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本文件必須整份交還，方為有效。

IMPORTANT

重要提示

Reference is made to the prospectus issued by Chong Hing Bank Limited (the “**Bank**”) dated 31 August 2018 in relation to the Rights Issue (the “**Prospectus**”). Terms defined in the Prospectus shall have the same meanings when used herein unless the context otherwise requires.

茲提述創興銀行有限公司（「**本銀行**」）於二零一八年八月三十一日就供股刊發之供股章程（「**供股章程**」）。除非文義另有所指，否則供股章程所界定之詞彙與本通知書所採用者具有相同涵義。

THIS PAL IS VALUABLE AND TRANSFERABLE AND REQUIRES YOUR IMMEDIATE ATTENTION. THE OFFER CONTAINED IN THIS PAL AND THE ACCOMPANYING EAF EXPIRES AT 4:00 P.M. ON FRIDAY, 14 SEPTEMBER 2018.

本暫定配額通知書乃有價值及可轉讓之表格，並應即時處理，本暫定配額通知書及隨附之額外申請表格所載之供股建議將於二零一八年九月十四日（星期五）下午四時正截止。

IF YOU ARE IN ANY DOUBT ABOUT THIS PAL, OR AS TO THE ACTION TO BE TAKEN, OR IF YOU HAVE SOLD ALL OR PART OF YOUR SHARES OF THE BANK, YOU SHOULD CONSULT YOUR STOCKBROKER OR OTHER REGISTERED DEALER IN SECURITIES, BANK MANAGER, SOLICITOR, PROFESSIONAL ACCOUNTANT OR OTHER PROFESSIONAL ADVISER.

閣下如對本暫定配額通知書或應採取之行動有任何疑問或如閣下已出售閣下名下全部或部分本銀行之股份，應諮詢閣下之股票經紀或其他註冊證券交易商、銀行經理、律師、專業會計師或其他專業顧問。

A copy of this PAL, together with a copy of the other Prospectus Documents and copies of the documents specified in the paragraph headed “11. Documents delivered to the Registrar of Companies” in Appendix IV to the Prospectus, has been registered with the Registrar of Companies in Hong Kong pursuant to section 38D of the Companies (Winding Up and Miscellaneous Provisions) Ordinance, Chapter 32 of the Laws of Hong Kong. The Registrar of Companies in Hong Kong, the Stock Exchange and the Securities and Futures Commission in Hong Kong take no responsibility as to the contents of any of these documents.

本暫定配額通知書連同其他供股章程文件以及供股章程附錄四「11. 送呈公司註冊處處長之文件」一段所述文件之副本，已遵照香港法例第32章《公司（清盤及雜項條文）條例》第38D條之規定於香港公司註冊處處長註冊。香港公司註冊處處長、聯交所與香港證券及期貨事務監察委員會對任何此等文件之內容概不負責。

Hong Kong Exchanges and Clearing Limited, the Stock Exchange and HKSCC take no responsibility for the contents of this PAL, make no representation as to its accuracy or completeness and expressly disclaim any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of this PAL.

香港交易及結算所有限公司、聯交所及香港結算對本暫定配額通知書之內容概不負責，對其準確性或完整性亦不發表任何聲明，並明確表示概不就因本暫定配額通知書全部或任何部分內容而產生或因倚賴該等內容而引致之任何損失承擔任何責任。

The Rights Issue is subject to the fulfilment of certain conditions. If any of such conditions is not fulfilled, or becomes incapable of fulfilment, on or prior to the Latest Time for Termination, which is expected to be 5:00 p.m. on Monday, 17 September 2018, the Rights Issue will not proceed and a further announcement will be made by the Bank. Any Shareholders or other persons dealing in the Shares or the Nil Paid Rights up to the date on which all the conditions to which the Rights Issue is subject are fulfilled, which is expected to be 5:00 p.m. on Monday, 17 September 2018, will bear the risk that the Rights Issue may not become unconditional or may not proceed.

供股是以若干條件得到滿足為前提而進行。倘若於最後終止時間（預期為二零一八年九月十七日（星期一）下午五時正）或之前任何該等條件未被達成或未能達成，供股則將不會進行，而本銀行將另行刊發公告。任何截至供股所有條件達成當日（預期為二零一八年九月十七日（星期一）下午五時正）止進行股份或未繳股款供股權買賣的股東或其他人士，將須承受供股未必成為無條件或未必進行之風險。

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Form A
表格甲



創興銀行有限公司
Chong Hing Bank Limited

(Incorporated in Hong Kong with limited liability)

(於香港註冊成立的有限公司)

(Stock Code: 01111)

(股份代號: 01111)

RIGHTS ISSUE OF UP TO 361,313,000 RIGHTS SHARES
AT THE SUBSCRIPTION PRICE OF HK\$14.26 PER RIGHTS SHARE
ON THE BASIS OF ONE RIGHTS SHARE FOR EVERY TWO EXISTING
SHARES HELD ON THE RECORD DATE
ON A NON-UNDERWRITTEN BASIS

Share Registrar and
Transfer Office:
Computershare Hong Kong
Investor Services Limited
Shops 1712-1716, 17th Floor
Hopewell Centre
183 Queen's Road East
Wanchai, Hong Kong

股份過戶登記處:
香港中央證券登記有限公司
香港灣仔
皇后大道東183號
合和中心17樓
1712-1716號舖

按認購價每股供股股份14.26港元供股

最多361,313,000股供股股份

基準為於記錄日期按不包銷方式每持有兩股現有股份
可獲配發一股供股股份

Registered office:
Ground Floor
Chong Hing Bank Centre
24 Des Voeux Road
Central, Hong Kong

註冊地址:
香港德輔道中24號
創興銀行中心地下

PAYABLE IN FULL ON ACCEPTANCE
BY NOT LATER THAN 4:00 P.M. ON FRIDAY, 14 SEPTEMBER 2018
股款須不遲於二零一八年九月十四日(星期五)下午四時正接納繳足

PROVISIONAL ALLOTMENT LETTER
暫定配額通知書

Name(s) and address of Qualifying Shareholder(s)
合資格股東之姓名及地址

[]

Provisional Allotment Letter No.
暫定配額通知書編號

Total number of existing Shares registered in your name(s) at 5:00 p.m. on Thursday, 30 August 2018
於二零一八年八月三十日(星期四)下午五時正登記於閣下名下之現有股份總數

BOX A
甲欄 []

Number of Rights Shares allotted to you subject to payment in full on acceptance by not later than
4:00 p.m. on Friday, 14 September 2018
閣下獲配發之供股股份數目, 股款須不遲於二零一八年九月十四日(星期五)下午四時正接納時繳足

BOX B
乙欄 []

Total subscription monies payable on acceptance in full
應繳認購股款總額, 股款須於接納時繳足

BOX C
丙欄 HKS
港元 []

Name of bank on which cheque/cashier's order is drawn:
支票/銀行本票的付款銀行名稱: _____

Cheque/cashier's order number:
支票/銀行本票號碼: _____

Please insert your contact telephone no.:
請填上閣下之聯絡電話: _____

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IN THE EVENT OF TRANSFER OF RIGHTS TO SUBSCRIBE FOR RIGHTS SHARE(S), AD VALOREM STAMP DUTY IS PAYABLE ON EACH SALE AND EACH PURCHASE. A GIFT OR TRANSFER OF BENEFICIAL INTEREST OTHER THAN BY WAY OF SALE IS ALSO LIABLE TO AD VALOREM STAMP DUTY. EVIDENCE OF PAYMENT OF AD VALOREM STAMP DUTY WILL BE REQUIRED BEFORE REGISTRATION OF ANY TRANSFER OF THE ENTITLEMENT(S) TO THE RIGHTS SHARE(S) REPRESENTED BY THIS DOCUMENT.

