

Terms and Conditions of Deposit Product Offer

General Terms and Conditions

1. The Promotion is only applicable to Cross-boundary WMC Southbound new customers who have successfully opened a personal name savings account (“Deposit Account”) with the Bank during the Promotion Period (“Eligible Customers”). For definition of Southbound customers, please visit Cross-boundary Wealth Management Connect page
2. New customer refers to customer who has not held any personal account and/or joint name account (except credit card account) with the Bank in the past 12 months prior to account opening.
3. The Bank reserves the right to suspend, vary or terminate the promotion and the related rewards, and to amend these terms and conditions at any time and without any notice. The decision of the Bank on all matters relating to the promotion and eligibility, including but not limited to the relevant rewards to the customers, shall be final and binding. For the updated terms and conditions, please visit any local branch of the Bank. In case of any disputes, the Bank’s records shall be final and conclusive.
4. In case of any inconsistencies between the Chinese and English versions of these terms and conditions, the English version shall prevail.
5. This promotion is only applicable in the Bank’s branches in Hong Kong, and cannot be used in conjunction with other promotions of the Bank.
6. Please refer to the relevant link for the terms and conditions of the promotion. Please note that the information would only be available for access and download through below channel during the promotion period, and no paper-based format could be provided by the Bank. Where needed, please save the relevant information for future reference, otherwise you may not be able to access or download it again subsequent to the expiry of the promotion period.

A. Up to HK\$500 Welcome Offer for Account Opening

1. The promotion period of Total Asset Balance Growth welcome promotion (“Promotion”) is from 2 January 2025 to 30 June 2025 (both dates inclusive) (“Promotion Period”).
2. Eligible Customers must successfully open a deposit account at designated branch of Chong Hing Bank Limited (the “Bank”) during the Promotion Period and maintain the amount of Total Asset Balance Growth of HK\$1,000,000 or above (or its equivalent) to enjoy a HK\$500 reward (“Reward”), or maintain the amount of Total Asset Balance Growth of HK\$200,000 or above (or its equivalent) to enjoy a HK\$200 reward (“Reward”). Reward cannot be transferred or converted into cash.
3. “Amount of Total Asset Balance Growth” refers to the net increase amount when comparing a customer's average Total Asset Balance of the 1st to 3rd consecutive calendar months after registering for this promotion with the Total Asset Balance the calendar month before the promotion registration month (stated in Table 1). The Bank reserves the right of final decision on any dispute in the definition and calculation of Total Asset Balance Growth.

Table 1

Account Opening Month	Maintain the amount of Total Asset Balance Growth until the designated periods below (the date inclusive)	Reward Credit Date (on or before)
January 2025	1 January – 31 March 2025	30 June 2025
February 2025	1 February – 30 April 2025	
March 2025	1 March – 31 May 2025	31 August 2025
April 2025	1 April – 30 June 2025	
May 2025	1 May – 31 July 2025	31 October 2025
June 2025	1 June – 31 August 2025	

4. “Total Asset Balance” refers to the aggregate account balance of all deposits, investment funds and Bonds under the accounts of the customer’s name at the Bank. For joint accounts, the “Total Asset Balance” is calculated by the average number of customers as its account holders.

5. The Reward will be directly credited to the Deposit Account opened by the Eligible Customers during the Promotion Period ("Account") according to Table 1. The Reward granted will be credited to the Eligible Customer's multi-currency savings account. When crediting the Reward, the Eligible Customer must still maintain the Account with the Bank and the status is normal and valid, otherwise the Reward received will be forfeited or automatically cancelled immediately without any notice.
6. The Reward is only applicable to the Eligible Customers with personal account¹ at the Bank. Each Eligible Customer is entitled to receive the Reward only once. The Reward cannot be used in conjunction with any other Welcome Offer and Total Assets Balance Growth promotions or privileges of the "Bank".
7. In the case of any disputes, the decision of the Bank shall be final and conclusive.

B. Foreign Currency Exchange HKD 3-month Fixed Deposit Promotion

1. The Promotion Period is from 2 January 2025 to 30 June 2025 (both dates inclusive).
2. During the Promotion Period, Eligible Customers who set up a HKD fixed deposit with designated currencies exchanged and board rate with a designated tenor (as shown in the below table) at the same time via designated local branch of the Bank can enjoy the preferential interest rate.

Fixed Deposit Currency	Designated Currencies exchanged to HKD
Minimum Amount	HKD200,000 or above
Tenor	3 months
Interest rate (p.a.)	4.5%*

** The above interest rate as of 2 January 2025 is for reference only, the actual preferential interest rate shall be subject to the quotes of the Bank from time to time.*

3. Designated currencies including AUD, CAD, CHF, EUR, GBP, JPY, NZD, CNY and USD.
4. The fixed deposit amount must be greater than the minimum amount (as shown in the above table) and not more than the actual amount that has been exchanged at the same time.
5. The above preferential interest rate as of 2 January 2025 is for reference only, the actual preferential interest rate shall be subject to the quotes of the Bank from time to time.
6. If the Eligible Customer's time deposit maturity instruction selected as "Renewal (Principal and Interest)" or "Renewal (Principal)", the renewal will be automatically renewed at the Bank's fixed deposit rate.
7. The offer cannot be transferred or exchanged for other rewards.
8. The Bank reserves the right at its sole discretion to suspend, vary or terminate the promotion and the related rewards, and to amend these terms and conditions at any time and without any notice. The decision of the Bank on all matters relating to the promotion and eligibility, including but not limited to the relevant rewards to the customers, shall be final and binding. For the updated terms and conditions, please visit any local branch of the Bank. In case of any disputes, the Bank's records shall be final and conclusive.
9. 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 offer, rewards or these terms and conditions.
10. Unless otherwise expressly provided, the Bank's Account Terms subject to change from time to time by the Bank shall also apply to the above promotion, the updated copies of which are available at any local branch of the Bank or its website (www.chbank.com). In case of any inconsistencies among their

¹ Personal account refer to eligible customers who are not corporate accounts

provisions, the priority shall be in the descending order of: these terms and conditions, the Account Terms.

11. In case of any inconsistencies between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.
12. This promotion is only applicable in the Bank's branches in Hong Kong, and cannot be used in conjunction with other promotions of the Bank.

Risk Disclosure Statement: 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 exchange. You should therefore carefully consider whether such trading is suitable in light of your 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.

The exchange rate of RMB may vary from time to time. There is no guarantee that RMB will not depreciate. The exchange rate of RMB traded outside Mainland China ("Offshore RMB") will be affected by, amongst other things, foreign exchange control imposed by the Mainland Chinese central government from time to time. The Customer will incur currency conversion costs (being the spread between the purchase and sale of Offshore RMB) and be subject to exchange rate fluctuation risks in any such currency conversion.