

Supplementary Terms for Chong Hing Bank Limited (the “Bank”) **Personal Internet Banking Services and Mobile Banking Services**

Customers should read and understand this Important Notice before using the Bank’s Personal Internet Banking Services and Mobile Banking Services (the “Services”).

Activation of the Services

1. Customer who activates the Services must be a holder of Personal Account, or has been assigned as the holder of Joint Account which “any one authorized signatory may sign singly” (“Single-signed Joint Account”) and is authorized as the user of the Services (i.e. “Applicant (1)”) (“Authorized Signer”) during account opening.
2. Customer who is a holder of Single-signed Joint Account and has been assigned as “Applicant (2)” or other applicant(s) during account opening, or has been assigned as the holder of Joint Account which “joint signatures of any two signatories are required” (“Joint-signed Joint Account”) cannot activate the Services using his/her account.

Primary Account Number

3. For the primary account number which the Customer designates during activation of the Services, the address which is linked to the aforesaid primary account number in the Bank’s record will become the mailing address of related notification(s) of the Services.
4. For the primary account number which the Customer designates during activation of the Services, will become the default debit account of transactional functions using the Services. Customer can select “Settings > Account Settings > Add/Delete Account” in Personal Internet Banking Services or Mobile Banking Services to change the default debit account.
5. If the Customer activates the Services via Chong Hing Card, the savings or current account number linked to the Chong Hing Card will become the primary account number of the Services.
6. If the Customer activates the Services via deposit account number, the savings or current account the Customer enters during activation of the Services will become the primary account number of the Services.
7. If the Customer only has credit card account in the Bank, and activates the Services via credit card account, the credit card account number will become the primary account number of the Services.
8. If the Customer has credit card account and deposit account in the Bank, and activates the Services via credit card account; or via e-Identity verification, the Bank will list the Customer’s account(s) in order of savings account > current account > multi-currency savings account > credit card account, the first-placed account’s number will become the primary account number of the Services.

View and Operate the Services

9. After the Customer successfully activates the Services, the Customer can log on the Services using Personal Internet Banking Logon ID / Customer Reference Number and password, to view and operate all Personal and/or Single-signed Joint Account under his/her name; or view all Joint-signed Joint Account under his/her name. The Customer can also select “Settings > Account Settings > Add/Delete Account” in Personal Internet Banking Services or Mobile Banking Services to add or delete the account(s) linked to the Services.
10. If the Customer has both Personal and Joint Accounts, the Customer can log on the Services to view and operate all Personal and Single-signed Joint Account(s) under his/her name; or view all Joint-signed Joint Account(s) under his/her name.
11. If the Customer has Single-signed Joint Account(s) only, and is the Single-signed Joint Account Authorized Signer, he/she can log on the Services to view and operate the Single-signed Joint Account(s) under his/her name.
12. If the Customer has Single-signed Joint Account(s) only, and is NOT the Single-signed Joint Account Authorized Signer, he/she cannot use the Services. The Customer can apply for Personal Account to activate and log on the Services to view and operate the Personal Account and Single-signed Joint Account(s) under his/her name if required.
13. If the Customer has Joint-signed Joint Account only, he/she cannot use the Services. The Customer can apply for Personal Account, to activate and log on the Services to view the Joint-signed Joint Account(s) under his/her name, or visit any branch of the Bank in Hong Kong to operate the Joint-signed Joint Account(s) if required.

Terminate Account and/or this Services

14. If the Customer terminates any account(s) under his/her name, the Bank will list the Customer’s account(s) in order of savings account > current account > multi-currency savings account > credit card account, the number of the second-placed account following the terminated account will become the primary account number of the Services.
15. If the Customer terminates all account(s) under his/her name, please visit any branch of the Bank in Hong Kong to process the termination procedures of the Services.

For assistance, please call the Customer Services Hotline of the Bank at (852) 3768 6888 or visit any branch of the Bank in Hong Kong.

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