

**PAObank - 5<sup>th</sup> Anniversary Limited Time 5K Rewards Programme**  
**(the “Programme”)**

**Terms and Conditions**

**These terms and conditions must be read in conjunction with our 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 **1 September 2025 to 30 September 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, subject to these terms of conditions, Eligible Customers (as defined below) will be entitled to receive a one-off cash reward (the “**Cash Reward**”) as follows:

<b>Loan Type</b>	<b>Cash Reward Amount</b>
Business Instalment Loan	One-off Cash Reward of HKD 5,000 for the drawdown of a loan amount of HKD1,000,000 or above

3. This Programme is exclusive to selected SME customers who: (i) are notified by the Bank as selected SME customers during the Programme Period; (ii) have successfully submitted the application of Business Instalment Loan (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 (iii) have completed the drawdown of an Eligible Loan on or before **30 November 2025** (the “**Eligible Customers**”).

4. For each Eligible Customer who satisfy the above requirements, the Cash Reward will be made in Hong Kong Dollars and credited into the Eligible Customer's savings account within 14 days after the drawdown of the relevant Eligible Loan.
5. The Eligible Customer must return the Cash Reward in full upon happening of the following events:
  - (a) early full repayment (including early partial repayment) in relation to any of the relevant Eligible Loan during the first 12 months after the drawdown date of the relevant Eligible Loan, or
  - (b) default in payment or any event which might reasonably be expected to have a Material Adverse Effect (as defined in the Business Instalment Loan General Terms and Conditions) during the first 12 months after the drawdown date of the relevant Eligible Loan,

Notwithstanding anything in these terms and conditions to the contrary, the Bank shall have the absolute discretion to determine whether any of the above event has occurred and be entitled to debit an amount equal to the Cash Reward from any of Eligible Customer's accounts without prior notice or demand repayment of an amount equal to of the Cash Reward, without prejudice to any other rights of the Bank.

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 and/or any abuse 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, to demand for repayment of an amount equal to 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 savings 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.