

Terms and Conditions for PAYROLL_{plus} Bonus Lucky Draw (the “Lucky Draw”)

1. The promotion offer is valid from 1 July 2025 to 28 February 2026 (both dates inclusive, hereinafter called the “**Promotion Period**”).
2. The Lucky Draw is only applicable to clients who fulfil the below requirements (“**Lucky Draw Eligible Clients**”):
 - i. Registered PAYROLL_{plus} on or after 1 January 2023; AND
 - ii. Successfully arrange for his/her monthly salary of HKD12,000 or above to be disbursed via Eligible Employers Payroll (as defined in clause 5) into his/her HKD Multi-currencies Statement Savings Account in respective designated period as set out in clause 7 (each a “Designated Period”)

3. Lucky Draw Eligible Clients will be entitled to one Lucky Draw Chance (“**Lucky Draw Chance**”) for a Designated Period upon fulfilling the requirements in clause 2 for that Designated Period. The maximum number of Lucky Draw Chance for a Lucky Draw Eligible Client in each Designated Period is one. No registration is required for this Lucky Draw.
4. One winner (each a “**Winner**”) will be randomly drawn by a computer system of the Bank from Lucky Draw Eligible Clients in the month after each Designated Period who will be entitled to the prize as listed in the table below (“**Prize**”).

Prize (HKD)	Number of Winners
The average amount of the Eligible Employers Payroll (capped at HKD60,000)	1

5. “**Eligible Employers Payroll**” refers to the customer’s employer crediting the customer’s salary to customer’s HKD Multi-currencies Statement Savings Account on a monthly basis by (a) the customer’s employer through automatic payment arrangements as specified by the Bank from time to time or (b) standing instruction with transaction narrative containing “SALARY”, “SALARIES”, “WAGE”, “WAGES”, “PAYROLL” from other local banks (other than the Bank), while deposits via CHATS, telegraphic transfer, cash, or cheque are not acceptable as Eligible Employers Payroll.
6. If the Eligible Employers Payroll amount varies from month to month, Prize will be calculated based on the average amount of highest Eligible Employers Payroll of each month within the Designated Period.
7. The Prize will be credited to the customer’s HKD Multi-currencies Statement Savings Account in form of cash reward after respective Lucky Draw Dates based on the Designated Period set out below:

Designated Period	Lucky Draw Date
July 2025 – September 2025	15th October 2025
August 2025 – October 2025	17th November 2025
September 2025 – November 2025	15th December 2025
October 2025 – December 2025	15th January 2026
November 2025 – January 2026	16th February 2026
December 2025 – February 2026	16th March 2026

8. The customer must still maintain a valid HKD Multi-currencies Statement Account when the Prize is credited to his/her HKD Multi-currencies Statement Account. Otherwise, the Bank reserves the rights to cancel or terminate the Prize. If customer is holding more than one valid HKD Multi-currencies Statement Account with the Bank, the one with the latest account opening date will be selected.

9. Each customer is entitled to receive the Prize during the Promotion Period once only.
10. Staff of the Bank are not entitled to participate in the Lucky Draw.
11. Customer who submitting the application represents his/her understanding or, acceptance and willingness to comply with these Terms and Conditions. In case of any breach of these Terms and Conditions, or any dishonest conduct and/or acts of fraud or abuse, the Bank reserves the right to immediately cancel the customer's entitlement to the application and pursue any violation without prior notice.
12. The Bank reserves the right to delete, replace, supplement or amend these Promotional Terms & Conditions at any time without prior notice, and shall not be responsible for any costs, expenses, losses or liabilities incurred.
13. In case of any matter of any disputes arising out of or in connection with this promotion offer, the decision of the Bank shall be final and binding.
14. Except as otherwise expressly stated in these Terms and Conditions, no one other than a party to these Terms and Conditions may enforce any of their terms under the Contracts (Rights of Third Parties) Ordinance, Cap.623 of the Laws of Hong Kong. Where any clause of these Terms and Conditions entitles any third party to enforce any term of these Terms and Conditions under the Contracts (Rights of Third Parties) Ordinance, the parties reserve the right to vary that term or any other term of these Terms and Conditions without the consent of that third party.
15. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region and any dispute arising out of or in connection therewith shall be referred to the courts of Hong Kong SAR.
16. In the event of any inconsistency between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.

If you do not wish to receive any marketing or promotional materials from the Bank in the future, you may at any time make the request without charge by calling (852) 2287 6767 or using the form at <https://www.cncbinternational.com/contact-us/en/>.

The Bank's staff will call you to confirm the arrangement if you submit such request online.