

2026“10.1 Golden Week” Promotional Programme Terms and Conditions

a. “Welcome Gift” Offer (From 28 September 2026 to 9 October 2026, both dates inclusive)

Terms and Conditions of “Welcome Gift” Offer:

1. The promotion period is from 28 September 2026 to 9 October 2026, both dates inclusive (“Promotion Period”).
2. This promotion is only available to individual customers (“Eligible Customers”) who are aged 18 or above, hold a Hong Kong Identity Card, a Mainland Chinese Resident Identity Card, a valid Chinese passport or Exit-Entry Permit for Travelling to and from Hong Kong and Macao, and who successfully book an appointment via the designated QR code, and visit the designated branches of Chong Hing Bank Limited (the “Bank”) listed below in person during the promotion period to open a personal account. Designated branches include:
 - Hong Kong Main Branch: Chong Hing Bank Centre, 24 Des Voeux Road Central, Central, Hong Kong
 - Sheung Wan Branch: 163 Wing Lok Street, Sheung Wan
 - Wan Chai Branch: 265–267 Hennessy Road, Wan Chai
 - Tsim Sha Tsui Branch: 16 Granville Road, Tsim Sha Tsui, Kowloon
 - Mong Kok Branch: Shop 2, G/F, Ginza Plaza, 567 Nathan Road, Mong Kok, Kowloon
 - To Kwa Wan Branch: 34–34A Tam Kung Road, Kowloon
 - Sheung Shui Branch: 71 San Fung Road, Sheung Shui, New Territories
 - Tsuen Wan Branch: 298 Sha Tsui Road, Tsuen Wan, New Territories
3. During the Promotion Period, the Eligible Customers who successfully open a Chong Hing Bank personal Hong Kong dollar/foreign currency savings account will receive a welcome gift (the “Reward”).
4. This promotion is not applicable to employees of the Bank.
5. All rewards and offers are only applicable to personal account customers with Chong Hing Bank Limited (the “Bank”).
6. Rewards are limited and available on a first-come, first-served basis. Offers will be redeemed without prior notice.
7. Each eligible customer may receive a maximum of one reward during the Promotional Period.
8. The above rewards are not transferable, returnable, exchangeable for other gifts/gift certificates/rewards/offers, or redeemable for cash and is subject to its suppliers’ terms and conditions.
9. Chong Hing Bank reserves the right to substitute the relevant rewards with other gifts or cash rewards without prior notice.
10. The Bank is not the supplier of the rewards and does not and will not make any representations / statements / warranties regarding the rewards (and related services). The Bank is not responsible for any issues relating to the rewards. Customers should contact the relevant suppliers directly.
11. The Bank reserves the right, at its sole discretion, to suspend, modify, or terminate this promotion and the related rewards at any time, and to amend these Terms and Conditions from time to time, without prior notice. The Bank’s decision on all matters relating to this promotion and the related rewards, including but not limited to the relevant reward offers offered to customers and/or participants, shall be final and binding.
12. Please note that these Terms and Conditions are provided in a non-paper format only and may only be accessed and downloaded during the Promotion Period. Customers are advised to download and save the relevant information for future reference if necessary. Otherwise, you may not be able to access or download the information after the

Promotion Period.

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

14. This promotional content is for reference only, and the relevant banking services/products are provided solely within Hong Kong. It does not constitute any form of solicitation, invitation, or recommendation. This promotion cannot be used in conjunction with any other existing promotional offers of the Bank.

b. Electronic “Cash Voucher” Offer (From 28 September 2026 to 9 October 2026, both dates inclusive)

Terms and Conditions of Electronic “Cash Voucher” Offer:

1. From 28 September 2026 to 9 October 2026, both dates inclusive (“Promotion Period”)

2. This promotion is only available to individual customers (“Eligible Customers”) who are aged 18 or above, hold a Hong Kong Identity Card, a Mainland Chinese Resident Identity Card, a valid Chinese passport or Exit-Entry Permit for Travelling to and from Hong Kong and Macao, and who successfully book an appointment via the designated QR code, and visit the designated branches of Chong Hing Bank Limited (the “Bank”) listed below in person during the promotion period to open a personal account. Designated branches include:

- Hong Kong Main Branch: Chong Hing Bank Centre, 24 Des Voeux Road Central, Central, Hong Kong
- Sheung Wan Branch: 163 Wing Lok Street, Sheung Wan
- Wan Chai Branch: 265–267 Hennessy Road, Wan Chai
- Tsim Sha Tsui Branch: 16 Granville Road, Tsim Sha Tsui, Kowloon
- Mong Kok Branch: Shop 2, G/F, Ginza Plaza, 567 Nathan Road, Mong Kok, Kowloon
- To Kwa Wan Branch: 34–34A Tam Kung Road, Kowloon
- Sheung Shui Branch: 71 San Fung Road, Sheung Shui, New Territories
- Tsuen Wan Branch: 298 Sha Tsui Road, Tsuen Wan, New Territories

3. During the Promotion Period, the first 80 eligible customers who successfully open a Chong Hing Bank personal Hong Kong dollar/foreign currency savings account and conduct a single foreign currency exchange transaction of at least HK\$5,000 equivalent on or before 31 October 2026 will receive a HK\$288 e-voucher (the “Reward”).

4. Eligible customers may get the reward from the date of reward distribution (December 2026) until 31 January 2027 by logging into Chong Hing Bank’s Mobile Banking, selecting “Rewards & Offers” > “My Rewards” > “10.1 Promotion \$288 E-Voucher” on the home screen.

5. Customers must get the e-cash voucher within its validity period (31 January 2027) and redeem it into their chosen Hong Kong Dollar savings deposit account or Hong Kong Dollar current account (designated account). E-cash vouchers gotten after the deadline will not be reissued or compensated.

6. Once the cash voucher has been gotten, it will be credited to the eligible customer’s designated account and reflected in the transaction history; no separate notification will be issued. At the time the Bank credits the cash voucher reward, the eligible customer must continue to hold the account with the Bank, and the account must be in good standing and valid; otherwise, the cash voucher will be automatically cancelled or forfeited without further notice or replacement.

7. This promotion is not applicable to employees of the Bank.

8. All rewards and offers are only applicable to personal account customers with the Bank.
9. Rewards are limited and available on a first-come, first-served basis. Offers will be redeemed without prior notice.
10. Each Eligible customer may receive a maximum of one reward during the Promotional Period.
11. The above rewards are not transferable, returnable, exchangeable for other gifts/gift certificates/rewards/offers, or redeemable for cash.
12. Chong Hing Bank reserves the right to substitute the relevant rewards with other gifts or cash rewards without prior notice.
13. The Bank reserves the right, at its sole discretion, to suspend, modify, or terminate this promotion and the related rewards at any time, and to amend these Terms and Conditions from time to time, without prior notice. The Bank's decision on all matters relating to this promotion and the related rewards, including but not limited to the relevant reward offers offered to customers and/or participants, shall be final and binding.
14. Please note that these Terms and Conditions are provided in a non-paper format only and may only be accessed and downloaded during the Promotion Period. Customers are advised to download and save the relevant information for future reference if necessary. Otherwise, you may not be able to access or download the information after the Promotion Period.
15. Foreign currency investments 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. You should therefore carefully consider whether such trading is suitable in light of your own financial position and investment objectives. 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.
16. Investment involves risks. Past performance is not indicative of future performance. The price of investment products may move up or down, and may become valueless. Investors should consider their own investment objective, investment experience, financial position, risk tolerance level and relevant circumstances, and read the relevant offering documents and risk disclosure statement before making any investment decision. If investors have any doubt, they should seek independent professional advice. The above Reward by itself is not and should not be considered as an offer or solicitation to deal in any of the investment products or services. Investment product is not capital protected and is not a normal time deposit, and thus should not be considered as a normal time deposit or its alternative. Investors should not make investment decisions based on the information of this promotional material alone. This promotional material is issued by Chong Hing Bank Limited, it has not been reviewed by the Securities and Futures Commission of Hong Kong or any regulatory authorities in Hong Kong.
17. In case of any inconsistencies between the English and Chinese versions of these Terms and Conditions, the Chinese version shall prevail.
18. This promotional content is for reference only, and the relevant banking services/products are provided solely within Hong Kong. It does not constitute any form of solicitation, invitation, or recommendation. This promotion cannot be used in conjunction with any other existing promotional offers of the Bank.

