bank's Account Terms, and other prescribed terms and conditions (collectively called "Terms of Services"). The Terms of Services may be varied or supplemented by the Bank with due notice to its customers in general in such manner as the Bank may see fit at its sole discretion from time to time. Copies of the latest Terms of Services are available at any branch of the Bank in Hong Kong or its website at [www.chbank.com](http://www.chbank.com).
11. 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.

12. Please note that these Terms and Conditions are provided in an exclusively non-paper based format and would be available for access and download during the Registration Period. If necessary, please download and save the relevant information for future reference. Otherwise, customer may not be able to access or download it again subsequent to the expiry of the Registration period.
13. In case of any inconsistencies between the English and Chinese versions of these terms and conditions, the Chinese version shall prevail.

**B. For New Eligible Customer: Welcome Offer - Average Total Asset Balance Growth Offer**

1. During the Registration Period, the new Eligible Customers who have successfully opened a payroll account and register to the Promotion with total payroll transaction amount of HK\$30,000 or above and maintained an Average Total Asset Balance of HK\$200,000 or above during the first 6 months upon the month of registration of the promotion, can enjoy a HK\$100 credit card cash rebate.
2. Credit card cash rebate will be credited to the customer's credit card according to the dates below. Customers should ensure the validity of the credit card at the time when the credit card cash rebate is credited.

Month of Registration of the Promotion	Date of Crediting the Credit Card Cash Rebate
July 2025	On or before 28 February 2026
August 2025	On or before 31 March 2026
September 2025	On or before 30 April 2026
October 2025	On or before 31 May 2026
November 2025	On or before 30 June 2026
December 2025	On or before 31 July 2026

3. This offer is exclusively for new customer only. New customer refers to customer who has not held any single name and/or joint name account (except credit card account holder) with the Bank in the past 12 months prior to the account opening.
4. Average Total Asset Balance refers to the daily average aggregate account balances of all deposits, policy value of life insurance plan and investment products (including investment funds, bonds, structured products and the market value of currency linked deposits) under the customer's name at the Bank in the first 6 months upon the registration. For joint accounts, the total asset balance is calculated by the average number of customers as its account holders.
5. **Customers who do not have payroll transactions in two consecutive months (counting from the month of registration of the Promotion), the offer will be cancelled.**

**C. Payroll Account HKD Extra Reward**

**C(I) For Eligible Customer: Enjoy 1% p.a. HKD Extra Reward – Payroll Transaction**

1. Eligible Customers during the Event Period (see Section A3), can enjoy a **HKD Extra Reward of 1% p.a.** based on the daily balance (with a cap of HK\$1,000,000) in the payroll account in the next month. **The interest will be paid monthly and will be credited to the payroll account on the last calendar day of the next month.**
2. During the Event Period, Eligible Customers can enjoy a **HKD Extra Reward** for **up to 6 months** after the

month of the first payroll.

**C(II) For Eligible Customer: Upto 1% p.a. HKD Extra Reward – Monthly Average Balance**

1. Eligible Customers whose monthly average balance have reached the specified amount in any month during the Event Period (see remark), can enjoy a **HKD Extra Reward upto 1% p.a.** based on the daily balance (with a cap of HK\$1,000,000) in the payroll account in the next month. **The interest will be paid monthly and will be credited to the payroll account on the last calendar day of the next month.**

Monthly Average Balance of the Payroll Account	HKD Extra Reward
HK\$100,000 – below HK\$1,000,000	0.5% p.a.
HK\$1,000,000 or above	1% p.a.

2. During the Event Period, Eligible Customers can enjoy a **HKD Extra Reward for up to 6 months** after the month of the first payroll.

**C(III) For Eligible Customer: 2% p.a. HKD Extra Reward – Foreign Exchange Transaction**

1. Eligible Customers who have conducted the foreign exchange transactions in the payroll account with accumulated transaction amounts of HK\$30,000 (or its HKD equivalent) or above in any month during the Event Period (see remark), can enjoy a **HKD Extra Reward of 2% p.a.** based on the daily balance (with a cap of HK\$1,000,000) in the payroll account in the next month. **The interest will be paid monthly and will be credited to the payroll account on the last calendar day of the next month.**
2. Foreign exchange transactions exclude bank notes exchange or issuance of demand draft.
3. During the Event Period, customers can enjoy a **HKD Extra Reward for upto 6 months** after the month of the first payroll.

