

From now until February 28, 2026¹, customers can enjoy the following Welcome Offers by opening Business Integrated Account (BIA)²



Online Transactions Privileges Best of the Choice

Offer details			BIA - Chiyu	BIA																													
Transaction Products Set																																	
Faster Payment System (FPS) Service	FPS Service Fee Wavier³ Customers can enjoy service fee wavier for executing inward and outward remittances through Faster Payment System (FPS) on the Corporate Internet Banking platform.		√	√																													
Remittance	Telegraphic Transfer Handling Fee 50% off Offer⁴ New Customers ² can enjy 50% off on below: 1. Inward telegraphic transfer handling fee HKD 30 (Original Price HKD 60) 2. Online outward telegraphic transfer handling fee ^{4,1} for a slipulated period after account opening HKD 50 (Original Price HKD 105)	For the first 8 months		For the first 6 months																													
Foreign Currency Exchange	Enjoy foreign currency exchange offer⁵ of up to 60 pips By converting HKD into a designated foreign currency (or vice versa)	<ul style="list-style-type: none">• USD, AUD, CAD, JPY, NZD,CNY: 20 pips• EUR, GBP: 60 pips		<ul style="list-style-type: none">• USD, AUD, CAD, JPY, NZD,CNY: 10 pips• EUR, GBP: 30 pips																													
Payroll Services	First 12 months Payroll Instruction Fee Waiver⁶ Remarks: Only applicable to customers who take up Payroll Service For the first time and send payroll instructions via CBS Online		√	√																													
Trade Services	Trade Finance & Services Handling Fee Offer⁷ <ul style="list-style-type: none">• 25% Off on handling commission (including postage & telegram)		√	x																													
Deposit																																	
Currency Conversion & Preferential FX Time Deposit Offer	Currency Conversion & Preferential FX Time Deposit Offer⁸ Customers who have exchanged to designated currencies and placing a one week or one month time deposit can enjoy the preferential interest rate. <table><tr><th rowspan="2">Currency</th><th colspan="2">Period / Preferential Interest Rate</th></tr><tr><th>One Month</th><th>One week</th></tr><tr><td>HKD</td><td>2.08%</td><td>6.00%</td></tr><tr><td>USD</td><td>4.00%</td><td>6.00%</td></tr><tr><td>CNY</td><td>3.00%</td><td>10.00%</td></tr><tr><td>AUD</td><td>3.60%</td><td>13.88%</td></tr><tr><td>NZD</td><td>3.60%</td><td>13.88%</td></tr><tr><td>CAD</td><td>3.60%</td><td>13.88%</td></tr><tr><td>GBP</td><td>3.60%</td><td>13.88%</td></tr><tr><td>EUR</td><td>3.60%</td><td>13.88%</td></tr></table>	Currency	Period / Preferential Interest Rate		One Month	One week	HKD	2.08%	6.00%	USD	4.00%	6.00%	CNY	3.00%	10.00%	AUD	3.60%	13.88%	NZD	3.60%	13.88%	CAD	3.60%	13.88%	GBP	3.60%	13.88%	EUR	3.60%	13.88%		√	√
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Service Fee																																	
Monthly Service Fee	Monthly Service Fee Waiver for the first 3 months⁹		√	√																													

Reminder: To borrow or not to borrow? Borrow only if you can repay!

Terms and Conditions for the Welcome Offers:

1 The promotion period is from September 1, 2025 to February 28, 2026 (both dates inclusive) ("Promotion Period")

2 "New Customers" means customers (i) who never have any bank Account(s) or have taken up any service(s) and/or product(s) with Chi Yu Banking Corporation Limited ("the Bank"); and (ii) have successfully Opened Business Integrated Account ("BIA") as Master Customers. "Existing Customers" means customers (i) who have bank account(s) or Have successfully opened BIA as Master Customers. BIA is subject to The relevant terms. Welcome offers are only applicable to the Master Customers of BIA. For details of the BIA and its terms, please refer to the relevant promotion materials or contact the stall or the Bank.

