

Remote Account Opening Referral Promotion

Terms and Conditions

1. The promotion period is from 30 March 2026 to 30 June 2026 (both dates inclusive) ("Promotion Period").
2. Existing customer of the Bank ("Referrer") must already hold a HKD savings or current account with the Bank before referring relatives/friends.
3. This Promotion is only applicable to the Referrer.
4. Employees of the Bank are ineligible to join this Promotion.
5. The referral reward will be credited to the Referrer's account with the Bank on or before the Reward Credit Date specified in Table 2 below. The Referrer must log in to Chong Hing Mobile Banking to collect the e-voucher ("Reward"). The deadline for reward collection is 31 March 2027. Any e-voucher not collected by the deadline will be deemed automatically forfeited, and the Bank will not issue any notification.
6. The Referrer must maintain an account with the Bank on the Reward Credit Date, and such account must remain in normal and valid status. Otherwise, the Rewards granted will be forfeited or automatically cancelled without any prior notice.
7. During the Promotion Period, a Referrer who successfully refers a friends/relatives ("Referee") to open a Chong Hing Bank Account for the first time via Chong Hing Mobile Banking Remote Account Opening service using the referral code, and meets the requirements set out in Clause 9 of these promotional terms, the Referrer will receive a HK\$50 e-voucher ("Referral Reward") for each Successful Referral, up to a maximum of HK\$1,000 in Referral Rewards. (See Table 1)

Table 1

Referral Reward Criteria	Each successful referral can earn e-Voucher (up to 20 new customers)
The referee must be a new customer to the Bank and must successfully open a Chong Hing Bank Account for the first time via the Chong Hing Mobile Banking Remote Account Opening service using the referral code, and must meet the requirements set out in Clause 9 of these promotional terms (Not applicable to the referee to register the Bank's Exceed Banking / Go Banking account)	HK\$50

8. The Referee must enter the referral code when successfully opening an account via the Chong Hing Mobile Banking Remote Account Opening service. The referral code can be obtained by the Referrer within Chong Hing Mobile Banking (Logon > All > Promotions and Rewards > Refer a Friend).
9. Successful Referral refers:

- i) Referee mean (a) who do not have any records with the Bank; or (b) whose accounts with the Bank had been closed more than 7 years; or (c) has not held any account including credit card account (“Eligible Customer”) can open a savings account through Remote Account Opening under Chong Hing Mobile Banking.
- ii) The Referee must, from the month following account opening until the reward deposit date (see table 2 below), continuously maintain a “Total Asset Balance” of HK\$20,000 or above (or its equivalent) with the Bank, in order for the referrer to be eligible for the referral reward.

Table 2

Referee Account Opening Month	Reward Credit Date (on or before)
March 2026	31 October 2026
April 2026	31 October 2026
May 2026	31 December 2026
June 2026	31 December 2026

- iii) Total Asset Balance refers to the aggregate account balance of all deposits, investment funds, structured products (including Equity Linked Investments/Currency Linked Deposits/Currency Linked Investments), bonds, policy values of Hong Kong life insurance plans, and the asset values of Equity Linked Investments/Currency Linked Deposits, and Currency Linked Investments held under all accounts of the customer’ with the Bank. For joint accounts, the Total Asset Balance will be calculated by the average number of customers as its account holders.
10. Each Referrer may refer more than one Referee. If the Referee opens a single name and/or joint account, the Referrer may only receive the Referral Reward once. The Referrer is not eligible to receive the Referral Reward if he/she is one of the account holders of the Successful Referral.
11. Each Referee may only be referred by one Referrer. Duplicated referrals will not be accepted and, in such cases (the Bank’s records shall prevail).
12. A Referrer shall not refer himself/herself in order to enjoy the Referral Reward.
13. The Bank reserves the right to replace the Reward with other gifts of equivalent or greater value without further notice.
14. The Bank has the right to amend, suspend, or withdraw the relevant Rewards mentioned herein and to amend these terms and conditions from time to time without prior notice. In the case of any dispute, the decision of the Bank shall be final and conclusive.
15. In the event of any dispute arising from this Promotion, the interpretation of the relevant terms and conditions, or the eligibility for the relevant Rewards, the decision of the Bank shall be final and conclusive.
16. Unless otherwise specified, all accounts and banking services under this Promotion are subject to the Bank’s Account Terms and other prescribed terms and conditions (collectively called “Terms of Services”). The Bank may, at its sole discretion, amend or supplement the Terms of Services in such manner as the Bank may deem appropriate and notify general customers accordingly. The latest Terms of Services can be obtained at any branch of the Bank in Hong Kong or accessed via it’s the Bank’s website at www.chbank.com.
17. These terms and conditions of the Promotion shall be construed in accordance with, and governed by the laws of the Hong Kong Special Administrative Region. The Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) shall not apply to the Promotion, offer, Rewards, or these terms and conditions.

18. In case of any inconsistencies between the English and Chinese 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 redeem, invitation, or advice. Investment involves risks. Past performance is not indicative of future performance. The price of investment funds may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profits made as a result of investing in investment funds, bonds, Equity Linked Investments, or Currency Linked Deposit and Currency Linked Investment. Investors should consider their own investment objective, financial position, risk tolerance level and relevant circumstances, and read the relevant offering documents and risk disclosure statement before making any investment decision. If investors have any doubt, they should seek independent professional advice.
- Investment funds, Equity Linked Investments, Currency Linked Deposits, Currency Linked Investments and bonds are not protected under the Deposit Protection Scheme or covered by the Investor Compensation Fund in Hong Kong. Investment funds, Equity Linked Investments, Currency Linked Deposits, Currency Linked Investments are not principal protected and are not normal time deposits, and thus should not be considered as alternatives of normal time deposits. Customer could lose all of the investment amount in the worst-case scenario.
- Foreign currency exchange 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 and even suffer loss in principal in total. Customer should therefore carefully consider whether such trading is suitable in light of his/her own financial position. 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 from time to time.
- Please note that the risk factors mentioned above are not, and do not purport to be, exhaustive. Please refer to individual product information documents for relevant detailed risk disclosure. Investors should not make investment decisions based on the information of this promotional material alone.
- 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.

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