

**創興銀行有限公司（「本行」）創興稅務貸款優先禮遇推廣（「本推廣」）條款及細則（「推廣條款及細則」）：**

**1. 創興稅務貸款指定特選客戶優先禮遇（「優先禮遇」）：**

- i. 除另有訂明外，本推廣之推廣期由 2024 年 11 月 25 日至 2025 年 1 月 10 日(包括首尾兩天)（「推廣期」）。
- ii. 優先禮遇只適用於創興銀行有限公司(「本行」)的現有私人銀行客戶、現有悅秀理財客戶、現有悅進理財客戶及現有樓宇按揭客戶(「指定特選客戶」)。
- iii. 於推廣期內，指定特選客戶(a)必須於優先禮遇推廣期內成功經本行網站或流動理財應用程式（統稱「電子渠道」）成功申請本行稅務貸款(「稅務貸款」)，並(b)於 2025 年 1 月 31 日前成功全數提取稅務貸款額達 HK\$1,000,000 或以上及還款期 18 個月，及(c)於環聯之信貸風險評級最新記錄為 AA 級別，方可享 HK\$6,000 元信用卡現金回贈獎賞（「優先禮遇獎賞」）。
- iv. 每位合資格客戶只可享**優先禮遇獎賞**一次。「**優先禮遇**」**不能與「電子渠道獎賞」及「額外獎賞」優惠同時使用。**

**2. 優先禮遇之獲發金額誌入日期將以指定客戶全數提取其創興稅務貸款額的日期為基準。獲發的有關信用卡現金回贈獎賞誌入安排日期如下：**

創興稅務貸款全數提取日期	誌入信用卡現金回贈獎賞日期
2025 年 1 月 31 日或之前	2025 年 3 月 31 日或之前

3. 優先禮遇獎賞如獲本行所批，該金額將誌入有關合資格客戶的「**指定創興信用卡**」(定義見下)賬戶內（只適用於主卡客戶）。
4. 「**指定創興信用卡**」是指本行所發的創興銀聯雙幣鑽石信用卡/ 創興 Visa 白金卡或萬事達白金卡。在合資格客戶沒有給予指示的情況下，**優先禮遇獎賞**(如獲批)將根據以下順序誌入合資格客戶之任何一個創興信用卡賬戶內：創興銀聯雙幣鑽石卡或白金卡。
5. 信用卡現金回贈獎賞的金額如獲本行所批，有關金額將顯示於客戶的指定創興信用卡賬戶之月結單。
6. 符合獲批信用卡現金回贈獎賞之指定客戶（「合資格客戶」）將不獲本行事前或事後通知。
7. 信用卡現金回贈金額只可用作獲誌入日後指定創興信用卡之零售簽賬用途，並不可用作透支現金、支付或抵消任何財務費用/繳交獲贈現金回贈金額前累積未繳的信用卡結欠。
8. 獲批的信用卡現金回贈獎賞不可被用作退款或轉讓，及不能轉換其他禮品。
9. 當本行誌入被批信用卡現金回贈獎賞金額前或當日，合資格客戶的稅務貸款賬戶及指定創興信用卡狀況必須維持正常、有效及從無出現未能依期償還任何貸款或違反任何本行的私人 / 稅務貸款條款或細則。如合資格客戶違反任何稅務貸款條款或細則，其信用卡現金回贈獎賞將被論作自動沒收或取消而無須通知。
10. 如合資格客戶於本推廣期內未持有任何指定創興信用卡，須立即向本行申請開立指定創興信用卡。有關指定創興信用卡申請必須於本行誌入有關獲批的信用卡現金回贈獎賞日期或之前被成功開立及賬戶狀況必須維持有效及信用狀況良好，方可享信用卡現金回贈獎賞，否則信用卡現金回贈獎賞將立即被論作自動取消或放棄而不另作通知有關合資格客戶。
11. 本行的《創興稅務貸款一般條款》、《私人分期貸款條款及規章》、《分期貸款產品資料概要 - 創興私人貸款》及《賬戶章則（個人 / 聯名賬戶）》同時適用於及構成本推廣條款及細則之部份。如上述條款及細則有任何條文相互抵觸或不符者，其管轄優次順序為：《創興稅務貸款一般條款》、《私人分期貸款條款及規章》、《分期貸款產品資料概要 - 創興稅務貸款》、本推廣條款及細則及《賬戶章則（個人 / 聯名賬戶）》。如欲索取上述條款及細則或如有任何查詢，請致電創興貸款申請熱線 3768 6899 或親臨本行任何本地分行或瀏覽本行網站以細閱所述的條款、細則及詳情。
12. 本行保留單獨酌情權隨時更改、暫停或終止本推廣優惠及更改本推廣條款及細則，而無須另行通知。如有任何爭議，本行保留一切最終決定權利並對客戶（包括指定客戶及合資格客戶）及參與本推廣的人士具約束力。
13. 本推廣條款及細則的中文譯本僅供參考，如本推廣條款及細則的中、英文版本有任何歧異，概以英文版本為準。
14. 本行保留單獨酌情權作最終決定合資格客戶是否符合獲**優先禮遇**及任何本行推廣優惠的資格。除本行的明顯錯誤或欺詐外，本行的決定將具終局性並對有關合資格客戶及參與本推廣的人士具約束力。
15. 本行之推廣優惠僅適用於中華人民共和國香港特別行政區（「香港」）。
16. 本推廣條款及細則受香港法律管轄，並按香港法律詮釋。客戶及參與本推廣的人士於此不可撤銷地服從香港法院之專屬司法管轄權。