Customers can enjoy the **HKD Extra Reward** as described in the table below. The Bank will not notify customers after the **HKD Extra Reward** expires under the Promotion.

**Examples:**

Month	Total Payroll Transaction Amount	Monthly Average Balance of the Payroll Account	Accumulated Foreign Exchange Transaction Amounts	HKD Extra Reward (p.a.)
July 2025	HK\$29,999.99	HK\$1,000,000	HK\$30,000 (or its HKD equivalent)	0% - The total payroll transaction amount does not reach HK\$30,000
August 2025	HK\$30,000	HK\$1,000,000	HK\$30,000 (or its HKD equivalent)	1% + 1% + 2% = 4%

**Remark: Customers who do not have payroll transactions in two consecutive months (counting from the month of registration of the Promotion), the participation qualification of the above Section C(I)-C(III) offers will be cancelled.** The HKD Extra Reward will not be given once the participation qualification has been cancelled. The HKD Extra Reward will be calculated based on the daily balance of the payroll account in the next month. The HKD Extra Reward is calculated on the basis of 365 days in a year.

Month of Registration of the Promotion	Month of the First Payroll	Month to Enjoy HKD Extra Reward
July 2025	July 2025	August 2025 – January 2026
	August 2025	September 2025 – February 2026
August 2025	August 2025	September 2025 – February 2026
	September 2025	October 2025 – March 2026
September 2025	September 2025	October 2025 – March 2026
	October 2025	November 2025 – April 2026
October 2025	October 2025	November 2025 – April 2026
	November 2025	December 2025 – May 2026
November 2025	November 2025	December 2025 – May 2026
	December 2025	January – June 2026
December 2025	December 2025	January – June 2026
	January 2026	February – July 2026

#### **D. Other Offers - Terms and Conditions for First Transaction of a 3-month HKD Fixed Deposit Offer**

1. Eligible Customers who:

- (i) Open a payroll account through Remote Account Opening [Criteria: (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] under Chong Hing Mobile Banking; and
- (ii) Place a 3-month HKD fixed deposit (Minimum Amount HK\$5,000 or above) during the Event Period via Chong Hing Mobile Banking/Internet Banking upon the successful payroll account opening through the Remote Account Opening of the Bank can enjoy the 3-month Remote Account Opening HKD fixed deposit preferential interest rate (p.a.). The service hours of fixed deposit placement via Chong Hing Mobile Banking/Internet Banking is from 9:00 am to 8:30 pm from Mondays to Saturdays (excluding Sundays and public holidays). Eligible Customers have to place the relevant fixed deposit during the above mentioned service hours.

2. Each Eligible Customer can enjoy this offer once only during the Event Period.

3. The 3-month Remote Account Opening HKD fixed deposit preferential interest rate (p.a.) will be subject to the quotes by the Bank from time to time. Please contact our staff of any branch in Hong Kong for details.

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

Website: [www.chbank.com](http://www.chbank.com)

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

**Risk Disclosure Statement and Important Notice**

Foreign exchange involves risk. 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. Customers should therefore carefully consider whether such trading is suitable in light of your own financial position and investment objectives. RMB is not freely convertible and conversion of RMB through banks in Hong Kong is subject to the rules, regulations and guidelines from the relevant regulatory authorities or entities in Mainland China and/or Hong Kong from time to time.

The content of the above is for reference only and does not constitute any solicitation, invitation and advice on purchase and sale of any investment products or provision of investment services. Investment involves risks. In addition to the opportunity to make a profit, the customer's investment also has the opportunity to incur serious losses. Therefore, before making any investment, customers must carefully consider and evaluate their investment objective and experience, financial situation, risk tolerance level and other relevant circumstances. Please read the relevant sales documents and risk disclosure statement carefully to understand the nature and risks of the relevant products. Investment product is not capital protected and is not a normal time deposit, and thus should not be considered as a normal time deposit or its alternative.

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