

Pricerite Welcome Offer Promotion ("Promotion") - Terms and Conditions

1. The promotion period is from 1 November 2024 to 25 November 2024 (both dates inclusive) ("Promotion Period").
2. Customers (a) who do not have any records with the Bank; or (b) whose Bank's accounts had been closed more than 7 years; or (c) has not held any credit card account ("Eligible Customer") can open a savings account through Remote Account Opening under Chong Hing Mobile Banking.
3. During the Promotion Period, customers who have successfully opened a savings account with Chong Hing Bank Limited (the "Bank") via Chong Hing Mobile Banking Remote Account Opening, and enter the exclusive promotion code "PRICERITE" in the Invitation Code field on the application page can enjoy a HK\$250 Pricerite e-voucher ("e-Voucher"). The e-Vouchers are available in limited quantities while stocks last.
4. The e-Voucher will be redeemed in Chong Hing Mobile Banking.
5. Customers can redeem the equivalent cash discount by presenting the e-Voucher when shopping at any Pricerite shop on or before the expiry date shown on the e-Voucher.
6. The e-Voucher cannot be redeemed for cash, is not exchangeable for goods and no change will be given. Each e-Voucher can only be redeemed once. The e-Voucher is not replaceable if lost.
7. For the usage details and terms and conditions of the e-Voucher, please read the terms and conditions of the e-Voucher carefully or inquire with staff of Pricerite.
8. Offer is subject to these terms and conditions. The Bank reserves the right to modify, suspend or terminate the above offer and change these terms and conditions of the Promotion at any time without prior notice. The latest details and revised terms and conditions regarding the Promotion will be provided on the Bank's website and/or communicated to customers through other means as soon as possible. In case of any dispute, the Bank reserves the right of final decision. The Bank reserves the sole discretion regarding relevant customers and eligible persons.
9. The Bank accepts no liability for the quality of goods and services provided by designated merchants of the Promotion.
10. In case customers have engaged in any fraudulent or abusive behavior, customers will not be eligible for the offer. The Bank reserves the right to debit the relevant reward amount directly from the customer's account without prior notice.
11. The Bank reserves the right to change or terminate the offer, modify the list of designated merchants and/or terms and conditions at any time. The Bank does not assume any responsibility for any losses caused by the above-mentioned relevant amendments. For the latest promotional content, availability and terms and conditions, please refer to the relevant webpage.
12. In case of any disputes regarding the Promotion, the Bank reserves the right of final decision.
13. These terms and conditions shall be governed by and interpreted in accordance with the laws of the Hong Kong Special Administrative Region of the People's Republic of China, but the Contracts (Rights of Third Parties) Ordinance shall not apply to the Promotion, relevant rewards and these terms and conditions.
14. In case of any inconsistencies between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

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

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 Services.

2. The promotion period is from 1 July 2024 to 31 December 2024, both dates inclusive ("Promotion Period").
3. Eligibility:
 - 3.1 The Promotion is only available to personal customers (Single Authority) who have never logged on to Chong Hing Mobile Banking/Internet Banking Services before 1 July 2024 ("Eligible Customer").
 - 3.2 Customers who have performed the first time logon to the Bank's e-Banking during 1 July 2024 to 31 December 2024 are entitled to redeem a HK\$50 e-voucher ("Reward") immediately in Chong Hing Mobile Banking. The deadline for redeeming the Reward is 31 December 2024. 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 only 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' designated 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 Special Administrative Region 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 Chinese version shall prevail.

Deposit Offer - Terms and Conditions

1. The promotion period is from 24 June 2024 to 31 December 2024 (both dates inclusive) ("Promotion Period").
2. Customers (a) who do not have any records with the Bank; or (b) whose Bank's accounts had been closed more than 7 years ago; or (c) have not held any credit card ("Eligible Customer") can open a savings account through Remote Account Opening of Chong Hing Mobile Banking.
3. During the Promotion Period, Eligible Customers who have conducted the first transaction of a

3-month HKD fixed deposit (minimum amount HK\$5,000 or above) via Chong Hing Mobile Banking/Internet Banking upon the successful account opening through the Remote Account Opening of the Bank can enjoy the HKD preferential interest rates. The service hours of fixed deposit placement via Chong Hing Mobile Banking/Internet Banking is from 9:00 am to 7:30 pm from Mondays to Fridays, and 9:00 am to 4:00 pm on Saturdays (excluding Sundays and public holidays). Eligible Customers have to place the relevant fixed deposit during the above-mentioned service hours.