17. 受制於及不影響在其他條款明文所訂本行權利的前提下，《合約(第三者權利)條例》(香港法例第 623 章)不適用於本推廣及其條款和細則。為免疑問，上述推廣條款及細則可按本行單獨酌情權被撤銷、不時更改或補充，而在所有情況下均無須徵求第三者的同意或給予第三者任何通知。
18. 本條款及細則在**優先禮遇**推廣期內可按上述第 11 條供查閱及下載，恕本行未能以紙張形式提供。客戶如有需要，請儲存有關資料以供日後參考，否則**優先禮遇**於推廣期過後或未能夠再供查閱或下載。

如有查詢，請致電本行客戶服務熱線 3768 6899。

**借定唔借？還得到先好借！**

(發出日期: 2024 年 11 月 25 日)

#### 風險披露聲明

- 本宣傳品之內容僅供參考，並不構成任何投資方式之招攬、邀請及建議。

**Terms and Conditions for Chong Hing Tax Loan Early Bird Promotion ( “Promotion” ) ( “Promotional Terms and Conditions” ) of Chong Hing Bank Limited (the “Bank” ):**

**1. Chong Hing Tax Loan Early Bird Offer for Selected Designated Customers ( “Early Bird Offer” ):**

- i. Unless otherwise specified, the Promotion is available from 25 November 2024 until 10 January 2025 (both dates inclusive) ( “Promotion Period” ).
- ii. The Early Bird Offer is only applicable to the existing Private Banking customers, existing Exceed Banking customers, existing Go Banking customers and existing mortgage loan customers ( “Selected Designated Customers” ) of Chong Hing Bank Limited ( the “Bank” ).
- iii. During the Promotion Period, the Selected Designated Customers (a) who have successfully applied for Chong Hing Tax Loan via the Bank’s website or Chong Hing Mobile Banking Services ( “Digital Channels” ) and drawn such tax loan as approved by the Bank ( “Tax Loan” ); and (b) successfully draw down in full with Loan amount of HK\$1,000,000 or above for 18-month repayment period before 31 January 2025; and (c) whose latest Credit Score of TransUnion is within AA grade, may be entitled to Credit Card Cash Rebate HK\$6,000 ( “Early Bird Offer” ).
- iv. Each Eligible Customer is entitled to receive the reward of **Early Bird Offer** once. **However, the Promotion of “Early Bird Offer” , “Digital Channels’ Offer” and “Additional Reward” cannot be used at the same time.**

2. The **Early Bird Offer** if granted shall be based on the drawdown date of Chong Hing Tax Loan of the Designated Customer. The **Credit Card Cash Rebate** if granted will be awarded as follows:

Drawdown Date of Chong Hing Tax Loan	Award Date of Credit of Credit Card Cash Rebate
On or before 31 January 2025	On or before 31 March 2025

