

**PAObank X Tradelink 5th Anniversary Exclusive FIVE Reward 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 General Terms and Conditions and SME Services Terms and Conditions.** These terms and conditions do not apply to any other 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 20 June 2025 to 31 July 2025, both dates inclusive or on such other date(s) as may be determined by PAO Bank Limited (the “**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, Eligible Customers (as defined below) will be entitled to receive a one-off cash reward as follows (the “**Cash Reward**”):

<b>Loan Type</b>	<b>Specified Rate</b>	<b>Amount of the Cash Reward</b>
Business Instalment Loan or Trade-Connect Loan with 90% guarantee under the SME Financing Guarantee Scheme (SFGS 90)	5% per annum	The total amount of the Cash Reward is the difference between interest paid based on the effective interest rate of subject loan(s) as approved by the Bank and interest based on the Specified Rate for the first three (3) instalments. In relation to each of the first three (3) instalments, the relevant portion of the Cash Award shall be calculated in accordance with the below formula:  Total outstanding principal amount of the Loan for that month* × (approved effective interest rate** - Specified Rate) / 12
Business Instalment Loan or Trade-Connect Loan with Negative Pledge	8% per annum	

*\*For the outstanding principal amount for*

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		<p><i>the first three (3) instalments, please refer to repayment schedule.</i></p> <p><i>** For the approved effective interest rate of subject loan(s), please refer to the respective Confirmation Letter and any subsequent notifications on the change of interest rate.</i></p>
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3. This Programme is exclusive to selected SME customers who: (i) are customers of Tradelink Electronic Commerce Limited; (ii) are notified by the Bank as selected SME customers during the Programme Period; (iii) have successfully applied for Trade-Connect Loans (as referred to in the latest Trade-Connect Loan General Terms and Conditions as published by the Bank from time to time) or Business Instalment Loans (as referred to in the latest Business Instalment Loan General Terms and Conditions as published by the Bank from time to time) (collectively, the “**Eligible Loans**” and each an “**Eligible Loan**”) with the Bank during the Programme Period; and (iv) have completed the drawdown of an Eligible Loan on or before 30 September 2025 (the “**Eligible Customers**”).

4. For Eligible Customers who satisfy the above requirements:

(a) The Cash Reward will be given in Hong Kong Dollars and credited into the Eligible Customer’s savings account on a date within 4 to 6 weeks after the repayment of the third (3<sup>rd</sup>) instalment of all the relevant Eligible Loans.

(b) **An Eligible Customer must not have any late or overdue repayments during the tenure of any of the relevant Eligible Loans in order to be entitled to receive the Cash Reward. Should an Eligible Customer have any late or overdue repayments during the tenure of any of the relevant Eligible Loans, the Eligible Customer will no longer be entitled to the Cash Reward. The Bank retains sole discretion to cancel or forfeit the Cash Reward notwithstanding the relevant Cash Reward may already have been credited into such Eligible Customer’s account.**

5. In the event of any early redemption (including early partial redemption) in  
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relation to any of the relevant Eligible Loans during the first 12 months after the drawdown date of the relevant Eligible Loans will result in cancellation or forfeiture of the Cash Reward.

6. The Eligible Customer must maintain the same savings account throughout the Programme Period and at the time the Cash Reward is credited into the same. Otherwise, the respective Eligible Customer(s) will not be entitled to receive the relevant Cash Reward.
7. Any fraud or misrepresentation made by an Eligible Customer in obtaining the Cash Reward will result in cancellation or forfeiture of the Cash Reward. The Bank reserves the rights to cancel or forfeit the Cash Reward and to recover any costs and losses from such Eligible Customer notwithstanding the relevant Cash Reward may already have been credited into such Eligible Customer's account.
8. All these terms and conditions of this Programme (including but not limited to the amount of Cash Reward and other features) are subject to the Bank's sole discretion and interpretation. The Bank reserves the final right to determine whether to award the Cash Reward to an Eligible Customer.
9. The Bank reserves the right to vary, modify or terminate this Programme, and to revise these terms and conditions (including, but not limited to varying the Programme Period) at any time without prior notice.
10. 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.
11. For any enquiries, please contact the Bank's customer service hotline at +852 3762 9900.