

Chong Hing Bank "Roadshow Exclusive Rewards" Promotional Programme General Terms and Conditions

1. The promotion period of Chong Hing Bank "Roadshow Exclusive Rewards" Promotional Programme ("**Promotion**") of Chong Hing Bank Limited (the "**Bank**") is from 3 September 2026 to 5 September 2026 (both dates inclusive) ("**Promotion Period**").
2. The Promotion will only be applicable to participants who visit the roadshow event in person which takes place at 1/F, Sunny House @ Kai Tak, 19 Luk Hop Street, San Po Kong, Kowloon, Hong Kong.
3. The Promotion includes:
 - a) Reward 1: Reward for Following "創興銀行" WeChat Service Account / "創興銀行微生活" WeChat Official Account
 - b) Reward 2: Reward for Applying for the Bank's Products
4. Each Eligible Customer can enjoy Reward 1 and/or Reward 2 under this Promotion once only.
5. Eligible Customers must redeem the rewards on-site at the roadshow venue. In the event of a stock shortage, the Bank will notify customers separately regarding the collection details once replenished.
6. The Bank is not the supplier of the products provided as rewards under this Promotion and makes no representations or warranties regarding any of the related products. The Bank shall not be held responsible or liable for the quality or fitness for a particular purpose of the relevant products. For any complaints or disputes regarding the relevant products, customers should contact the relevant supplier directly. The use or redemption of the rewards is subject to the terms and conditions of the relevant supplier.
7. Once redeemed, all rewards under this Promotion are non-transferable, non-exchangeable, non-refundable. For full details governing the use of the cash voucher, please refer to the terms and conditions printed thereon.
8. The Bank reserves the right to amend the Terms and Conditions of the above Promotion at any time without prior notice. The latest copy will be available on the Bank's website.
9. In case if any inconsistencies between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.
10. These Terms and Conditions shall be governed the laws of the Hong Kong Special Administrative Region of the People's Republic of China. In case of any dispute, the decision of the Bank shall be final and conclusive. These terms and conditions shall be governed by the laws and of the Hong Kong Special Administrative Region of the People's Republic of China but the Contracts (Rights of Third Parties) Ordinance shall not apply to the Programme, relevant reward or these terms and conditions. The customers and participants of this Programme acknowledge that they

are subject to the Bank's notice to customers and other persons relating to the Personal Data (Privacy) Ordinance, Personal Information Collection Statement and privacy statement of the Bank, which are available at the Bank's website.

Reward 1: Reward for Following "創興銀行" WeChat Service Account / "創興銀行微生活" WeChat Official Account

- Customers who follow both the "創興銀行" WeChat Service Account and the "創興銀行微生活" WeChat Official Account and visit the roadshow venue in person, and present the relevant screenshots to the onsite staff will be entitled to HK\$25 voucher for a chain coffee shop ("Reward 1") subject to verification by the on-site staff at the roadshow venue.

Reward 2: Reward for Applying for the Bank's Products

- Customer must meet the following requirements to be eligible to participate in this Promotion ("Eligible Customers"):
 - Must be aged 18 or above; and
 - Must hold a valid Hong Kong Identity Card.
 - Must hold a valid full-time student identity card issued by a local higher education institution recognized by the Education Bureau of Hong Kong, or a self-financing post-secondary institution recognized by the Committee on Self-financing Post-secondary Education, pursuing a course at diploma level or above ("Chong Hing Bank Credit Card (Exclusively for Local Tertiary Institution Students) Applicant")
- During the Promotion Period, Eligible Customers must meet the following conditions to enjoy the rewards of this Promotion, details of which are set out in Table 1 below:

Table 1

Conditions to be Fulfilled by Customers		Rewards under this Promotion (Collectively known as "Reward 2")
a. Reward for Applying for the Bank's Products	Apply for a Chong Hing UnionPay Dual Currency Diamond Card (Exclusively for Local Tertiary Institution Students), Chong Hing Platinum Card (Exclusively for Local Tertiary Institution Students) OR Chong Hing Titanium Mastercard (Exclusively for Local Tertiary Institution	HK\$50 supermarket cash voucher# ("Card Application Reward")

Students) issued by the Bank (**"Eligible Card"**)
 via Chong Hing Internet Banking or Chong Hing
 Mobile Banking on-site at the roadshow venue

	Register a savings account with the Bank via Chong Hing Mobile Banking on-site at the roadshow venue ("Eligible Account")	HK\$50 supermarket cash voucher [#] ("Bank Account Registration Reward")
b. Reward for Document Submission	Upon an Eligible Card Application and/ or an Eligible Account registration on-site at the roadshow venue, the customer must upload all of the following supporting documents via the online application form, or via the designated online document submission webpage on the Chong Hing Bank website^ at the roadshow venue:	HK\$100 supermarket cash voucher*
c. Extra Reward	a) A copy of the Hong Kong Identity Card b) A copy of a valid travel document (including visa) c) A valid residential address proof issued within the last three months d) A copy of a valid student card (front and back)	One chance to participate in the on-site lucky draw to win rewards valued up to HK\$235 ¹

[^]The designated online document submission webpage on the Chong Hing Bank website refers to <https://www.chbank.com/ndcs/#/onlineapplication/documentSupply?nl=en>.

[#] Each Eligible Customer is entitled to receive the " Card Application Reward" and "Bank Account Registration Reward" once only.

^{*} Each Eligible Customer is entitled to receive the " Reward for Document Submission " once only.

¹Eligible Customers will randomly win either a HK\$50 ice cream shop cash voucher, a HK\$100 Grocery Store cash voucher, or one Kodak Charmera Keychain Digital Camera Blind Box (Reference Value: HK\$235) from the on-site lucky draw of the Extra Reward.

- The model of the Kodak Charmera Keychain Digital Camera Blind Box will be distributed randomly. Eligible Customers are not allowed to select or request for any specific style.
- For the avoidance of doubt, the maximum amount each Eligible Customer can enjoy from Reward 2 under this Promotion during the entire Promotion Period will be HK\$435, including:
 - Card Application Reward: Reward capped at HK\$50 supermarket cash voucher;

- b) Bank Account Registration Reward: Reward capped at HK\$50 supermarket cash voucher;
- c) Reward for Document Submission: Reward capped at HK\$100 supermarket cash voucher;
and
- d) Extra Rewards: Reward capped at One *Kodak Charmera Keychain Digital Camera Blind Box*
(Reference Value: HK\$235).

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

Website: www.chbank.com