如轉讓可認購供股股份之認購權，每項買賣均須繳付從價印花稅。除以出售形式外，餽贈或轉讓實益擁有之權益亦須繳付從價印花稅。在送交本文件以登記轉讓任何供股股份權益之前，須出示已繳付從價印花稅之證明。

Form B

FORM OF TRANSFER AND NOMINATION

表格乙

轉讓及提名表格

(To be completed and signed only by the Qualifying Shareholder(s) who wish(es) to transfer all of his/her/their right(s) to subscribe for the Rights Shares set out in Box B of Form A)
(只供擬轉讓其／彼等載於表格甲內乙欄之全部供股股份認購權利之合資格股東填寫及簽署)

To: **The Directors**
Chong Hing Bank Limited

致： 創興銀行有限公司
列位董事 台照

Dear Sirs,
I/We hereby transfer all of my/our rights to subscribe for the Rights Shares comprised in this PAL to the person(s) accepting the same and signing the registration application form (Form C) below.

敬啟者：
本人／吾等茲將本暫定配額通知書所列本人／吾等之供股股份之認購權悉數轉讓予接受此權利並簽署下列登記申請表格（表格丙）之人士。

1. _____ 2. _____ 3. _____ 4. _____
Signature(s) (all joint Shareholders must sign) 簽署（所有聯名股東均須簽署）

Date: _____ 2018 日期：二零一八年_____月_____日

Hong Kong stamp duty is payable by the transferor(s) and the transferee(s) in connection with the transfer of rights to subscribe for the Rights Shares if this form is completed.

填妥此表格後，轉讓人及承讓人須就轉讓認購供股股份的權利繳付香港印花稅。

REGISTRATION APPLICATION FORM

Form C

登記申請表格

表格丙

(To be completed and signed only by the person(s) to whom the rights to subscribe for the Rights Shares have been transferred)
(只供承讓供股股份認購權之人士填寫及簽署)

To: **The Directors**
Chong Hing Bank Limited

致： 創興銀行有限公司
列位董事 台照

Dear Sirs,
I/We request you to register the number of Rights Shares mentioned in Box B of Form A in my/our name(s). I/We agree to accept the same on the terms embodied in this PAL and the Prospectus and subject to the articles of association of the Bank.

敬啟者：
本人／吾等謹請 貴董事會將表格甲內乙欄所列之供股股份數目，登記於本人／吾等名下。本人／吾等同意按照本暫定配額通知書及供股章程所載條款，以及在 貴銀行之組織章程細則規限下，接納此等供股股份。

Existing Shareholder(s)
Please mark "X" in this box
現有股東請在本欄內填上「X」號

To be completed in BLOCK letters in ENGLISH.
請用英文正楷填寫。

Name in English 英文姓名	Family name (姓氏)	Other names (名字)	Name in Chinese 中文姓名
Name continuation and/or name(s) of joint applicant(s) (if required) 姓名(續)及／或聯名申請人姓名(如有需要)			
Address in English (Joint applicants should give one address only) 英文地址(聯名申請人只須填報一個地址)			
Occupation 職業		Tel. no. 電話號碼	
Dividend Instructions 股息指示			
Name and address of bank 銀行名稱及地址	Bank account number 銀行賬戶號碼		
	BANK 銀行	BRANCH 分行	ACCOUNT 賬戶
	Bank account type 銀行賬戶類型		

1. _____ 2. _____ 3. _____ 4. _____
Signature(s) (all joint applicants must sign) 簽署（所有聯名申請人均須簽署）

Date: _____ 2018 日期：二零一八年_____月_____日

Hong Kong stamp duty is payable by the transferor(s) and the transferee(s) in connection with the transfer of rights to subscribe for the Rights Shares if this form is completed.

填妥此表格後，轉讓人及承讓人須就轉讓認購供股股份的權利繳付香港印花稅。

Names of Chinese applicants must be given both in English and in Chinese characters.
華裔申請人須填寫中英文姓名。

Any Shareholders or other persons contemplating selling or purchasing the Shares and/or the Nil Paid Rights are advised to exercise caution when dealing in the Shares and/or the Nil Paid Rights. If they are in any doubt about their position, they are recommended to consult their own professional advisers.

任何擬出售或購買股份及／或未繳股款供股權的股東或其他人士於買賣股份及／或未繳股款供股權時務請審慎行事。彼等如對自身立場有任何疑問，應諮詢彼等顧問之專業意見。

THIS PAL IS NOT FOR PUBLICATION, RELEASE OR DISTRIBUTION, DIRECTLY OR INDIRECTLY, IN OR INTO THE UNITED STATES. THE RIGHTS SHARES (IN BOTH NIL-PAID AND FULLY-PAID FORMS), THIS PAL AND THE EAF HAVE NOT BEEN AND WILL NOT BE REGISTERED UNDER THE U.S. SECURITIES ACT OR UNDER ANY SECURITIES LAWS OF ANY STATE OR OTHER JURISDICTION OF THE UNITED STATES, AND MAY NOT BE OFFERED, SOLD, TAKEN UP, EXERCISED, RESOLD, RENOUNCED, TRANSFERRED OR DELIVERED, DIRECTLY OR INDIRECTLY, WITHIN THE UNITED STATES EXCEPT PURSUANT TO AN APPLICABLE EXEMPTION FROM THE REGISTRATION REQUIREMENTS OF THE U.S. SECURITIES ACT AND IN COMPLIANCE WITH ANY APPLICABLE SECURITIES LAWS OF ANY STATE OR OTHER JURISDICTION OF THE UNITED STATES.

本暫定配額通知書不可直接或間接在或向美國刊發、發放或派發。未繳股款及繳足股款供股股份、本暫定配額通知書及額外申請表格尚未且不會根據《美國證券法》或美國任何州或者其他司法權區之證券法例進行登記。除根據《美國證券法》及美國任何州或者其他司法權區之適用證券法例豁免登記要求之外，不得在美國境內直接或間接進行要約、出售、接納、行使、轉售、放棄、轉讓或支付。

Subject to the granting of the listing of, and permission to deal in, the Rights Shares in both nil-paid and fully-paid forms on the Stock Exchange as well as compliance with the stock admission requirements of HKSCC, the Rights Shares in both nil-paid and fully-paid forms will be accepted as eligible securities by HKSCC for deposit, clearance and settlement in CCASS with effect from the respective commencement dates of dealings in the Rights Shares in their nil-paid and fully-paid forms on the Stock Exchange or such other date as determined by HKSCC. Settlement of transactions between participants of the Stock Exchange on any trading day is required to take place in CCASS on the second trading day thereafter. All activities under CCASS are subject to the General Rules of CCASS and CCASS Operational Procedures in effect from time to time.

待未繳股款及繳足股款供股股份獲准於聯交所上市及買賣，並符合香港結算之股份收納規定後，未繳股款及繳足股款供股股份將獲香港結算接納為合資格證券，可自未繳股款及繳足股款供股股份各自開始於聯交所買賣當日或香港結算決定之其他日期起，在中央結算系統記存、結算及交收。聯交所參與者間於任何交易日進行之交易須於其後第二個交易日在中央結算系統進行交收。中央結算系統之一切活動均須依照不時有效之中央結算系統一般規則及中央結算系統運作程序規則進行。

Dealings in the Shares may be settled through CCASS and you should consult your stockbroker, other licensed dealer in securities, bank manager, solicitor, professional accountant or other professional adviser for details of those settlement arrangements and how such arrangements may affect your rights and interests.

股份之買賣可通過中央結算系統結算。閣下應諮詢閣下之股票經紀、其他持牌證券交易商、銀行經理、律師、專業會計師或其他專業顧問，以了解結算安排詳情以及有關安排可能如何影響閣下之權利及權益。

TO ACCEPT THE PROVISIONAL ALLOTMENT OF RIGHTS SHARES AS SPECIFIED IN THIS PAL IN FULL YOU MUST LODGE THIS PAL INTACT WITH THE REGISTRAR, COMPUTERSHARE HONG KONG INVESTOR SERVICES LIMITED, AT SHOPS 1712-1716, 17TH FLOOR, HOPEWELL CENTRE, 183 QUEEN'S ROAD EAST, WANCHAI, HONG KONG TOGETHER WITH A REMITTANCE, BY CHEQUE OR CASHIER'S ORDER, IN HONG KONG DOLLARS FOR THE FULL AMOUNT SHOWN IN BOX C ABOVE SO AS TO BE RECEIVED BY THE REGISTRAR NOT LATER THAN 4:00 P.M. ON FRIDAY, 14 SEPTEMBER 2018. ALL REMITTANCES MUST BE MADE IN HONG KONG DOLLARS AND CHEQUES MUST BE DRAWN ON AN ACCOUNT WITH, OR CASHIER'S ORDERS MUST BE ISSUED BY, A LICENSED BANK IN HONG KONG AND MADE PAYABLE TO "CHONG HING BANK LIMITED — RIGHTS ISSUE ACCOUNT" AND CROSSED "ACCOUNT PAYEE ONLY". INSTRUCTIONS ON TRANSFER AND SPLITTING OF ENTITLEMENTS TO RIGHTS SHARES ARE ALSO SET OUT IN AN ENCLOSED SHEET. NO RECEIPT WILL BE GIVEN.