c. Complete/Update “Investment Profile Questionnaire and Vulnerable Customer Assessment” Offer (From 1 July 2026 to 31 December 2026, both dates inclusive).

Terms and Conditions of Complete/Renew “Investment Profile Questionnaire and Vulnerable Customer Assessment” Offer:

1. The promotion period is from 1 July 2026 to 31 December 2026, both dates inclusive (“Promotion Period”).
2. Within the Promotion Period, customers who are holding valid individual Investment Account of Chong Hing Bank Limited (the “Bank”) (“Eligible Customers”) can get a HK\$100 electronic coupon (“Reward”) by completing/updating the “Investment Profile Questionnaire and Vulnerable Customer Assessment” (“IPQ”) via Internet Banking/Mobile Banking. Each Eligible Customer (in terms of CIF number) can only receive the Reward once regardless of the times of completing/updating the IPQ within the Promotion Period.
3. The Reward cannot be transferred, returned, exchanged for other gifts/vouchers or redeemed for cash. The Bank reserves the right to use other products as replacement without prior notice.
4. The completion/update of each IPQ is subject to the Bank’s records.
5. The Reward is available on a first-come, first-served basis and while stocks last. Customers who have previously participated in the Complete/Update “Investment Profile Questionnaire and Vulnerable Customer Assessment” Offer (First Half of 2026) held by the Bank from 1 January 2026 to 30 June 2026 are not able to participate in this promotion and receive the Reward.
6. Customer who can receive the Reward will be notified by the Bank individually via SMS at the mobile phone number registered with the Bank, and the related Reward will be credited to the customer’s Chong Hing Mobile Banking App on or before 31 March 2027. Customers should ensure the accuracy of their mobile phone numbers registered with the Bank, and should promptly notify the Bank in case of any changes.
7. Customers must still maintain a valid individual Investment Account and Chong Hing Mobile Banking Account when the Reward is credited by the Bank. Otherwise, the offer will be forfeited.
8. Customers shall show the QR code of the Reward to the relevant merchants within the designated period for prize redemption.
9. Usage of the Reward is subject to the terms and conditions stipulated by the suppliers (if any). The Bank is not the supplier of the Reward, and does not make any representation/statement/warranty for the Reward (including the services ancillary thereto). The Bank does not accept any responsibility or liability in related to the use of the Reward. Enquiries shall be made to the suppliers of the Reward directly.
10. The Bank reserves the right to change, suspend or terminate the above offer and change its terms and conditions at any time without any notice. In case of any dispute, the Bank reserves the right of final decision.
11. The Terms and Conditions would only be available for access and download through this 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 customers may not be able to access or download it again subsequent to the expiry of the Promotion Period.
12. In case of any inconsistencies between the English and Chinese versions of these Terms and Conditions, the Chinese version shall prevail.

d. Conduct “Financial Needs Analysis for insurance (without product selection)” Offer (From 20 July 2026 to 31 December 2026, both dates inclusive)

Terms and Conditions of “Financial Needs Analysis Offer” (the “Activity”):