4. Each Eligible Customer can only enjoy this offer once during the Promotion Period.
5. The actual preferential interest rates will be subject to the quotes by the Bank from time to time. Please contact our staff at any branch of the Bank in Hong Kong for details.
6. The promotion only applicable in Hong Kong. The offer cannot be used in conjunction with any other promotions or privileges of the Bank.
7. The Bank reserves the right to amend, suspend or withdraw the relevant rewards mentioned herein or amend these terms and conditions from time to time without any notice. In the case of any disputes, the decision of the Bank shall be final and conclusive.
8. These terms and conditions of the promotion are construed in accordance with, and are governed by the laws of the Hong Kong Special Administrative Region but the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) shall not apply to the promotion, its offer, rewards or these terms and conditions.
9. In case of any inconsistencies between the English and Chinese versions of these terms and conditions, the Chinese version shall prevail.

Investment Offer – Terms and Conditions

1. The promotion period is from 1 July 2024 to 31 December 2024 (both dates inclusive) (“Promotion Period”).
2. During 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 e-voucher (“Reward”) by completing/updating the Investment Profile Questionnaire and Vulnerable Customer Assessment (IPQ) via Internet Banking/Chong Hing Mobile Banking. Each Eligible Customer (in terms of CIF number) can only redeem the Reward once regardless of the times of completing/updating the IPQ during 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 gifts as replacement without prior notice.
4. The completion/update of each IPQ is subject to the Bank’s records.
5. The Rewards are available in limited quantities and on a first-come, first-served basis while stocks last. Customers who have previously participated in the Complete/Update on the Investment Profile Questionnaire and Vulnerable Customer Assessment Offer (First Half of 2024) held by the Bank from 1 January 2024 to 13 May 2024 are not able to participate in this promotion and redeem the Reward.
6. Customer who can redeem 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 on or before 31 March 2025. 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 Reward will be forfeited.

8. Customers shall show the QR code of the Reward to the relevant merchants during 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 Reward 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.

Risk Disclosure

- This promotional material is for reference only. It does not constitute any offer, solicitation or recommendation.
- 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 legal and financial 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.

Pricerite Member-Get-Member Offer – Terms and Conditions

1. The promotion period is from 1 November 2024 to 25 November 2024 (both dates inclusive) (“Promotion Period”).
2. During the promotion period, customers who have successfully opened a savings account via the exclusive promotion code “PRICERITE”, can refer their friends or relatives to open a savings account to receive referral offer. Referees who input referrer’s dedicated referral code and successfully opened an account will be counted as a successful referral. For each successful referral, referrer can receive an extra HK\$50 Pricerite e-voucher (“e-Voucher”) and each referrer can receive up to HK\$500 e-Voucher, and each referee can receive a HK\$250 e-Voucher. The e-Vouchers are available in limited quantities while stocks last.
3. The e-Voucher will be redeemed in Chong Hing Mobile Banking.
4. Customers can redeem the equivalent cash discount by presenting the e-Voucher when shopping at any Pricerite shop on or before the expiry date shown on the e-Voucher.

5. The e-Voucher cannot be redeemed for cash, is not exchangeable for goods and no change will be given. Each e-Voucher can only be redeemed once. The e-Voucher is not replaceable if lost.
6. For the usage details and terms and conditions of the e-Voucher, please read the terms and conditions of the e-Voucher carefully or inquire with staff of Pricerite.
7. Offer is subject to these terms and conditions. The Bank reserves the right to modify, suspend or terminate the above offer and change these terms and conditions of the promotion at any time without prior notice. The latest details and revised terms and conditions regarding this promotion will be provided on the Bank's website and/or communicated to customers through other means as soon as possible. In case of any dispute, the Bank reserves the right of final decision. The Bank reserves the sole discretion regarding relevant customers and eligible persons.
8. The Bank accepts no liability for the quality of goods and services provided by designated merchants of this promotion.
9. In case customers have engaged in any fraudulent or abusive behavior, customers will not be eligible for the offers. The Bank reserves the right to debit the relevant reward amount directly from the customer's account without prior notice.
10. The Bank reserves the right to change or terminate the offers, modify the list of designated merchants and/or terms and conditions at any time. The Bank does not assume any responsibility for any losses caused by the above-mentioned relevant amendments. For the latest promotional content, availability and terms and conditions, please refer to the relevant webpage.
11. In case of any disputes regarding this promotion, the Bank reserves the right of final decision.
12. These terms and conditions shall be governed by and interpreted in accordance with the laws of the Hong Kong Special Administrative Region of the People's Republic of China, but the Contracts (Rights of Third Parties) Ordinance shall not apply to this promotion, relevant rewards and these terms and conditions.
13. In case of any inconsistencies between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

For any enquiries, please visit any branch of the Bank in Hong Kong in person or call our Customer Services Hotline at (852) 3768 6888. Website: www.chbank.com.

Please note that the information would only be available for access and download through below 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 you may not be able to access or download it again subsequent to the expiry of the Promotion Period.