3 FPS Service Fee Wavier

- 3.1 From today to 31 December 2025, corporate customers can enjoy service fee waiver for executing inward and outward remittances through Faster Payment System (FPS) on the Corporate Internet Banking platform.
- 3.2 This offer is subject to relevant terms and conditions. For enquiry, please contact the branch staff of the Bank.

4 Telegraphic Transfer Handling Fee Offer

- 4.1 The telegraphic transfers handling fee offer for New Customers are only applicable to the basic telegraphic handling fee for all inward telegraphic transfers and outward telegraphic transfers conducted via CBS Online but does not include other related fees. The offer is only valid from the 5th business day of the month following the month of the BIA opening (excluding Saturdays).

5 Foreign Currency Exchange Offer

- 5.1 Customers can conduct foreign currency exchange via any transaction Channel of the Bank to enjoy this offer.
- 5.2 To be eligible for this offer, customer should convert HKD to the Designated Currencies (or vice versa) at telegraphic transfer Exchange rates.
- 5.3 This offer is not applicable to foreign currency banknotes exchange. Please contact the staff of the Bank for details.
- 5.4 The Bank reserves the right to change the foreign currency Exchange offer at any time at its sole discretion without prior notice.

6 First 12 months Payroll Instruction Fee Waiver

- 6.1 To enjoy the Payroll Instruction Fee Wavier for 12 months starting From the month of successful opening of a BIA, customers should Not have registered for the Bank's Payroll Service before successful Opening of a BIA and should fulfil below conditions:
(a) Apply for CBS Online at the same time, or (b) have applied the Bank's CBS Online before successful opening BIA; or (c) the customers are not the Bank's CBS Online customers upon successful opening BIA and should apply CBS Online at our branches within 6 months upon successful opening of a new BIA.
- 6.2 BIA customers are required to successfully activate the CBS Online Payroll Service. This offer is applicable to the Master Customer's HKD Account designated for debit of Monthly Service Fee stipulated On "Account Opening Application Form (Companies/Organisations)" Or "Customer/Accounts/Services Information Amendment Form (Companies/Organisations)" and upload payroll instructions through CBS Online. This offer does not apply to the customers who are the Bank's existing Payroll Service customers before opening BIA.
- 6.3 The Bank will charge Payroll Instruction Fee starting from the 13th month. The fee will be subject to the quotes by the Bank from time to time. Regarding the Terms of Payroll Service, please refer to "Autopay Services" of "Banking Services" under Part 2 of "Conditions for Services". Customers can access the latest "Conditions for Services" by visiting the Bank's website (www.chiyubank.com).

7 Trade Finance & Services Handling Fee Offer

- 7.1 The above offer will commence on the 2nd business day of the week following the week of the BIA-Chiyu opening or bills accounts opening, whichever is the later ("Accounts Opening Date").
- 7.2 The above offer is only applicable to customers who have Trade Finance and services (including any kind of Import and Export business) successfully processed by the Bank during the Promotion Period.
- 7.3 Record of overdue or overdraw is checked according to the time when the Bank processes the Trade Finance & Services.
- 7.4 There is no limit on the number of transactions eligible for the above offer. From the Accounts Opening Date and the subsequent 3 months, customer may enjoy 25% off on trade commission and telex and postage fee upon the Trade Finance & Services being successfully processed by the Bank.

