

Terms and Conditions

Personal Loan

1. The promotion period of "Personal Loan ("Loan") is from 2 January 2025 to 30 June 2025 (both dates inclusive).
2. Applicant aged 21 years or above holding a Hong Kong Identity Card, PRC Resident Identity Card, PRC Passport or Exit/Entry Permit and Hong Kong Working Visa (with remaining duration of stay 6 months or above) ("Eligible Customer") may apply for "Top Talent Customer" and "Professional Customer" Personal Loan through the Chong Hing Loan Application Hotline or visiting any local branch of Chong Hing Bank Limited (the "Bank"). The Bank shall base its consideration on its relevant approval requirements, including but not limited to Eligible Customer' s financial status and credit search results, and determine whether or not to approve any Loan application and the final interest rate together with conditions thereof. The Bank has no obligation to disclose the reason of its such determination. Eligible Customer whose Loan application is successfully approved shall receive the Bank' s notification of the approval result and Loan details by phone. If the approved Loan is not drawn in full within 30 days from such notification, the Bank' s approval shall be deemed as revoked and cancelled automatically without notice. The Bank may at its sole discretion adjust the approved Loan terms and conditions. Regarding the disbursement and drawing of the approved Loan, the applicant irrevocably instructs and authorises the Bank to disburse/credit the Loan proceeds into the applicant' s repayment account with the Bank, and/or to disburse according to the applicant' s request which shall be deemed as drawn by the applicant. After full drawdown of the approved Loan, the Bank shall send its official Drawdown Advice to the customer concerned for record.
3. The minimum Loan amount is HK\$200,000.
4. Loan repayment tenor may be of 12, 18, 24, 36, 48 or 60 months respectively.
5. If the Loan application by an Eligible Customer does not fulfill the approval requirements of "Top Talent Customer" and "Professional Customer" Personal Loan Personal Loan, the Bank may consider providing other loans of the Bank on a case-by-case basis with the consent of the Eligible Customer (if applicable). However, the interest rate, handling fee and/or repayment period of such other loan may be adjusted. The Bank will inform the Eligible Customer of such other loan' s finalised terms and conditions. If the Eligible Customer accepts the adjusted loan terms and conditions of such other loan, the Bank will credit such other loan approved into customer' s designated repayment account at

the Bank according to the relevant procedures.

6. The Bank's "Terms and Conditions for Personal Instalment Loan" are also applicable to "Top Talent Customer" and "Professional Customer" Personal Loan. Please visit the Bank's website at www.chbank.com for the details and for the Repayment Example of Chong Hing Personal Instalment Loan.
7. After its approval of the Eligible Customer's Loan application (if granted), the Bank shall lend to the Eligible Customer the Loan subject to these Terms and Conditions for "Top Talent Customer" and "Professional Customer" Personal Loan, the Drawdown Advice issued by the Bank, terms of promotional offers (if applicable) and the "Terms and Conditions for Personal Instalment Loan. After his/ her drawdown of the Loan, the Eligible Customer is deemed to have agreed to be bound by (in the event and to the extent of any inconsistencies among contents of the aforesaid documents, which shall be governed in descending priority of precedence as follows): the Drawdown Advice issued by the Bank, these Terms and Conditions for "Top Talent Customer" and "Professional Customer" Personal Loan, the "Terms and Conditions for Personal Instalment Loan", terms of promotional offer (if applicable) and the "Account Terms". Please visit the Bank's website at www.chbank.com for the details of such documents.
8. The Bank reserves the right to cancel or amend the promotional offer of "Top Talent Customer" and "Professional Customer" Personal Loan (if applicable) and these Terms and Conditions for "Top Talent Customer" and "Professional Customer" Personal Loan without any notice.
9. The Chinese translation of these Terms and Conditions for "Top Talent Customer" and "Professional Customer" Personal Loan is provided for reference only. In case of any inconsistencies between the English and Chinese versions, the English version shall prevail.
10. In case of any disputes arising from these Terms and Conditions for "Top Talent Customer" and "Professional Customer" Personal Loan, the Bank reserves the right of final decision at its sole discretion which shall be binding on the customers and applicants concerned.