Press Release For Immediate Relese

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Chong Hing Bank's GenA.I. Sandbox++ Intelligent Customer Service Initiative

Advancing Financial Services with a New-Generation Multi-Channel System

Chong Hing Bank Limited ("Chong Hing Bank" or the "Bank") today announced that it has been selected to participate in the Generative Artificial Intelligence (GenA.I.) Sandbox++ jointly launched by the Hong Kong Monetary Authority, the Securities and Futures Commission, the Insurance Authority, the Mandatory Provident Fund Schemes Authority, and the Hong Kong Cyberport Management Company Limited (Cyberport). Through the extra resources available in this initiative, Chong Hing Bank could better test and deploy its New-Generation Multi-Channel Customer Service Centre System, further advancing the innovative application of A.I. in financial services to enhance customer experience and operational efficiency.

Mr Zong Jianxin, Chief Executive of Chong Hing Bank, said, "We are honored to participate in the GenA.I. Sandbox++. As customers increasingly demand convenient and intelligent banking services, we are committed to leveraging advanced A.I. technologies to continuously optimise service processes. The new customer service centre system will not only improve the efficiency of handling hotline, email, and online enquiries, but also accurately identify customer needs and sentiments. This reflects Chong Hing Bank's customer-centric philosophy and reinforces our commitment to financial inclusion."

The new system integrates intelligent small-model technologies such as Automatic Speech Recognition (ASR), Text-to-Speech (TTS), and Natural Language Processing (NLP), combined with Large Language Models (LLM) and Real-Time Sentiment Analytics, to build a comprehensive omnichannel contact center. It aims to deliver three major achievements:

- **Enhancing service efficiency and inclusivity:** A 24/7 A.I. virtual assistant provides round-the-clock enquiry support, significantly reducing customer wait times. At the same time, a senior-citizen priority mechanism automatically identifies elderly customers and routes them to live agents, ensuring more convenient and inclusive banking services for the elderly.
- **Strengthening customer interaction and customer service support**: The system supports mixed-language speech transcription and intent analysis for Cantonese, Mandarin, and English, enabling real-time response suggestions for customer service staff and automatically generating call summaries to help customer service staff respond with greater precision and efficiency.
- **Safeguarding service quality and mitigating risks:** Sentiment and tone monitoring functions detect changes in customer emotions and prompt timely intervention by customer service staff, preventing potential complaints and enhancing customer satisfaction.

Chong Hing Bank places paramount importance on the safety and compliance of A.I. technologies. Within the GenA.I. Sandbox environment, the Bank will leverage Graphics Processing Unit (GPU) computing resources from Cyberport's A.I. Supercomputing Centre to conduct rigorous testing of LLMs, ensuring secure, privacy-protected, and regulatory-compliant system operations. Looking ahead, Chong Hing Bank will continue to play an active role in the financial technology ecosystem, exploring the potential of A.I. applications in the financial sector and delivering smarter, safer, and more customer-focused banking services.

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About Chong Hing Bank

Chong Hing Bank Limited was founded in Hong Kong in 1948. The Bank and its subsidiaries (including Chong Hing Securities Limited and Chong Hing Insurance Company Limited) offer comprehensive commercial banking and financial services to individual and corporate customers. These services include HKD and foreign currency deposits, credit, foreign exchange, wealth management, investment, securities, insurance and mandatory provident fund. The Bank currently operates a network of more than 30 branches in Hong Kong as well as 1 branch in Macau, 16 branches and sub-branches in Chinese Mainland, including Guangzhou Branch, Beijing Branch, Shenzhen Branch, Shanghai Branch and Shantou Branch, and Guangzhou Haizhu Sub-Branch, Guangzhou Panyu Sub-Branch, Guangzhou Development Zone Sub-Branch, Foshan Sub-Branch, Nansha Sub-Branch, Guangdong-Macao In-depth Cooperation Zone in Hengqin Sub-Branch, Dongguan Sub-Branch, Zhongshan Sub-Branch, Shenzhen Nanshan Sub-Branch, Shenzhen Qianhai Sub-Branch and Shanghai Hongqiao Sub-Branch.

Chong Hing Bank was listed on the main board of the Stock Exchange of Hong Kong in 1994 and became a member of Yuexiu Group on 14 February 2014. On 27 September 2021, Yuexiu Group completed its privatisation process of the Bank, which henceforth became a wholly-owned subsidiary of Yuexiu Group, and was delisted from the Stock Exchange of Hong Kong on 30 September 2021. Founded in Hong Kong in 1985, Yuexiu Group ranks top in asset size of all state-owned enterprises in Guangzhou. In 2025, Yuexiu Group was ranked 209th in the "Top 500 Chinese Enterprises" and 10th in the "Top 100 Multinational Corporations in China". As of 31 December 2025, Yuexiu Group's total assets under its financial standards amounted to RMB 1,059.6 billion.

For more information about Chong Hing Bank, please visit the Bank's website at www.chbank.com.

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