閣下如欲根據本暫定配額通知書接納全部供股股份之暫定配額，須將本暫定配額通知書整份連同上文丙欄所示將由登記處香港中央證券登記有限公司（地址為香港灣仔皇后大道東183號合和中心17樓1712-1716號舖）收取之港元全數股款（通過支票或銀行本票支付），最遲於二零一八年九月十四日（星期五）下午四時正前交回本銀行之登記處，所有股款須以港元繳付，並以在香港持牌銀行戶口開出之支票或以香港持牌銀行發出之銀行本票支付，並須註明抬頭人為「創興銀行有限公司—供股賬戶」，並以「只准入抬頭人賬戶」劃線方式開出。有關轉讓及分拆供股配額之指示載於隨附表格。本銀行將不另發股款收據。

Each person accepting the provisional allotment specified in this document:

- confirms that he/she/it has read the terms and conditions and acceptance procedures set out in an enclosed sheet and in the Prospectus and agrees to be bound by them; and
- agrees that this PAL, and the resulting contract, will be governed by and construed in accordance with Hong Kong law.

接納本文件所載之暫定配額的每位人士均：

- 確認其已閱讀所附表格及供股章程所載之條款及條件以及接納手續，並同意受其約束；及
- 同意本暫定配額通知書及因此構成之合約須受香港法律管限及根據香港法律詮釋。

A SEPARATE CHEQUE OR CASHIER'S ORDER MUST ACCOMPANY EACH ACCEPTANCE

NO RECEIPT WILL BE GIVEN

每份接納書須隨附一張獨立開出之支票或銀行本票
本銀行將不另發收據

31 August 2018

Dear Qualifying Shareholder(s),

INTRODUCTION

In accordance with the terms and conditions of this PAL and those set out in the Prospectus and subject to the articles of association of the Bank, the Directors have provisionally allotted to you the number of Rights Shares in the Bank indicated on Form A of this PAL on the basis of one Rights Share for every two existing Shares in the Bank registered in your name in the register of members of the Bank as at 5:00 p.m. on Thursday, 30 August 2018. Your holding of existing Shares in the Bank as at that date is set out in Box A on Form A of this PAL and the number of Rights Shares provisionally allotted to you is set out in Box B on Form A of this PAL. Terms defined in the Prospectus have the same meanings when adopted herein unless the context otherwise requires.

You have the right to acquire the Rights Shares provisionally allotted to you at a price of HK\$14.26 per Rights Share payable in full on acceptance, in the manner set out below, by not later than 4:00 p.m. on Friday, 14 September 2018.

You may, subject to the section headed “Qualifying Shareholders and Non-Qualifying Shareholders” below, accept all or any number of the Rights Shares provisionally allotted to you hereunder or dispose of your right to all or any of them. If you wish to accept only part of your provisional allotment and to transfer the remainder or to transfer your provisional allotment to more than one person, you should refer to the instructions in the section headed “Splitting” below. If you wish to transfer all of your provisional allotment you should refer to the instructions in the section headed “Transfer” below.

The Rights Issue is subject to the fulfilment of certain conditions as disclosed in the Prospectus. If the Rights Issue does not become unconditional, the Rights Issue will not proceed.

RIGHTS SHARES

The Rights Shares, when allotted and issued and fully-paid, will, subject to the articles of association of the Bank, rank *pari passu* in all respects with each other, including, in particular, as to dividends, voting and capital, and with all Shares in issue as at the date of allotment and issue of Rights Shares such that holders of fully-paid Rights Shares will be entitled to receive all future dividends and distributions the record dates of which are on or after the date of allotment and issue of the Rights Shares in their fully-paid form.

Subject to the granting of the listing of, and permission to deal in, the Rights Shares in both nil-paid and fully-paid forms on the Stock Exchange, as well as compliance with the stock admission requirements of HKSCC, the Rights Shares in both nil-paid and fully-paid forms will be accepted as eligible securities by HKSCC for deposit, clearance and settlement in CCASS with effect from the respective commencement dates of dealings in the Rights Shares in their nil-paid and fully-paid forms on the Stock Exchange or such other dates as determined by HKSCC. Settlement of transactions between participants of the Stock Exchange on any trading day is required to take place in CCASS on the second trading day thereafter. All activities under CCASS are subject to the General Rules of CCASS and CCASS Operational Procedures in effect from time to time.

PROCEDURE FOR ACCEPTANCE

Any person (including, without limitation, agents, custodians, nominees and trustees) outside Hong Kong wishing to take up his/her/its rights under the Rights Issue must satisfy himself/herself/itself as to full observance of the applicable laws of any relevant territory including obtaining any requisite governmental or other consents, observing any other requisite formalities and paying any issue, transfer or other taxes due in such territories.

Qualifying Shareholders who wish to take up their provisional allotment of Rights Shares in full must lodge the whole of this PAL intact together with a remittance for the full amount payable on acceptance, as shown in Box C on Form A of this PAL with the Registrar, Computershare Hong Kong Investor Services Limited, at Shops 1712–1716, 17th Floor, Hopewell Centre, 183 Queen’s Road East, Wanchai, Hong Kong, so as to be received by not later than 4:00 p.m. on Friday, 14 September 2018. All remittances must be made by cheques or cashier’s orders in Hong Kong dollars. Cheques must be drawn on an account with, or cashier’s orders must be issued by, a licensed bank in Hong Kong and made payable to “**Chong Hing Bank Limited — Rights Issue Account**” and crossed “**Account Payee Only**”. Such payment will constitute acceptance of the provisional allotment on the terms of this PAL and the Prospectus and subject to the articles of association of the Bank. No receipt will be given for such remittances. All enquiries in connection with this PAL should be addressed to the Registrar at the above address.

It should be noted that, unless a PAL, duly completed, together with the appropriate remittance shown in Box C on Form A of this PAL, has been received as described above by 4:00 p.m. on Friday, 14 September 2018, whether by the original allottee or any person in whose favour the rights have been validly transferred, your provisional allotment and all rights thereunder will be deemed to have been declined and will be cancelled. The Bank may (at its sole discretion) treat a PAL as valid and binding on the person(s) by whom or on whose behalf it is lodged even if not completed in accordance with the relevant instructions.

