創興銀行有限公司
Chong Hing Bank Limited

Chong Hing Bank – New Customer Remote Account Opening Reward

General Terms and Conditions

1. This promotion is only applicable to new customers who successfully open a "Chong Hing Bank Account" (Savings Account) through Remote Account Opening under Chong Hing Mobile Banking. Offer is not applicable to open Exceed Banking/Go Banking account ("Eligible Customers").

2. Applicants using Remote Account Opening must (a) have no existing records with the Bank; (b) have closed all accounts with the Bank more than 7 years ago; and (c) have never held any account with the Bank (including credit card accounts), ("New Customers"), may open a Chong Hing Bank account through Remote Account Opening under Chong Hing Mobile Banking.

3. All rewards or offers are only applicable to customers holding personal accounts with the Bank (excluding joint accounts). Each customer may only enjoy each of the following rewards once during the Promotion Period.

4. The Bank reserves the right, at its sole discretion, to suspend, 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 records shall be final and conclusive.

5. 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.

6. 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.

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

8. The promotion is only applicable in Hong Kong and cannot be used in conjunction with any other offers or promotions of the Bank.

9. 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.

6-month HKD/USD/AUD Time Deposit Offer

1. The promotion period is from 3 September 2026 to 30 September 2026, both dates inclusive ("Promotion Period").
2. During the Promotion Period, Eligible Customers who successfully open the first 6-month HKD/USD/AUD time deposit (“Eligible Time Deposit”) (see Table 2) via Chong Hing Mobile Banking/Internet Banking/any branch of the Bank in Hong Kong and meet the specified requirements, will receive a HK$500 cash reward/HK$500 Pacific Coffee coupon (“Reward”). Rewards are of limited supply, available on a first-come, first-served basis and shall cease without any notice.
3. The Reward is applicable to Eligible Customers holding the designated promo code (see Table 1). Eligible customers are required to input the designated promo code at the Promo Code field when opening a Chong Hing Bank account via Remote Account Opening to enjoy the Reward.

Table 1

4.

6-month HKD/USD/AUD Time Deposit Offer	Promo Code
HK$500 Cash Rebate	CHBEVENT03

4. If customers do not enter or enter the wrong promo code, the customers will not be able to receive extra bonus reward and will not be eligible for related rewards or cash rebates.
5. To be eligible for the Reward, Eligible Customers must maintain a Total Asset Balance of HK$20,000 or above (or its equivalent) with the Bank throughout the Promotion Period until 31 December 2026.
6. 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, and the policy value of Hong Kong Life Insurance plans under all accounts held in the customer’s name with the Bank. For joint accounts, the Total Asset Balance will be calculated on a pro-rata basis according to the number of account holders
7. “Eligible Time Deposit” means a time deposit on the following terms:

Table 2

Time Deposit Placement	3 September 2026 to 30 September 2026
Deposit Tenor	6-month
Deposit Currency	HKD/USD/AUD
Deposit Amount	HK$20,000 above / US$3,000 or above/ AUD4,000 or above
Time Deposit Placement	Chong Hing Mobile Banking/Internet Banking/any branch of the Bank (The service hours of time deposit placement via Chong Hing Mobile

Channels	Banking/Internet Banking is from 8:30 am to 8:30 pm from Mondays to Saturdays (excluding Sundays and public holidays)

8. The Cash Rebate Reward granted by way of cash will be credited to all Eligible Customer's HKD Savings and Current account on or before 30 April 2027. When the Reward is credited, the Eligible Customer's HKD Savings and Current account has to be of normal and valid status, otherwise the Reward granted will be forfeited or cancelled automatically without any notice.

9. 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.

New Customer Account Opening Welcome Offer – HK$100 e-Voucher

1. The promotion period is from 3 September 2026 to 30 September 2026, both dates inclusive ("Promotion Period").
2. Eligible Customer who has opened a "Chong Hing Bank Account" (Savings Account) via Chong Hing Mobile Banking successfully and input promo code "CHBEVENT03" during the Promotion Period shall be entitled to a HK$100 e-voucher ("Reward").

3. Customer log in to Chong Hing Mobile Banking, click to "Promotions and Rewards," to receive your e-voucher. The deadline for getting the Reward is 31 December 2026. The said e-voucher not used before its expiry date will lapse and be deemed as waived automatically without any notice by the Bank.

