

## 2<sup>nd</sup> Anniversary SME Loan Interest Rebate Programme (the “Programme”) Terms and Conditions

**These terms and conditions must be read in conjunction with our Trade-Connect Loan General Terms and Conditions, Business Instalment Loan Terms and Conditions and SME Services Terms and Conditions (as applicable).** These terms and conditions do not apply to any existing product(s) or service(s) you have with us to the extent that they are subject to separate terms and conditions.

1. This Programme is valid from 1 September 2022 to 31 October 2022, both dates inclusive or on such other date(s) as may be determined by Ping An OneConnect Bank (Hong Kong) Limited (“**Bank**”, we or us, and includes our successors and assigns) at our discretion (the “**Programme Period**”).
2. During the Programme Period and subject to the satisfaction of all the requirements set out in Clause 3 below, SME customers will be entitled to an interest rebate on each of the interest amount paid during the 3<sup>rd</sup> and the 9<sup>th</sup> instalments of an Eligible Loan (as defined below) (the “**Interest Rebates**” and each an “**Interest Rebate**”).
3. This Programme is exclusive to SME customers who have successfully applied for either a Trade-Connect Loan (as referred to in the latest Trade-Connect Loan General Terms and Conditions as published on the homepage of the Bank at <https://www.paob.com.hk/> from time to time) or a Business Instalment Loan (as referred to in the latest Business Instalment General Loan Terms and Conditions as published on the homepage of the Bank at <https://www.paob.com.hk/> from time to time) (collectively, the “**Eligible Loans**” and each an “**Eligible Loan**”) with the Bank during the Programme Period and completed the drawdown on or before 30 November 2022 (“**Eligible Customers**”).
4. The Interest Rebates will each be given in Hong Kong Dollars and credited into the Eligible Customer’s account on a date within 4 to 6 weeks after the respective repayment of each of the 3<sup>rd</sup> and 9<sup>th</sup> instalment of the relevant Eligible Loan by the respective Eligible Customer (the “**Rebate Payment Date**”).
5. **An Eligible Customer must not have any late or overdue repayments during the first 3 instalments of the relevant Eligible Loan in order to be entitled to receive the Interest Rebate for the interest amount paid for the 3<sup>rd</sup> instalment of an Eligible Loan. Likewise, an Eligible Customer must not have any late or overdue repayments during the first 9 instalments of the relevant Eligible Loan in order to be entitled to receive the Interest Rebate for the interest amount paid for the 9<sup>th</sup> instalment of an Eligible Loan. Should an Eligible Customer have any late or overdue repayments during any of the first 3 instalments of the relevant Eligible Loan, they will no longer be entitled to**

**receive the Interest Rebate for the interest amount paid for the 3<sup>rd</sup> instalment of an Eligible Loan. Likewise, should an Eligible Customer have any late or overdue repayments during any of the first 9 instalments of the relevant Eligible Loan, they will no longer be entitled to receive the Interest Rebate for the interest amount paid for the 9<sup>th</sup> instalment of an Eligible Loan. The Bank retains sole discretion to not provide any Interest Rebate in the event that any Eligible Customer has records of any late and/or overdue repayments.**

6. In the event of any early redemption in relation to an Eligible Loan on or before the Rebate Payment Date, the relevant Eligible Customer will no longer be entitled to receive the Interest Rebate immediately upon the effective date of the notice given for such early redemption.
7. The Eligible Customer's SME account must be valid and active at the time the relevant Interest Rebate is credited to the same, otherwise the respective Eligible Customer(s) will not be entitled to receive the relevant Interest Rebate.
8. Unless otherwise specified, the Programme cannot be used in conjunction with any other offer of the Bank.
9. Any fraud or misrepresentation made by the Eligible Customer in obtaining the Interest Rebate will result in cancellation or forfeiture of the Interest Rebate. The Bank reserves the rights to cancel or forfeit the Interest Rebate and to recover any costs and losses from the Eligible Customer notwithstanding the relevant Cash Reward may already have been awarded to the Eligible Customer.
10. All the terms and conditions of the Programme (including but not limited to the Interest Rebate amount and other features) are determined at the Bank's sole discretion. The Bank reserves the final right to determine whether to award the Interest Rebate to the Eligible Customer's SME account.
11. The Bank reserves the discretion to vary, modify or terminate the Programme, and to revise these terms and conditions (including, but not limited to varying the Programme Period) at any time without prior notice.
12. The Chinese version of these Terms and Conditions is for reference only. The English version will prevail if there is any inconsistency between the Chinese and the English versions.