敬啟者：

緒言

根據本暫定配額通知書及供股章程所載之條款及條件，並在本銀行之組織章程細則的規限下，董事已暫定配發本暫定配額通知書表格甲所載數目之本銀行供股股份予閣下，基準為於二零一八年八月三十日（星期四）下午五時正以閣下名義在本銀行股東登記冊上登記每兩股本銀行現有股份可獲配發一股供股股份。閣下於該日持有之本銀行現有股份列於本暫定配額通知書表格甲甲欄，而所獲暫定配發之供股股份數目則列於本暫定配額通知書表格甲乙欄。除文義另有所指外，於供股章程中已界定之詞彙與本函件所採用者具相同涵義。

閣下有權不遲於二零一八年九月十四日（星期五）下午四時正根據下文所載之方式按每股供股股份14.26港元之價格（於接納時繳足）收購暫定配發予閣下之供股股份。

在下文「合資格股東及非合資格股東」一節的規限下，閣下可接納據此暫定配發予閣下之全部或任何數目的供股股份，或出售閣下之全部或任何有關權利。閣下如欲只接納閣下之部分暫定配額並將餘額轉讓，或擬將閣下之暫定配額轉讓予超過一人，則閣下應參閱下文「分拆」一節內之指示。閣下如欲轉讓閣下之全部暫定配額，則閣下應參閱下文「轉讓」一節內之指示。

供股以供股章程所披露之若干條件達成為前提。倘若供股並未成為無條件，則供股將不會進行。

供股股份

供股股份於獲配發及發行以及繳足時，將（受本銀行組織章程細則所限）於各方面各自（尤其包括股息、投票權及股本）及與於配發及發行供股股份日之所有已發行股份享有同等權益，故該等繳足股款供股股份持有人將有權收取記錄日期為配發及發行繳足股款供股股份日期或之後的所有未來股息及分派。

待未繳股款及繳足股款供股股份獲准於聯交所上市及買賣，並符合香港結算之股票接納規定後，未繳股款及繳足股款供股股份將獲香港結算接納為合資格證券，可自未繳股款及繳足股款供股股份各自開始於聯交所買賣當日或由香港結算決定之其他日期起，在中央結算系統內記存、結算及交收。聯交所參與者間在任何交易日之交易須於其後第二個交易日在中央結算系統進行交收。中央結算系統之一切活動均須依照不時生效之中央結算系統一般規則及中央結算系統運作程序規則進行。

接納手續

香港以外的任何人（包括（並不限於）代理人、保管人、代名人及受託人）如欲接納彼等於供股之權利，須使自己信納其已全面遵守任何相關地區之適用法律，包括取得任何政府或其他同意、符合任何其他所需之正式手續，以及繳納相關地區之任何發行、轉讓或其他稅項。

合資格股東如欲全數接納其供股股份暫定配額，必須將整份暫定配額通知書連同本暫定配額通知書表格甲丙欄所示須於接納時應付之全數股款，不遲於二零一八年九月十四日（星期五）下午四時正交回登記處香港中央證券登記有限公司（地址為香港灣仔皇后大道東183號合和中心17樓1712-1716號舖）。所有股款須以港元支票或銀行本票繳付，支票須由香港持牌銀行戶口開出或銀行本票須由香港持牌銀行發出，並須註明抬頭人為「創興銀行有限公司－供股賬戶」，並以「只准入抬頭人賬戶」劃線方式開出。繳付股款後，即表示已按本暫定配額通知書及供股章程所載之條款，及在本銀行之組織章程細則之規限下接納暫定配額。本銀行將不另發股款收據。所有有關本暫定配額通知書之查詢均須寄交上述地址之登記處。

謹請注意，除非由原獲配售人或以本身名義經已獲有效轉讓有關權利之任何人士填妥之暫定配額通知書連同本暫定配額通知書表格甲丙欄所示之應繳股款已按上文所述於二零一八年九月十四日（星期五）下午四時正前送達，否則閣下之暫定配額及一切據此而獲得之權利將視作已遭放棄而被取消。本銀行或會（全權酌情）將並未遵照有關指示填妥之暫定配額通知書視作有效，且對交回之人士或代表其交回之人士具有約束力。

SPLITTING

If you wish to accept only part of your provisional allotment of Rights Shares without renouncing or transferring the balance of your provisional allotment hereunder, or transfer a part of your rights to subscribe for the Rights Shares provisionally allotted to you hereunder, or transfer all or part of your rights to more than one person (not as joint holders), the entire original PAL must be surrendered and lodged for cancellation with a covering letter stating clearly the number of split PALs required and the number of Nil Paid Rights to be comprised in each split PAL (which, in aggregate, should be equal to the number of Rights Shares provisionally allotted to you as set out in Box B on Form A of this PAL), by not later than 4:30 p.m. on Thursday, 6 September 2018 with the Registrar, Computershare Hong Kong Investor Services Limited, at Shops 1712-1716, 17th Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong, who will cancel the original PAL and issue new PALs in the denominations required which will be available for collection at the Registrar, at the above address, after 9:00 a.m. on the second Business Day after the surrender of the original PAL.

TRANSFER

If you wish to transfer all of your provisional allotment under this PAL to another person or persons as joint holders, you should complete and sign the "Form of Transfer and Nomination" (Form B) in this PAL and hand the completed and signed PAL to the person to or through whom you are transferring your provisional allotment. The transferee must then complete and sign the "Registration Application Form" (Form C) in this PAL and lodge this PAL intact together with a remittance for the full amount payable on acceptance with the Registrar, at the above address, by not later than 4:00 p.m. on Friday, 14 September 2018.

It should be noted that Hong Kong stamp duty is payable in connection with the transfer of your rights to subscribe for the relevant Rights Shares to the transferee(s) and the acceptance by the transferee(s) of such rights. The Bank reserves the right to refuse to register any transfer in favour of any person in respect of which the Bank believes such transfer may violate applicable legal or regulatory requirements.

A holder of the Nil Paid Rights is prohibited from transferring the Nil Paid Rights in Japan or to a person who is a Japanese resident, unless he or she transfers all of his or her Nil Paid Rights to another person in one batch.

CHEQUES AND CASHIER'S ORDERS

All cheques and cashier's orders will be presented for payment following receipt and all interest earned on such monies (if any) will be retained for the benefit of the Bank. Without prejudice to the other rights of the Bank in respect thereof, any PAL in respect of which the accompanying cheque or cashier's order is dishonoured on first presentation is liable to be rejected, and in that event the provisional allotment and all rights thereunder will be deemed to have been declined and will be cancelled. Completion and return of a PAL together with a cheque or cashier's order in payment for the Rights Shares accepted will constitute a warranty by the applicant(s) that the cheque or cashier's order will be honoured on first presentation.

SHARE CERTIFICATES AND REFUND CHEQUES FOR THE RIGHTS ISSUE

Subject to the fulfillment of the conditions of the Rights Issue, it is expected that share certificates for all fully-paid Rights Shares are to be posted on or before Monday, 24 September 2018 to those Qualifying Shareholders who have accepted and (where applicable) applied for, and paid for, the Rights Shares by ordinary mail at their own risk. If the Rights Issue is terminated, refund cheques will be despatched to the applicants who are Qualifying Shareholders on or before Monday, 24 September 2018 by ordinary post at the respective Shareholders' own risk. Refund cheques in respect of wholly or partially unsuccessful applications for excess Rights Shares (if any) are expected to be posted on or before Monday, 24 September 2018 by ordinary mail to the applicants at their own risk.

EXCESS RIGHTS SHARES

Qualifying Shareholders (other than the PRC Stock Connect Investors) may apply, by way of excess application, for (i) any unsold Nil Paid Rights to which the Non-Qualifying Shareholders would otherwise have been entitled (if any); (ii) any Rights Shares representing unsold fractional entitlements (if any); (iii) any Rights Shares provisionally allotted but not validly accepted by Qualifying Shareholders or otherwise subscribed for by renounees or transferees of Nil Paid Rights (if any); (iv) any Waived Pro Rata Entitlement Shares (if any); and (v) any Waived Excess Shares (if any).

Application for excess Rights Shares may be made by completing a prescribed EAF for excess Rights Shares and lodging the same with a separate remittance for the excess Rights Shares being applied for. The Directors will, subject to the compliance with the Listing Rules and the applicable laws and regulations of the relevant jurisdictions, allocate the excess Rights Shares at their discretion on a fair and equitable basis according to the principle that any excess Rights Shares will be allocated to Qualifying Shareholders (other than the PRC Stock Connect Investors) who apply for them on a pro rata basis by reference to the number of excess Rights Shares applied for, but no reference will be made to the number of Rights Shares applied for under a PAL or the existing number of Shares held by Qualifying Shareholders. The Bank will also disregard such number of Rights Shares applied for through EAFs of Yuexiu Financial Holdings and its associates in excess of the difference between the total number of the Rights Shares and the Undertaken Shares. If the aggregate number of Rights Shares available for excess applications is greater than the aggregate number of excess Rights Shares applied for through EAFs, the Directors will allocate in full to each Qualifying Shareholder (other than the PRC Stock Connect Investors) for the number of excess Rights Shares applied for under the EAFs. No preference will be given to topping up odd lots to whole board lots. Where the number of excess Rights Shares applied for under an EAF is greater than the total number of Rights Shares being offered under the Rights Issue, being 361,313,000 Rights Shares, such application (other than from a nominee company) would be treated as invalid and be rejected.

