

27 March 2017

Dear Shareholder,

**Election of Language and Means of Receipt of Corporate Communications**

Pursuant to the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the “**Stock Exchange**”) and/or the articles of association of Chong Hing Bank Limited (the “**Bank**”), the Bank will make available the following options for you to elect for receipt of the corporate communications of the Bank (the “**Corporate Communications**”, which mean any documents issued or to be issued by the Bank for the information or action of holders of any of its securities, including but not limited to (a) the directors’ report and annual accounts together with a copy of the auditors’ report and, where applicable, the summary financial report; (b) the interim report and, where applicable, the summary interim report; (c) a notice of meeting; (d) a listing document; (e) a circular; and (f) a proxy form):

- (1) to read the Corporate Communications published on the Bank’s website at [www.chbank.com](http://www.chbank.com) (the “**Website Version**”) in place of receiving printed copies, and receive the Bank’s printed notification of the publication of the Corporate Communications on its website; or
- (2) to receive only the printed English version of all Corporate Communications; or
- (3) to receive only the printed Chinese version of all Corporate Communications; or
- (4) to receive both the printed English and Chinese versions of all Corporate Communications.

For the purposes of environmental protection and cost saving, the Bank recommends you to select the Website Version. To make your election, please mark “**X**” in the appropriate box on the enclosed reply form (the “**Reply Form**”) and sign and return it by post using the mailing label at the bottom of the Reply Form (a stamp is not needed if posted in Hong Kong) or by hand delivery to the Bank c/o the Bank’s Share Registrar, Computershare Hong Kong Investor Services Limited at 17M Floor, Hopewell Centre, 183 Queen’s Road East, Wanchai, Hong Kong.

**If the Bank does not receive the duly completed Reply Form or receive a response indicating any objection from you by 24 April 2017, you will be deemed to have consented to the Website Version only. A notification of the publication of the Corporate Communications will be sent to you by post when the relevant Corporate Communications are published on the Bank’s website.**

If you choose to receive the Corporate Communications in printed form, the Bank will send the selected language(s) version(s) of the Corporate Communications to you unless and until you notify the Bank’s Share Registrar in writing or send a notice via email to [chbank.ecom@computershare.com.hk](mailto:chbank.ecom@computershare.com.hk) that you wish to receive the Corporate Communications in the other (or both) language(s) or by electronic means through the Bank’s website (i.e. the Website Version). You have the right at any time by reasonable notice in writing to the Bank c/o the Bank’s Share Registrar or via email to the email address as indicated above specifying your name, address and request, to change the choice of language or means of receipt of the Corporate Communications. Even if you have chosen (or are deemed to have consented) to receive all Corporate Communications using electronic means but for any reason have difficulty in receiving or gaining access to any Corporate Communications, the Bank will promptly upon your request send the Corporate Communications to you in printed form free of charge.

Please note that (a) printed copies of the English and Chinese versions of all Corporate Communications will be available from the Bank or the Bank’s Share Registrar on request; and (b) the same will also be available on the Bank’s website at [www.chbank.com](http://www.chbank.com) and the website of the Stock Exchange at [www.hkexnews.hk](http://www.hkexnews.hk).

Should you have any queries in relation to this letter, please call the Bank’s telephone hotline at (852) 2862 8688 during business hours from 9:00 a.m. to 6:00 p.m. from Monday to Friday, excluding public holidays.

Yours faithfully,  
By Order of the Board  
**Chong Hing Bank Limited**  
**Lai Wing Nga**  
*Company Secretary*

## Reply Form 回條

**To: Chong Hing Bank Limited (the "Bank")**  
(Stock Codes: 01111)  
c/o Computershare Hong Kong Investor Services Limited  
17M Floor, Hopewell Centre,  
183 Queen's Road East, Wanchai, Hong Kong

**致: 創興銀行有限公司 (「本銀行」)**  
(股份代號: 01111)  
經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 17M 樓

I/We would like to receive the Corporate Communications\* of the Bank ("Corporate Communications") in the manner as indicated below:  
本人/我們希望以下列方式收取本銀行的公司通訊\* (「公司通訊」):

(Please mark "X" in ONLY ONE of the following boxes)  
(請從下列選擇中, 僅在其中一個空格內劃上「X」號)

- to read the Corporate Communications published on the Bank's website (the "Website Version") in place of receiving printed copies, and receive the Bank's printed notification of the publication of the Corporate Communications on its website; **OR**  
瀏覽在本銀行網站登載的公司通訊(「網上版本」), 以代替收取印刷本, 並收取本銀行就其於網站登載公司通訊而發出的通知的印刷本; **或**
- to receive ONLY the printed English version of all Corporate Communications; **OR**  
僅收取所有公司通訊的英文印刷本; **或**
- to receive ONLY the printed Chinese version of all Corporate Communications; **OR**  
僅收取所有公司通訊的中文印刷本; **或**
- to receive both the printed English and Chinese versions of all Corporate Communications.  
同時收取所有公司通訊的英文及中文印刷本。

