

Remote Account Opening HKD Savings Deposit Offer: An Extra 2.6% p.a. Bonus Reward for the first 3 Months on Designated HKD Savings Deposits for Eligible New Customer

Terms & Conditions:

1. The promotion is valid from 27 April 2026 to 30 June 2026 (both dates inclusive) ("Promotion Period").
2. During the Promotion Period, new customers who successfully open a Chong Hing Bank account through Remote Account Opening under Chong Hing Mobile Banking, and deposit into their HKD savings account within the first 3 months starting from the month following account opening, can enjoy an extra 2.6% p.a. bonus reward. The extra bonus reward is only applicable to the first HK\$50,000 savings deposit. Fixed deposits are excluded.
3. "New Customer" refers to a customer 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 can open a savings account through Remote Account Opening under Chong Hing Mobile Banking.
4. This promotion is only applicable to customers who have successfully opened a Chong Hing Bank account through Remote Account Opening under Chong Hing Mobile Banking. Offer is not applicable to open Exceed Banking / Go Banking account ("Eligible Customers").
5. The Reward is applicable to Eligible Customers holding the designated promo code "SOC01". Eligible customers are required to input the designated promo code at the Promo Code field when opening bank account via Remote Account Opening (RAO) to enjoy the Reward.
6. If customers do not enter or enter the wrong promo code, the customers will not be able to receive extra bonus reward.
7. The extra bonus reward will be credited in cash directly to the HKD savings account of the relevant customer on the Reward Credit Date as set out in Table 1. To qualify, the customer must still hold the HKD savings account at the time of crediting, and the account must be valid and in normal operation.

Table 1

Account Opening Month	Calculation Period for Extra Bonus Reward	Bonus Reward Credit Date (on or before)
April 2026	May 2026 – July 2026	31 October 2026
May 2026	June 2026 – August 2026	31 December 2026
June 2026	July 2026 – September 2026	31 December 2026

8. Eligible Customers must maintain a Total Asset Balance of HK\$20,000 or above (or its equivalent) with the Bank at the time the bonus reward is credited, and must continuously maintain this balance from the month following account opening until the Reward Credit Date, in order to enjoy the bonus reward.
9. 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 Investment), bonds, the policy value of Hong Kong life insurance plans, and the asset value of Equity Linked Investments/Currency Linked Deposits, and Currency Linked Investments under the accounts of the customer's name at the Bank. For joint accounts, the Total Asset Balance will be calculated by the average number of customers as its account holders.
10. The extra bonus reward is calculated on a daily simple interest basis.
11. The actual preferential annual interest rate will be determined by the Bank from time to time. For details, please contact our staff at any branch of the Bank in Hong Kong.
12. Each Eligible Customer can enjoy this offer once only during the Promotion Period. In the case of a joint name account, all account holders will be regarded collectively as one Eligible Customer, and only one of the account holders may enjoy this promotional offer.
13. The ordinary deposit interest earned from the savings account will not be affected by the HKD bonus deposit interest reward.
14. All the related account deposit balances shall be based on the records of the Bank, which shall prevail.
15. The Bank reserves the right, at its sole discretion, to suspend, vary, amend or terminate the promotion and the related rewards, and to amend these terms and conditions at any time and without prior notice. The decision of the Bank on all matters relating to the promotion, eligibility and rewards, shall

be final and binding. Updated terms and conditions can be obtained at any branch of the Bank in Hong Kong. In case of any disputes, the Bank's record 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 offers, rewards, or these terms and conditions.
17. Unless otherwise expressly provided, this promotion shall also be subject to the Bank's Account Terms as amended from time to time. The latest version is available at any branch of the Bank in Hong Kong or on the Bank's website (www.chbank.com). In case of any inconsistencies among 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.
19. The promotion is only applicable in Hong Kong and cannot be used in conjunction with any other offers or promotions of the Bank.
20. These terms and conditions are available only in electronic format and can be accessed and download through the designated channels during the Promotion Period. Please note that no paper copies will be provided. Customers are advised to save the relevant information for future reference, as it may not be able to access or download after the Promotion Period.

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.

Customer Services Hotline: 3768 6888

Website: www.chbank.com

A Member of Yuexiu Group