分拆

閣下如欲只接納閣下之部分暫定配額而不放棄或轉讓閣下暫定配額之餘額，或轉讓據此暫定配發予閣下之認購供股股份之部分權利，或向超過一名人士（並非作為聯名持有人）轉讓閣下全部或部分權利，則閣下須將整份原暫定配額通知書連同清楚註明所需要的分拆暫定配額通知書數目及每份分拆暫定配額通知書包含的未繳股款供股股份數目（兩者合共應相等於本暫定配額通知書表格甲乙欄所載列暫定配發予閣下的供股股份數目）的信件，不遲於二零一八年九月六日（星期四）下午四時三十分交回及送遞登記處香港中央證券登記有限公司（地址為香港灣仔皇后大道東183號合和中心17樓1712-1716號舖），以供登記處註銷原暫定配額通知書，並按所需數目發出新暫定配額通知書。新暫定配額通知書將可於交回原暫定配額通知書後第二個營業日上午九時正後於登記處（地址同上）領取。

轉讓

閣下如欲根據本暫定配額通知書轉讓閣下之全部暫定配額予其他一名人士或多名人士（作為聯名持有人），閣下應填妥及簽署本暫定配額通知書內之「轉讓及提名表格」（表格乙），並將填妥及簽妥之暫定配額通知書轉交閣下之暫定配額的承讓人或經手轉讓的人士。承讓人其後須填妥及簽署本暫定配額通知書內之「登記申請表格」（表格丙），並將本暫定配額通知書連同接納時應付全部款項的股款，不遲於二零一八年九月十四日（星期五）下午四時正送交登記處（地址見上文）。

務請注意，閣下轉讓有關供股股份之認購權予承讓人時須繳付香港印花稅，而承讓人於接納有關權利時亦須繳付印花稅。本銀行保留權利拒絕受理以任何人士為受益人的任何轉讓登記，如本銀行就此相信該轉讓或會違反適用法例或監管規定。

未繳股款供股權持有人不得將未繳股款供股權於日本轉讓或轉讓予為日本居民的人士，惟彼將其所有未繳股款供股權一次性轉讓予他人除外。

支票及銀行本票

所有支票及銀行本票於收訖後過戶，而有關款項之全部利息（如有）將撥歸本銀行所有。在不影響本銀行其他有關權利之情況下，任何暫定配額通知書所隨附之支票或銀行本票未能於首次過戶時兌現，有關通知書有可能被拒絕受理，在此情況下，該暫定配額通知書下的暫定配額及所有權利將被視為已遭拒絕及將予以註銷。填妥之暫定配額通知書連同所接納供股股份之付款支票或銀行本票交回後將構成申請人之一項保證，表示該支票或銀行本票於首次過戶時將可兌現。

供股之股票及退款支票

受供股的條件是否完成所限，預期所有繳足股款供股股份之股票將於二零一八年九月二十四日（星期一）或之前以普通郵遞方式寄發予已接納及（如適用）申請認購供股股份並繳交股款之合資格股東，郵誤風險概由彼等自行承擔。倘供股遭終止，退款支票將於二零一八年九月二十四日（星期一）或之前以普通郵遞方式派發予為合資格股東的申請人，郵誤風險概由各股東自行承擔。預期全部或部分不獲接納額外供股股份申請（如有）之退款支票將於二零一八年九月二十四日（星期一）或之前以普通郵遞方式寄發予申請人，郵誤風險概由彼等自行承擔。

額外供股股份

合資格股東（中國港股通投資者除外）可以額外申請之方式申請(i)另行配發予非合資格股東之任何未售的未繳股款供股權（如有）；(ii)認購有關未出售之零碎配額之供股股份（如有）；(iii)暫定配發但未獲合資格股東有效接納或另行獲未繳股款供股權棄權人或承讓人認購之任何供股股份（如有）；(iv)任何獲放棄按比例配發股份（如有）；及(v)任何獲放棄額外股份（如有）。

合資格股東可填妥就額外供股股份特設之額外申請表格，並同申請額外供股股份所需支付之獨立股款一併送交以申請認購額外供股股份。董事須遵守上市規則及相關司法權區的適用法律及法規，並將以公平公正基準酌情分配額外供股股份，所按原則為，任何額外供股股份將參考所申請額外供股股份數目按比例分配予申請之合資格股東（中國港股通投資者除外），惟將不會參考以暫定配額通知書申請之供股股份之數目或合資格股東所持有之現有股份數目。就越秀金融控股及其聯繫人透過額外申請表格所申請的供股股份數目超出供股股份總數與承諾股份之間的差額，該超出的部分本銀行將不予理會。倘可供額外申請的供股股份總數多於透過額外申請表格申請的額外供股股份總數，則董事將向每名合資格股東（中國港股通投資者除外）悉數分配額外申請表格項下所申請之額外供股股份數目。將不足一手股份之零碎股權湊足為一手完整買賣單位之申請將不獲優先處理。倘額外申請表格項下申請的額外供股股份數目超過根據供股而提呈的供股股份總數，即361,313,000股供股股份，該項申請（自代理人公司提出的申請除外）將被視作無效並不獲受理。

Beneficial Owners whose Shares are held by a Registered Owner, or which are held in CCASS, should note that the Board will regard the Registered Owner (including HKSCC Nominees Limited) as a single Shareholder on the register of members of the Bank. Accordingly, Beneficial Owners whose Shares are registered in the name of a Registered Owner, or which are held in CCASS, should note that the aforesaid arrangement in relation to the allocation of excess Rights Shares will not be extended to them individually.

If a Qualifying Shareholder (other than a PRC Stock Connect Investor) wishes to apply for any Rights Shares in addition to his/her/its provisional allotment, he/she/it must complete and sign an EAF enclosed with the Prospectus and lodge it, together with a separate remittance for the amount payable in respect of the excess Rights Shares applied for, with the Registrar by 4:00 p.m. on Friday, 14 September 2018. All remittances in respect of excess application must be made by cheques or cashier's orders in Hong Kong dollars. Cheques must be drawn on an account with, or cashier's orders must be issued by, a licensed bank in Hong Kong and made payable to "**Chong Hing Bank Limited — Excess Application Account**" and crossed "**Account Payee Only**".

FRACTIONAL ENTITLEMENTS

The entitlements of the Qualifying Shareholders will be rounded down to the nearest whole number. The Bank will not provisionally allot fractions of Rights Shares to the Qualifying Shareholders. All fractions of Rights Shares will be aggregated (rounded down to the nearest whole number) and provisionally allotted (in nil-paid form) to the Bank or its nominee, and will be sold in the market on behalf of the Bank after the commencement of dealing in the Nil Paid Rights and in any event before the latest time for acceptance of Rights Shares. If a premium (net of expenses) can be obtained, with the Bank retaining the proceeds for its own benefit. Any unsold fractions of Rights Shares will be made available to meet excess applications by the Qualifying Shareholders (other than the PRC Stock Connect Investors).

DISTRIBUTION OF THIS PAL AND THE OTHER PROSPECTUS DOCUMENTS

This PAL shall only be sent to Qualifying Shareholders.

Distribution of this PAL and the other Prospectus Documents into jurisdictions other than Hong Kong may be restricted by law. Persons into whose possession this PAL or any of the other Prospectus Documents come (including, without limitation, agents, custodians, nominees and trustees) should inform themselves of and observe any such restrictions. Any failure to comply with those restrictions may constitute a violation of the securities laws of any such jurisdiction. Any Shareholder or Beneficial Owner who is in any doubt as to his/her/its position should consult an appropriate professional adviser without delay. In particular, this PAL and the other Prospectus Documents should not be distributed, forwarded to or transmitted in, into or from the Excluded Jurisdiction. The Bank reserves the right to refuse to permit any Shareholder to take up his/her/its Nil Paid Rights or apply for excess Rights Shares where it believes that doing so would violate applicable securities legislations or other laws or regulations of any jurisdiction.

The Prospectus Documents will not be registered or filed under the applicable securities legislation of any jurisdiction other than: (i) the PRC (in accordance with the CSRC Notice); and (ii) Hong Kong.