1. The promotion period of “Financial Needs Analysis Offer” (the “Activity”) is from 20 July 2026 to 31 December 2026, both dates inclusive (“Promotion Period”).
2. During the Promotion Period, Chong Hing Bank Limited (“Chong Hing Bank” or the “Bank”) customers (except the Bank’s staff) (the “Customers”) who visit any branch of the Bank in Hong Kong to conduct a Financial Needs Analysis (“FNA”) (Part I) will receive a supermarket cash coupon worth HK\$200 (the “Coupon”).
3. Each Customer can only receive the Coupon once for completing a Financial Needs Analysis during the Promotion Period.
4. The Activity is solely a token of appreciation for Customer support and to help Customers understand their insurance needs. It does not include any offers, solicitations, or recommendations for any products. Customers should not make any insurance decisions based on the Activity. Customers can receive the Coupon without needing to purchase any insurance products.
5. The Coupons are available on a first-come, first-served basis while stock lasts.
6. The Coupons cannot be exchanged for cash or any other offers. In the event of theft, loss, or expiration, the Bank will not reissue or replace the Coupons and assumes no liability.
7. The Bank is not the Coupon supplier. Customers are bound by the terms and conditions set by the Coupon supplier. The Bank is not responsible for the terms and conditions, or relevant matters concerning the Coupons.
8. The Bank reserves the right to change or suspend the Activity at any time and to amend any terms and conditions related to this Activity without prior notice to Customers.
9. In case of any disputes, the Bank reserves the right of final and conclusive decision.
10. The Activity and its relevant terms and conditions apply only within the Hong Kong Special Administrative Region and are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
11. If case of any inconsistencies between the English and Chinese versions of these terms and conditions, the English version shall prevail.

e. Logon to e-Banking to Get Reward - HK\$50 e-voucher (From 1 January 2026 to 31 December 2026, both dates inclusive)

Terms and Conditions of Log on to e-Banking to Get Reward:

1. The “Log on to e-Banking to Get Reward” promotion (“Promotion”) offered by Chong Hing Bank Limited (the “Bank”) is subject to the following terms and conditions. “e-Banking” refers to Chong Hing Mobile Banking/Internet Banking.
2. The period of the Promotion is from 1 January 2026 to 31 December 2026, both dates inclusive (“Promotion Period”).
3. Eligibility:
 - 3.1 The Promotion is only available to personal customer (Single Authority) who have never logged on to Chong Hing Mobile Banking/Internet Banking before 1 January 2026 (“Eligible Customer”).
 - 3.2 Customer who has performed his/her first time logon to the Bank’s e-Banking during 1 January 2026 to 31 December 2026 is entitled to get a HK\$50 e-voucher (“Reward”) immediately on Chong Hing Mobile Banking. The

deadline for getting the Reward is 31 December 2026. Unredeemed e-voucher after the deadline will be deemed as waived automatically.

4. The Bank reserves the right to replace the Reward by other gifts of equivalent or greater value without any notice.
5. Each Eligible Customer is only entitled to the Reward once under all circumstances.
6. The Bank's records in its system for the eligibility of the Reward shall be deemed as conclusive and final.
7. If the account of the Eligible Customer is a joint account, all account holders must have never logged on to the Bank's e-Banking before the Promotion Period to be eligible for the Reward. Each joint account can enjoy the Reward once.
8. Eligible Customer's current account or savings account with the Bank shall hold valid throughout the Promotion Period.
9. Eligible Customer shall have to remain as a customer of the Bank's e-Banking throughout the Promotion Period.
10. The Bank is not the supplier of the Reward. Any enquiries or complaints of the state, quality and conditions of the Reward or the services provided relating thereto shall be directed to the relevant suppliers, and the Bank shall have no liability or bear any responsibility in respect thereof. The Bank does not make and will not make any representation or warranty for the Reward (including the services ancillary thereto).
11. The Reward cannot be transferred, returned, exchanged for other coupons or redeemed for cash and is subject to its suppliers' terms and conditions.
12. The Contracts (Rights of Third Parties) Ordinance does not apply to these terms and conditions.
13. The Bank reserves the right to amend, vary, supplement, terminate or suspend any of all these terms and conditions at any time without any notice at its sole discretion. In case of dispute, the interpretation of these terms and conditions, as well as the decision by the Bank shall be final and conclusive.
14. These terms and conditions are applicable within Hong Kong SAR only and are governed by its laws.
15. In case of any inconsistencies between the English and Chinese versions of these terms and conditions, the English version shall prevail.