3. The Credit Card Cash Rebate if granted by the Bank will be awarded to the “**Designated Chong Hing Credit Card**” (defined below) of the Eligible Customer concerned (only applicable to Principal Cardholder).
4. “**Designated Chong Hing Credit Card**” refers to Chong Hing UnionPay Dual Currency Diamond Credit Card/ Chong Hing Platinum Visa Card or Platinum Mastercard issued by the Bank. In the absence of Eligible Customer’s instruction, the **Early Bird Offer** (if granted) will be credited to either of the Eligible Customer’s Credit Card Account according to the following descending priority: Chong Hing UnionPay Dual Currency Diamond Card or Platinum Credit Card.
5. The relevant Credit Card Cash Rebate if granted by the Bank will be awarded and shown on the monthly statement of the Eligible Customers’ Designated Chong Hing Credit Card.
6. No prior or subsequent notice will be provided by the Bank to the Eligible Customers who are eligible to the Credit Card Cash Rebate granted ( “Eligible Customers” ).
7. The Credit Card Cash Rebate is for its post-award retail purchase with the Designated Chong Hing Credit Card only and shall not be used for cash advance, settlement or set-off of financial charge/any pre-reward outstanding card balance before such cash rebate is awarded.
8. The Credit Card Cash Rebate granted is neither refundable nor transferrable, and cannot be converted to or exchanged for other gift.
9. Prior to or upon award of the Credit Card Cash Rebate by the Bank, the status of his/ her Tax Loan account and Designated Chong Hing Credit Card account held by the Eligible Customers must be normal, valid and in good standing without any overdue/ bad record nor have been cancelled/ terminated for any reason. If the Eligible Customers have breached any terms or conditions of the Personal/ Tax Loan before the Credit Card Cash Rebate is awarded by the Bank, the Eligible Customers’ Credit Card Cash Rebate award will be deemed as forfeited or cancelled automatically without notice.

10. If the Eligible Customer does not hold any Designated Chong Hing Credit Card any time during the Promotion Period, the Eligible Customer shall immediately apply to the Bank for opening a Designated Chong Hing Credit Card. The relevant Designated Chong Hing Credit Card must be opened successfully and shall remain valid and in good credit standing on or before the date on which the relevant Credit Card Cash Rebate granted is to be credited by the Bank, otherwise the Credit Card Cash Rebate will automatically be deemed as cancelled or forfeited forthwith without any notice to the Eligible Customer concerned.
11. The Bank's "General Terms for Chong Hing Tax Loan", the "Terms and Conditions for Personal Installment Loan", the "Key Facts Statement for Instalment Loan – Chong Hing Tax Loan" and "Account Terms (For Personal / Joint Account)" are applicable to and shall form part of these Promotional Terms and Conditions. In the event of any inconsistency, the priority of their precedence shall be in the descending order of: the "General Terms for Chong Hing Tax Loan", the "Terms and Conditions for Personal Installment Loan", the "Key Facts Statement for Instalment Loan – Chong Hing Tax Loan", these Promotional Terms and Conditions and the "Account Terms (For Personal / Joint Account)". To obtain copies of the said terms and conditions or for any enquiries, please call Chong Hing Loan Application Hotline at 3768 6899, or visit any local branch of the Bank, or its website for such terms, conditions and details.
12. The Bank reserves the right at its sole discretion to amend, suspend or terminate any part of this Promotion and to revise these Promotional Terms and Conditions any time without any notice. In case of any disputes, the Bank's decision shall be final and binding on the Customers (including the Designated Customers and Eligible Customers), participants of the Promotion and persons concerned.
13. The Chinese translation of these Promotional Terms and Conditions is provided for reference only. In case of any inconsistencies between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.
14. The Bank shall have the sole discretion to make the final decision on the Eligible Customers' entitlement to the **Early Bird Offer** and any benefit under the Promotion. The Bank's decision shall be conclusive and binding on the Customers, Eligible Customer concerned and participants of the Promotion save for manifest error or fraud by the Bank..
15. The Promotions shall be only available in the Hong Kong Special Administrative Region ( "Hong Kong" ) of the People's Republic of China.
16. These Promotional Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong. The Customers, Eligible Customer concerned and participants under this Promotion are subject to the exclusive jurisdiction of the courts of Hong Kong.
17. Subject and without prejudice to the rights of the Bank as expressly provided under other provisions, application of the Contracts (Rights of Third Parties) Ordinance (Cap. 623, Laws of Hong Kong) is excluded. For the avoidance of doubt, these Promotional Terms and Conditions may be rescinded, varied or supplemented from time to time by the Bank at its sole discretion without consent by, or notice to, any third party in all circumstances.
18. These Terms and Conditions of item 11 above would only be available for access and download through E-Channels during the **Early Bird Offer** Promotion Period, and no paper form will be provided by the Bank. Please save the relevant information and form of this Promotion since they may not be available for access or download after the expiry of the **Early Bird Offer** Promotion Period.

For any enquiries, please contact our Customer Service Hotline at 3768 6899.

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

*(Issue date: 25 November 2024)*

Risk Disclosure Statement

This promotional material is for reference only and does not constitute any offers or solicitations to subscribe or redeem any investment products.