4. The Promotion only applicable in Hong Kong. The offer of this Promotion can be used in conjunction with "6-month HKD/USD/AUD Time Deposit Offer ", "Logon to e-Banking to Get Reward" and "First 3-month HKD Fixed Deposit Offer Preferential Interest Rate" offers, but cannot be used in conjunction with other promotions or privileges of the Bank.

5. The Bank reserves the right to replace the Reward by other gifts of equivalent or greater value without any notice.

6. Each Eligible Customer can enjoy the Reward once during the Event Period. Rewards are of limited supply, available on a first-come, first-served basis and shall cease without any notice.

7. The Bank is not the supplier of the Reward and does not make any representation/statement/warranty for the Reward (including the services ancillary thereto). The Bank will not accept any liability in relation to any issues of the prizes, customers shall contact the relevant suppliers directly.

8. The Bank reserves the right to amend, suspend or withdraw the Reward mentioned herein and 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.

Logon to e-Banking to Get Reward - HK$50 e-Voucher

1. The “Logon to e-Banking to Get Reward” programme ("Promotion") offered by Chong Hing Bank Limited (the "Bank") is subject to all the following terms and conditions. “e-Banking” refers to the Bank’s Chong Hing Mobile Banking/Internet Banking.

2. The period of the Promotion is from 3 September 2026 to 31 December 2026, both dates inclusive ("Promotion Period").

3. Eligibility:

   3.1 The Promotion is only available to personal customer (single authority) who has never logged on to Chong Hing Mobile Banking/Internet Banking before 31 August 2026.

   3.2 Customer who has performed his/her first time logon to the Bank’s e-Banking during 3 September 2026 to 31 December 2026 is entitled to get a HK$50 e-voucher ("Reward") immediately on Chong Hing Mobile Banking. The deadline for getting the Reward is 31 December 2026, unredeemed e-voucher after the deadline will be deemed as waived automatically.

4. Customer log in to Chong Hing Mobile Banking, click to "Promotions and Rewards,” to receive your e-voucher.

5. The Bank reserves the right to replace the Reward by other gifts of equivalent or greater value without any notice.

6. The Bank’s records in its system for customer’s eligibility shall be deemed as conclusive and final.

7. Customer current account or savings account with the Bank shall hold valid throughout the Promotion Period.

8. Customer shall have to remain as a customer of the Bank's e-Banking throughout the Promotion Period.

9. The Bank is not the supplier of the Reward. Any enquiries or complaints of the state, quality and conditions of the Reward or the services provided relating thereto shall be directed to the relevant suppliers, and the Bank shall have no liability or bear any responsibility in respect thereof. The Bank does not make and will not make any representation and warranty for the Reward (including the services ancillary thereto).

10. The Reward cannot be transferred, returned, exchanged for other coupons or redeemed for cash and is subject to its suppliers’ terms and conditions.

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The First 3-month HKD Fixed Deposit Offer Preferential Interest Rate

1. The promotion period is from 3 September 2026 to 31 December 2026, both dates inclusive ("Promotion Period").
2. 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 within 90 days 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 8:30 pm from Mondays to Saturdays, excluding Sundays and public holidays. Eligible Customer has to place the relevant fixed deposit during the above-mentioned service hours.
3. 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.

Risk Disclosure Statement:

- This promotional material is for reference only and does not constitute any offer, solicitation, 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, Currency Linked Deposits, or Currency Linked Investments. Investors should consider their own investment objective, financial position, risk tolerance level, and other relevant circumstances, and should read the relevant offering documents and risk disclosure statements before making any investment decision. If investors have any doubt, they should seek independent legal and financial 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, and Currency Linked Investments are not principal protected and are different from 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 transactions are subject to exchange rate fluctuations, 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. Customers should therefore carefully consider whether such trading is suitable in light of their own financial position. RMB is not freely convertible, and conversion of RMB through banks in Hong Kong is subject to the rules, regulations, guidelines, and requirements prescribed by 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.

*For the " Investment Profile Questionnaire and Vulnerable Customer Assessment"

- The "Investment Profile Questionnaire and Vulnerable Customer Assessment" is provided by Chong Hing Bank Limited to help customers understand and assess the level of investment risk they are prepared to accept, and their investment needs. The results of this questionnaire are derived from the information provided by customers. The accuracy and completeness of such information may affect the assessment result and is for general information and reference only. It is not an offer to sell or a solicitation for an offer to buy any financial products, and must not be taken to constitute any investment or other advice, recommendations, representations, or warranties; or any statement carrying legal effect.