QUALIFYING SHAREHOLDERS AND NON-QUALIFYING SHAREHOLDERS

The Rights Issue is only available to the Qualifying Shareholders. To qualify for the Rights Issue and to accept the Rights Shares provisionally allotted under this PAL, a Shareholder must have been registered as a member of the Bank as at 5:00 p.m. on Thursday, 30 August 2018 and be a Qualifying Shareholder.

Non-Qualifying Shareholders are those Overseas Shareholders in respect of whom the Directors, based on relevant enquiries made by the Directors, consider it necessary or expedient not to offer the Rights Shares on account either of the legal restrictions under the laws of the relevant jurisdiction in which the Shareholder or Beneficial Owner (as the case maybe) is located or the requirements of the relevant regulatory body or stock exchange in that jurisdiction. The rights of Shareholders and Beneficial Owners who are Non-Qualifying Shareholders will be dealt with as referred to in the Prospectus in the section headed "Non-Qualifying Shareholders".

Arrangements will be made for the Nil Paid Rights which would otherwise have been provisionally allotted to the Non-Qualifying Shareholders, had they been Qualifying Shareholders, to be provisionally allotted (in nil-paid form) to the Bank or its nominee, and will be sold in the market in their nil-paid form after dealings in the Nil Paid Rights commence on the Stock Exchange and in any event before the latest time for acceptance of Rights Shares, if a premium (net of expenses) can be obtained. The proceeds of sale, less expenses and stamp duty above HK\$100, will be paid to the relevant Non-Qualifying Shareholder(s) (pro rata to their entitlements at 5:00 p.m. on Thursday, 30 August 2018) in Hong Kong dollars. The Bank will retain individual amounts of HK\$100 or less for the benefit of the Bank. Any unsold Nil Paid Rights to which the Non-Qualifying Shareholders would otherwise have been entitled, together with (i) any Rights Shares representing unsold fractional entitlements; (ii) any Rights Shares provisionally allotted but not validly accepted by Qualifying Shareholders or otherwise subscribed for by renounees or transferees of Nil Paid Rights (if any); (iii) any Waived Pro Rata Entitlement Shares (if any); and (iv) any Waived Excess Shares (if any), will be made available to meet excess applications on EAFs by the Qualifying Shareholders (other than the PRC Stock Connect Investors). These arrangements will not apply to any Shareholder or Beneficial Owner (other than the PRC Stock Connect Investors) who resides in the Excluded Jurisdiction but (in the case of a Shareholder) whose address, or (in the case of a Beneficial Owner) who holds his/her/its interest in Shares through a Registered Owner whose address, was shown in the register of members of the Bank on the Record Date as not being in the Excluded Jurisdiction.

由登記擁有人或中央結算系統持有股份之實益擁有人務請注意，董事會按照本銀行之股東登記冊視登記擁有人（包括香港中央結算（代理人）有限公司）為單一股東。因此，以登記擁有人之名義登記或由中央結算系統持有股份之實益擁有人務須注意，上述分配額外供股股份之安排將不會個別適用於彼等。

合資格股東（中國港股通投資者除外）如欲申請認購其暫定配額以外之任何供股股份，則必須填妥並簽署隨附供股章程之額外申請表格，並於二零一八年九月十四日（星期五）下午四時正，連同就所申請額外供股股份應付之獨立股款一併交回登記處。所有額外申請相關股款須以港元支票或銀行本票繳付，支票須由香港持牌銀行戶口開出或銀行本票須由香港持牌銀行發出，並均須註明抬頭人為「創興銀行有限公司－額外申請賬戶」，並以「只准入抬頭人賬戶」方式劃線開出。

零碎股份權益

合資格股東的配額將下調至最接近之整數。本銀行將不會向合資格股東暫定配發零碎供股股份。所有零碎供股股份將整合處理（下調至最接近之整數），並將其以未繳股款形式暫定配發予本銀行或其代名人，以及於未繳股款供股權開始買賣之後及供股股份最後獲接納之前（於任何情況下），將會代表本銀行將該等供股股份在市場出售。倘若可獲得溢價（於扣除費用後），所得收益歸本銀行所有。任何未出售之零碎供股股份將可供合資格股東（中國港股通投資者除外）作出額外申請。

派發本暫定配額通知書及其他供股章程文件

本暫定配額通知書只可向合資格股東寄發。

派發本暫定配額通知書及其他供股章程文件至香港以外的司法權區可能受法律限制。擁有本暫定配額通知書或任何其他供股章程文件的人士（包括（並不限於）代理人、保管人、代名人及受託人）須知悉並遵守任何有關限制。未能遵守該等限制可能構成違反任何有關司法權區的證券法例。任何股東或實益擁有人如對其狀況有任何疑問，應盡快諮詢合適之專業顧問。尤其是，本暫定配額通知書及其他供股章程文件不應於任何除外司法權區派發、送交或送呈。倘本銀行相信准許任何股東接納其未繳股款供股權或申請認購額外供股股份會違反任何司法權區之適用證券法例或其他法例或規例，則本銀行保留拒絕其接納或有關申請之權利。

供股章程文件將不會在(i)中國（根據中國證監會通知）及(ii)香港以外的任何司法權區依照適用證券法例註冊或存檔。

合資格股東及非合資格股東

供股只供合資格股東參與。為符合資格參與供股及接納根據本暫定配額通知書所暫定配發之供股股份，股東於二零一八年八月三十日（星期四）下午五時正須為本銀行之登記股東，且為合資格股東。

非合資格股東指海外股東，而根據董事作出相關查詢，基於該股東或實益擁有人（視情況而定）所處之有關地區的法例之法律限制或該地區有關監管機構或證券交易所之規定，董事認為毋須或不宜向有關股東或實益擁有人（視情況而定）提呈發售供股股份。非合資格股東之股東及實益擁有人權利將根據供股章程「非合資格股東」一節處理。

有關暫定配發予非合資格股東，假設其為合資格股東時將可獲發之未繳股款供股權配額暫定配發予本銀行或其代名人之未繳股款供股權，則本銀行將會作出安排，於未繳股款供股股份開始在聯交所買賣後但不遲於接納供股股份之最後時限，將供股股份以未繳股款方式在市場上出售（如可獲得溢價（扣除費用後））。有關出售所得款項（於扣除有關開支及印花稅後）如超過100港元，本銀行將根據彼等於二零一八年八月三十日（星期四）下午五時正之配額按比例以港元支付予相關非合資格股東。至於100港元或不足100港元之個別款項將由本銀行保留。非合資格股東之任何未售未繳股款供股權，連同(i)關於未出售的零碎配額的任何供股股份；(ii)暫定配發但未獲合資格股東有效接納或另行獲未繳股款供股權棄權人或承讓人認購之任何供股股份（如有）；(iii)任何獲放棄按比例配發股份（如有）；及(iv)任何獲放棄額外股份（如有），將可供合資格股東（中國港股通投資者除外）以額外申請表格額外申請。該等安排將不適用於（如屬股東）居於任何除外司法權區但根據本銀行股東名冊所示其地址為非除外司法權區，或（如屬實益擁有人（中國港股通投資者除外））其持有股份權益的登記股東於記錄日期根據本銀行股東名冊所示其地址為非除外司法權區。

Receipt of this PAL and/or any other Prospectus Documents does not and will not constitute an offer or an invitation to apply for the Nil Paid Rights and the Rights Shares in those jurisdictions in which it would be illegal to make an offer and, in those circumstances, this PAL and/or the other Prospectus Documents must be treated as sent for information only and should not be copied or redistributed. Persons (including, without limitation, agents, custodians, nominees and trustees) who receive a copy of this PAL and/or any other Prospectus Documents should not, in connection with the Rights Issue, distribute or send the same in, into or from, or transfer Nil Paid Rights to any person in, into or from, the Excluded Jurisdiction. If a PAL or EAF is received by any person in any such territory, or by his/her/its agent or nominee, he/she/it must not seek to take up the rights referred to in this PAL or EAF or transfer this PAL (or apply for any excess Rights Shares under the EAF) unless the Bank determines that such actions would not violate applicable legal or regulatory requirements. Any person (including, without limitation, agents, custodians, nominees and trustees) who does forward this PAL or any other Prospectus Documents in, into or from the Excluded Jurisdiction (whether under a contractual or legal obligation or otherwise) should draw the recipient's attention to the contents of this section.

