

Chong Hing Bank Money Safe Account Opening Lucky Draw – Terms and Conditions

1. The Money Safe Account Opening Lucky Draw (“Promotion”) of Chong Hing Bank Limited (the “Bank”) is available from 14 November 2025 to 31 March 2026 (both dates inclusive) (“Promotion Period”).
2. The Promotion is only applicable to customers who hold a deposit account at the Bank, including personal customers or joint account customers (“Eligible Customers”).
3. During the Promotion Period, Eligible Customers are entitled to join the lucky draw (“Lucky Draw”) once when they have successfully opened a Money Safe Multi-Currency Savings Account (“Money Safe Account”). In all circumstances, (a) each Eligible Customer is entitled to join the Lucky Draw once; (b) if the customers do not win in the first round of the Lucky Draw, he/she will be automatically entered into the next round; and (c) each Eligible Customer can win once only during the entire Promotion Period.
4. The Bank’s records of Money Safe Account opening date and time for the Promotion shall be deemed as correct and binding on the customers save for manifest error or fraud on the part of the Bank. The Bank reserves the right of final decision in case of any dispute under the Promotion (including without limitation the successful account opening records and the interpretation of these terms and conditions) and such decision shall be final and conclusive.
5. Lucky Draw Procedures and Lucky Draw Prizes (“Prizes”):
 - a. Eligible Customers who successfully open a Money Safe Account during the Promotion Period through the Bank’s branches, Chong Hing Bank Personal Internet Banking or Mobile Banking will be automatically entered into the Lucky Draw once. If the customers do not win in the first round of the Lucky Draw, he/she will be automatically entered into the next round. Each Eligible Customer can win once only during the entire Promotion Period;
 - b. The winner will receive a notification SMS from the Bank or a call from the Bank’s Customer Services Department for informing the redemption arrangement of Prizes. If the winner fails to receive, loses or damages the prize-receiving mobile phone text message, no reissue or compensation will be offered by the Bank;
 - c. Each winner will receive a cash rebate of HK\$100 (“Prizes”), with 10 prizes available per each round of the Lucky Draw. The Prizes will be deposited directly into the winner’s Chong Hing Bank savings account within the dates listed in the table below;
 - d. The Prizes cannot be transferred, returned or changed to other gifts/coupons. The Bank may replace the Prizes with other gifts without prior notice;
 - e. The Bank reserves the right to make the final decision on the distribution of Prizes.

	The Account Opening Date of Money Safe Account	Lucky Draw Prizes	Prizes Quota	Dates of Lucky Draw and Result Announcement	Dates of Prizes Distribution
Lucky Draw Round 1	14 November 2025 – 31 December 2025	HK\$100 cash rebate	10	On or before 31 January 2026	On or before 28 February 2026
Lucky Draw Round 2	1 January 2026 – 31 March 2026	HK\$100 cash rebate	10	On or before 30 April 2026	On or before 31 May 2026

6. Eligible Customers shall maintain a valid deposit and Money Safe Account at the Bank during the Promotion Period.
7. Account opening records which are fraudulent, false, unauthorised, cancelled or rejected will not be treated as Eligible Transactions qualified for the Lucky Draw. Participation in the Promotion is subject to there being no abuse/non-compliance by the Eligible Customers, failing which the Bank is entitled to cancel any award of Prize and not to offer the Prize to the winners concerned.
8. The Bank reserves the right to suspend, amend or terminate the Promotion and the relevant terms and conditions without any notice.
9. The Promotion cannot be used in conjunction with other promotions or offers from the Bank.
10. The Promotion is applicable within Hong Kong SAR only, and the ancillary matters including these terms and conditions are governed by the laws of Hong Kong SAR. The Contracts (Rights of Third Parties) Ordinance shall not apply to the Promotion, matters ancillary there to and these terms and conditions.
11. In case of any inconsistencies between the English and Chinese versions of these Terms and Conditions, the Chinese version shall prevail.