**Signature:**  
簽名

**Contact telephone number:**  
聯絡電話號碼

**Date:**  
日期

**Notes:**  
附註:

- Please complete all your details clearly.  
請 閣下清楚填寫所有資料。
- If the Bank does not receive this Reply Form or receive a response indicating any objection from you by 24 April 2017, you will be deemed to have consented to the Website Version only. All future Corporate Communications will be sent out in the manner specified in the Bank's letter dated 27 March 2017 and a notification of the publication of the Corporate Communications will be sent to you by post when the relevant Corporate Communications are published on the Bank's website.  
倘若本銀行於 2017 年 4 月 24 日仍未收到 閣下的回條或表示反對的回覆, 閣下將被視為已同意僅以網上版本方式收取公司通訊, 而本銀行將按 2017 年 3 月 27 日之函件內所述之方式寄發所有日後公司通訊, 以及在公司通訊登載於本銀行網站後向 閣下以郵遞方式發送公司通訊的刊登通知。
- By selecting the Website Version i.e. to read the Corporate Communications published on the Bank's website in place of receiving printed copies, you have expressly consented to waive the right to receive the Corporate Communications in printed form.  
在選擇網上版本(即瀏覽在本銀行網站登載的公司通訊)以代替收取印刷本後, 閣下已明示同意放棄收取公司通訊印刷本的權利。
- If your shares are held in joint names, the shareholder whose name stands first on the register of members of the Bank in respect of the joint holding should sign on this Reply Form in order to be valid.  
如屬聯名股東, 則本回條須由該名於本銀行股東名冊上就聯名持有股份其姓名位列首位的股東簽署, 方為有效。
- The above instruction will apply to all future Corporate Communications to be sent to you until you notify otherwise by reasonable notice in writing to the Bank's Share Registrar, Computershare Hong Kong Investor Services Limited, 17M Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong or send a notice to the Bank's Share Registrar by email to [chbank.ecom@computershare.com.hk](mailto:chbank.ecom@computershare.com.hk).  
上述指示適用於將來寄發予 閣下之所有公司通訊, 直至 閣下發出合理書面通知予本銀行之股份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, 或把通知以電郵方式發送至 [chbank.ecom@computershare.com.hk](mailto:chbank.ecom@computershare.com.hk) 予本銀行之股份登記處, 以另作選擇為止。
- Shareholders are entitled to change the choice of language or means of receipt of the Corporate Communications at any time by reasonable notice in writing to the Bank's Share Registrar. Such notice may also be sent via email to [chbank.ecom@computershare.com.hk](mailto:chbank.ecom@computershare.com.hk), specifying your name, address and request.  
股東有權隨時發出合理書面通知予本銀行之股份登記處, 要求更改收取公司通訊之語言版本或方式的選擇。股東亦可透過電郵發出更改通知(註明 閣下的姓名、地址及要求), 電郵地址為 [chbank.ecom@computershare.com.hk](mailto:chbank.ecom@computershare.com.hk)。
- For the avoidance of doubt, the Bank does not accept any other instructions given on this Reply Form.  
為免存疑, 任何在本回條上的額外指示, 本銀行將不予處理。

\* Corporate Communications mean any documents issued or to be issued by the Bank for the information and action of holders of any of its securities, including but not limited to: (a) the directors' report and annual accounts together with a copy of the auditors' report and, where applicable, the summary financial report; (b) the interim report and, where applicable, the summary interim report; (c) a notice of meeting; (d) a listing document; (e) a circular; and (f) a proxy form.

\* 公司通訊乃本銀行發出或將予發出以供其任何證券持有人參照或採取行動的任何文件, 其中包括但不限於: (a) 董事會報告、年度賬目連同核數師報告及(如適用)財務摘要報告; (b) 中期報告及(如適用)中期摘要報告; (c) 會議通告; (d) 上市文件; (e) 通函; 及(f) 代表委任書。

### 郵寄標籤 MAILING LABEL

閣下寄回此回條時, 請將郵寄標籤剪貼於信封上。  
如在本港投寄, 毋須貼上郵票。  
Please cut the mailing label and stick this on the envelope  
to return this Reply Form to us.  
No postage stamp necessary if posted in Hong Kong.

香港中央證券登記有限公司  
Computershare Hong Kong Investor Services Limited  
簡便回郵號碼 Freepost No. 37  
香港 Hong Kong

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