Overseas Shareholders are reminded that certain restrictions may apply to offers and sales of Nil Paid Rights and/or Rights Shares under the securities laws of their jurisdiction. In particular, the attention of Overseas Shareholders is drawn to the restrictions, disclaimers and other information and statements set out in the section headed "Notices" in the Prospectus. If any Overseas Shareholder is in any doubt about his/her/its position, they are recommended to consult their own professional advisers.

Notwithstanding any other provision in this PAL or any other Prospectus Documents, the Bank reserves the right to permit any Shareholder to take up his/her/its rights if the Bank, in its absolute discretion, is satisfied that the transaction in question is exempt from or not subject to the legislation or regulations giving rise to the restrictions in question.

COMMENCEMENT OF DEALINGS OF RIGHTS SHARES IN FULLY-PAID FORM

Dealing in the Rights Shares on the Stock Exchange, in their fully-paid form, is expected to commence at 9:00 a.m. on Wednesday, 26 September 2018.

REPRESENTATIONS AND WARRANTIES

By completing, signing and submitting this PAL, each purchaser of Nil Paid Rights or subscriber of Rights Shares hereby represents and warrants to the Bank and to any person acting on their behalf, unless in their sole discretion the Bank waives such requirement expressly in writing that:

- he/she/it was a Qualifying Shareholder as at 5:00 p.m. on Thursday, 30 August 2018, or he/she/it lawfully acquired or may lawfully acquire the Nil Paid Rights, directly or indirectly, from such a person;
- he/she/it may lawfully be offered, take up, obtain, subscribe for and receive the Nil Paid Rights and/or the Rights Shares in the jurisdiction in which he/she/it resides or is currently located;
- he/she/it is not resident or located in, or a citizen of, the United States;
- he/she/it is not accepting an offer to acquire or take up the Nil Paid Rights or Rights Shares on a non-discretionary basis for a person who is resident or located in, or a citizen of, the United States at the time the instruction to accept was given;
- he/she/it is not taking up for the account of any person who is located in the United States, unless (a) the instruction to purchase or take up the Nil Paid Rights or to subscribe for or accept Rights Shares was received from a person outside the United States and (b) the person giving such instruction has confirmed that it (1) has the authority to give such instruction and (2) either (A) has investment discretion over such account or (B) is an investment manager or investment company that is acquiring the Nil Paid Rights and/or the Rights Shares in an "offshore transaction" within the meaning of Regulation S;
- he/she/it is acquiring the Nil Paid Rights and/or the Rights Shares in an "offshore transaction" as defined in Regulation S;
- he/she/it has not been offered the Rights Shares by means of any "directed selling efforts" as defined in Regulation S;
- he/she/it is not acquiring the Nil Paid Rights or Rights Shares with a view to the offer, sale, allotment, take up, exercise, resale, renunciation, pledge, transfer, delivery or distribution, directly or indirectly, of such Nil Paid Rights or Rights Shares into the United States; and
- he/she/it understands that neither the Nil Paid Rights nor the Rights Shares have been or will be registered under the U.S. Securities Act or with any securities regulatory authority of any state, territory, or possession of the United States and the Nil Paid Rights and Rights Shares are being distributed and offered only outside the United States in reliance on Regulation S. Consequently he/she/it understands the Nil Paid Rights or Rights Shares may not be offered, sold, allotted, taken up, exercised, resold, renounced, pledged, delivered, distributed or otherwise transferred in or into the United States, except in reliance on an exemption from, or in transactions not subject to, the registration requirements of the U.S. Securities Act.

Any person accepting and/or transferring this PAL or requesting registration of the Rights Shares comprised therein represents and warrants to the Bank that, except where proof has been provided to the satisfaction of the Bank that such person's use of this PAL will not result in the contravention of any applicable legal requirement in any jurisdiction, he/she/it: (i) is not accepting and/or transferring this PAL, or requesting registration of the relevant Nil Paid Rights or Rights Shares from or within the Excluded Jurisdiction; (ii) is not in the Excluded Jurisdiction or in any territory in which it is otherwise unlawful to make or accept an offer to acquire the Nil Paid Rights or the Rights Shares or to use this PAL in any manner in which such person has used or will use it; (iii) is not acting on a non-discretionary basis for a person resident in the Excluded Jurisdiction at the time the instruction to accept or transfer was given; and (iv) is not acquiring the Nil Paid Rights or the Rights Shares with a view to the offer, sale, allotment, take up, exercise, resale, renunciation, pledge, transfer, delivery or distribution, directly or indirectly, of any such Nil Paid Rights or Rights Shares into the Excluded Jurisdiction.

收到本暫定配額通知書及／或任何其他供股章程文件並不（亦將不會）構成在提呈要約屬違法之該等司法權區提呈要約或邀請以申請未繳股款供股權及供股股份，在該等情況下，本暫定配額通知書及／或其他供股章程文件須視為僅供參照處理，亦不應複製或轉發。任何人（包括（並不限於）代理人、保管人、代名人及受託人）如收到本暫定配額通知書及／或任何其他供股章程文件，不應（就供股而言）將其向、向或由任何除外司法權區派發或寄發或在、向或由任何除外司法權區向任何人士轉讓未繳股款供股權。倘若任何人或其代理或代名人在任何有關地區收到暫定配額通知書或額外申請表格，其不可尋求接納本暫定配額通知書或額外申請表格內所述之權利或轉讓本暫定配額通知書（或根據額外申請表格申請任何額外供股股份），除非本銀行決定，有關作為不會導致違反適用法律或規管規定，則作別論。任何人（包括（並不限於）代理人、保管人、代名人及受託人）如將本暫定配額通知書或任何其他供股章程文件在、向或由任何除外司法權區轉交（無論根據合約或法律責任或其他理由），應促使收件人注意本節內容。

海外股東務請注意，未繳股款供股權及／或供股股份的發售及銷售均可能面臨彼等司法權區的證券法例項下的若干限制。尤其是，海外股東謹請細閱供股章程「注意事項」一節所載的限制、免責聲明以及其他資料及陳述。海外股東如對彼等之立場有任何疑問，應諮詢彼等專業顧問之意見。

儘管本暫定配額通知書或任何其他供股章程文件有任何其他規定，本銀行保留權利容許任何股東接納其權利，倘若本銀行按其絕對酌情決定信納有關交易獲豁免遵守或不受限於引致有關限制的法例或規例。

開始買賣繳足股款供股股份

繳足股款供股股份預計於二零一八年九月二十六日（星期三）上午九時正開始在聯交所進行買賣。

陳述及保證

倘若填妥、簽妥及交回本暫定配額通知書，每名未繳股款供股權的買方或供股股份的認購人即據此向本銀行及代表彼等之其他人士作出以下陳述及保證，除非本銀行按其全權酌情決定以書面方式明確豁免有關規定：

- 彼於二零一八年八月三十日（星期四）下午五時正前為合資格股東，或彼已依法或可依法從有關人士直接或間接取得未繳股款供股權；
- 彼可合法在其居住或目前所處之司法權區獲提呈、接納、取得、認購及收取未繳股款供股權及／或供股股份；
- 彼並非居於或處於美國，或為美國之公民；
- 彼並非按非酌情基準為給予接納指示時居於或處於美國，或為美國之公民的人接納收購或接納未繳股款供股權或供股股份之建議；
- 彼並非代位處美國之任何人士行事，除非(a)接到美國以外地區人士之購買或接納未繳股款供股權或認購或接納供股股份之指示；及(b)發出該項指示之人士已確認彼(1)有權發出該項指示，及(2)(A)對該賬戶擁有投資決定權；或(B)為在規例S所界定之「離岸交易」中收購未繳股款供股權及／或供股股份之投資經理或投資公司；
- 彼正在一宗規例S所界定之「離岸交易」中取得未繳股款供股權及／或收購供股股份；
- 彼並非以規例S所界定之任何「定向銷售」方式獲提呈供股股份；
- 彼取得未繳股款供股權或收購供股股份之目的並非直接或間接向美國提呈、出售、配發、接收、行使、轉售、棄權、質押、轉讓、交付或派發未繳股款供股權或供股股份；及
- 彼知悉未繳股款供股權或供股股份均無並將不會根據美國證券法或在美國任何州、地區或領地之任何證券監管當局註冊，而未繳股款供股權及供股股份乃依據規例S僅在美國以外分發及提呈。因此，彼明白，未繳股款供股權或供股股份或不可在或向美國提呈、出售、配發、接收、行使、轉售、棄權、質押、交付、派發或以其他方式轉讓，惟依據美國證券法註冊規定之豁免或在毋須遵守美國證券法註冊規定之交易除外。