8 Currency Conversion & Preferential FX Time Deposit Offer

- 8.1 The above preferential interest rate is quoted based on the interest rates of Foreign Currencies time deposits published on July 1, 2025 and is for reference only. The preferential interest rate will be subject to the quotas by the Bank from time to time . Please check with our staff for details before making relevant transaction.
- 8.2 Customers who have successfully opened BIA can only enjoy the preferential annual interest rates when placing a one-week or one-month time deposit in exchange funds by branch (「 eligible customer 」).
- 8.3 Exchange funds are funds that can be redeemed immediately by the customer through the opening of this time deposit. The currency of the deposit placement should be the same as the and the currency converted.
- 8.4 Minimum single deposit amount is HKD 50,000/ CNY 40,000/ 5,000 in other currencies, maximum is HKD 10 million/ CNY 10 million/ 2 million in other currencies.
- 8.5 The preferential interest rate is a one - off privilege for each time deposit and the subsequent renewal rates of time deposits will be subject to the quotes by the bank from time to time .
- 8.6 The quota is limited, the offer can be enjoyed on first - come - first - served basis, while vacancy lasts.
- 8.7 If an eligible customer of Currency Conversion & Preferential Deposits that mature on a day that is not a business day of the Bank will be postponed to the next business day. FX Time Deposit exercises the discretion to allow uplift of time deposit before maturity, a fee would be charged by the bank. For fee and charges of the bank, please refer to General Banking Services / Loan Services posted on the website of Chi Yu Banking Corporation Limited (www.chiyubank.com) and Time Deposit Confirmation or contact the staff of the banks for details.

9 Monthly Service Fee Waiver

- 9.1 With the expiry of Monthly Service Fee waiver for the first 3 months, the Bank will determine the BIA Monthly Service Fee according to customers' Total Relationship Balance ("TRB") and start charging the related Monthly Service Fee Automatically.
- 9.2 will be debited from Master Customers' designated HKD account stipulated on "Account Opening Application Form (Companies/Organisations)" or "Customer/Accounts/Services Information Amendment Form (Companies/Organisations)". TRB of the current month will affect the Monthly Service Fee waiver of the next month. If there is any dispute On the calculation method of TRB, the Bank's adopted method is Final and conclusive. The Bank reserves the right to change the Method from time to time without prior notice.

General Terms

- The above promotion offers cannot be used in conjunction with other promotion offers that are not listed in this promotion.
- The accounts and services of the Bank and Card Company are subject to the relevant terms. The Terms set out in this promotion material shall be in addition to the terms of the respective accounts and services. In case of any conflict, the Terms in this promotion material shall prevail.
- The Bank and Card Company reserve the rights to amend, suspend or terminate the above products, services and promotion offers and to amend the relevant terms at any time at its sole discretion without prior notice.
- In case of dispute, the decision of the Bank, and Card Company shall be final.
- Should there be any discrepancy between the Chinese and English version of this promotion material, the Chinese version shall prevail.

Risk Disclosure: The following risk disclosure statements cannot disclose All the risks involved. Before conducting transactions or making any investment Decisions, you should consider your own situations, including but not limited to your own financial situations, investment experience and investment Objectives. Please consider consulting your independent investment adviser Before conduction transactions or making any investment decisions.

Risk Disclosure of Securities Trading: The prices of securities fluctuate, Sometimes dramatically. The price of a security may move up or down, and May become valueless. It is as likely that losses will be incurred rather than Profit made as a result of buying and selling securities.

Risk of RMB/Foreign Currency Trading: RMB/Foreign currency investments Are subject to exchange rate fluctuations which may provide both Opportunities and risks. The fluctuation in the exchange rate of RMB/foreign Currency exchange rate may result in losses in the event that customer Converts the RMB/foreign currency into HKD or other foreign currencies.

RMB Conversion Limitation Risk: The following risk disclosure statements Cannot disclose all the risks involved. Before conducting transactions or Making any investment decisions, you should consider your own situations, Including but not limited to your own financial situations, investment experience And investment objectives. Please consider consulting your independent Investment adviser before conducting transactions or making any investment Decisions.

You are advised to understand the relevant details, charges and important Notes before investing in Shanghai or Shenzhen A shares. For details, Please refer to the "Important Notice of Trading China A Shares and A Shares Margin Trading via Shanghai-Hong Kong Stock Connect and Shenzhen Hong Kong Stock Connect" in the Bank's website or contact the Branch staff of the Bank.

This promotion material does not constitute any offer, solicitation, Recommendation, comment or guarantee to the purchase, subscription or Sale of any investment product or service.

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