任何人士接納及／或轉讓本暫定配額通知書或要求登記暫定配額通知書內的供股股份，即已向本銀行聲明及保證，除非已提供令本銀行信納的證據或確認，證明該人士使用本暫定配額通知書將不會違反任何司法權區的任何適用法律規定，該人士：(i)並非身在任何除外司法權區境內接納及／或轉讓暫定配額通知書或要求登記有關的未繳股款供股權或供股股份；(ii)並非身在任何除外司法權區或作出或接納要約以認購未繳股款供股權或供股股份或該人士曾經或將以任何方式使用本暫定配額通知書乃屬違法的任何地區；(iii)於作出接納或轉讓指示時該人士並非以非全權委託形式為居於任何除外司法權區的人士行事；及(iv)並非為直接或間接提呈、出售、配發、接收、行使、轉售、棄權、質押、轉讓、交付或分派任何未繳股款供股權或供股股份至任何除外司法權區而認購該等未繳股款供股權或供股股份。

The Bank may treat as invalid any acceptance or purported acceptance of the allotment of Rights Shares comprised in, or transfer or purported transfer of, this PAL if it: (a) appears to the Bank to have been executed in, or despatched from, the Excluded Jurisdiction and the acceptance or transfer may involve a breach of the laws of the Excluded Jurisdiction or the acceptance or transfer is otherwise in a manner which may involve a breach of the laws of any jurisdiction or if it or its agents believe the same may violate any applicable legal or regulatory requirement; (b) provides an address in the Excluded Jurisdiction for delivery of definitive share certificates for Rights Shares and such delivery would be unlawful or provides an address for delivery of definitive share certificates in any other jurisdiction outside Hong Kong in which it would be unlawful to deliver such certificates; or (c) purports to exclude the representation and/or warranty required by the paragraph immediately above.

Completion and return of this PAL by any person will constitute a warranty and representation to the Bank, by such person, that all registration, legal and regulatory requirements, in connection with such application have been or will be duly complied with by that person.

For the avoidance of doubt, neither HKSCC nor HKSCC Nominees Limited is subject to any of the representations and warranties above.

GENERAL

Lodgment of this PAL with, where relevant, the form of transfer and nomination purporting to have been signed by the person(s) in whose favour this PAL has been issued, shall be conclusive evidence of the title of the party or parties lodging it to deal with the same and to receive a split PAL and/or the share certificates for the Rights Shares. Further copies of the Prospectus are available at the Registrar, Computershare Hong Kong Investor Services Limited, at 17M Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong.

All documents, including cheques for refund, will be sent by ordinary mail at the risk of the relevant applicants or other persons entitled thereto.

This PAL and all acceptances of the offer contained in it shall be governed by and construed in accordance with the laws of Hong Kong. Nil Paid Rights are expected to be traded in board lots of 1,000 (as the existing Shares are currently traded on the Stock Exchange in board lots of 1,000). References in this PAL to times and dates are to Hong Kong times and dates unless otherwise stated.

If you have questions in relation to the Rights Issue, please address your questions to the Registrar, Computershare Hong Kong Investor Services Limited, at 17M Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong during business hours from 9:00 a.m. to 6:00 p.m., Monday to Friday (other than Hong Kong holidays).

By completing, signing and submitting this PAL, you agree to disclose to the Bank and/or the Registrar and their respective advisers and agents personal data and any information which they require about you or the person(s) for whose benefit you have made the acceptance of the provisional allotment of Rights Shares. The Personal Data (Privacy) Ordinance provides the holders of securities with rights to ascertain whether the Bank or the Registrar hold their personal data, to obtain a copy of that data, and to correct any data that is inaccurate. In accordance with the Personal Data (Privacy) Ordinance, the Bank and the Registrar have the right to charge a reasonable fee for the processing of any data access request. All requests for access to data or correction of data or for information regarding policies and practices and the kinds of data held should be addressed to (i) the Bank, at its registered office at Ground Floor, Chong Hing Bank Centre, 24 Des Voeux Road Central, Hong Kong or as notified from time to time in accordance with applicable law, for the attention of the Company Secretary; or (ii) (as the case may be) the Registrar at its address set out above.

Yours faithfully,
For and on behalf of
Chong Hing Bank Limited
ZHANG Zhaoxing
Chairman

倘出現下列情況，本銀行可視任何接納或聲稱接納本暫定配額通知書內的供股股份的配發或轉讓或聲稱轉讓暫定配額通知書為無效：(a)本銀行認為其為於任何除外司法權區簽立或寄發及接納或轉讓可能涉及違反有關除外司法權區之法律或接納或轉讓是可能違反任何司法權區的法例，或本銀行或其代理人相信，二者可能違反任何適用法律或監管規定；(b)就交付供股股份正式股票所提供的地址位於任何除外司法權區而有關交付屬違法，或就交付供股股份正式股票所提供的地址位於香港以外且交付該等股票乃屬違法的任何其他司法權區；或(c)聲稱拒絕上一段所規定的陳述及／或保證。

任何人士填妥及交回暫定配額通知書將構成該位人士對本銀行作出之一項保證及聲明，表示該位人士已遵照或將遵照有關該項申請之所有登記、法律及監管規定。

謹此說明，香港結算及香港中央結算（代理人）有限公司概不受上述任何陳述及保證所限。

一般事項

本暫定配額通知書連同（如相關）由獲發本暫定配額通知書人士所簽署之轉讓及提名表格一經交回，即確證交回之人士（一名或多名）有權處理暫定配額通知書及收取分拆之暫定配額通知書及／或供股股份之股票。如需要額外之供股章程，可於登記處香港中央證券登記有限公司（地址為香港灣仔皇后大道東183號合和中心17M樓）索取。

所有文件（包括退款支票）將以平郵投遞方式寄予有關申請人或其他應得之人士，郵誤風險概由收件人自行承擔。

本暫定配額通知書及所有接納其中所載之要約均須受香港法例監管，並按其詮釋。預期未繳股款供股權將以1,000股之每手買賣單位進行買賣（現有股份目前以1,000股之每手買賣單位在聯交所進行買賣）。除另有說明者外，本暫定配額通知書內所提及之時間或日期均為香港時間或日期。

倘若閣下對供股有任何疑問，請於星期一至星期五（香港假期除外）上午九時正至下午六時正之營業時間將閣下的問題提交登記處香港中央證券登記有限公司（地址為香港灣仔皇后大道東183號合和中心17M樓）。

倘若填妥、簽署及交回本暫定配額通知書，閣下同意向本銀行及／或登記處及彼等各自之顧問及代理披露個人資料及彼等所需而有關閣下或閣下為其利益而接納暫定配發之供股股份的人士之任何資料。《個人資料（私隱）條例》給予證券持有人權利可確定本銀行或登記處是否持有其個人資料，索取有關資料之副本，以及更正任何不準確之資料。根據《個人資料（私隱）條例》，本銀行及登記處有權就處理任何查閱資料之要求收取合理費用。有關查閱資料或更正資料或有關政策及慣例以及持有資料種類之資料的所有要求，應寄往(i)本銀行之註冊地址（地址為香港德輔道中24號創興銀行中心地下）或根據適用法律不時通知之地點並以公司秘書為收件人，或(ii)（視情況而定）於上文所示地址之登記處。

此致

列位合資格股東 台照

代表
創興銀行有限公司
張招興
主席
謹啟

二零一八年八月三十一日