

Bonus Interest Offer for New Fund (the “Offer”) Terms and Conditions

These terms and conditions must be read in conjunction with our Retail Services Terms and Conditions. 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 Offer is valid from 18 August 2022 to 30 September 2022, both dates inclusive or 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 (“**Offer Period**”). During the Offer Period and subject to the satisfaction of requirements set out in Clause 2 below, customers will enjoy a savings interest rate at a total of 1.2% per annum (inclusive of both the basic savings interest rate (as published by the Bank from time to time on <https://www.paob.com.hk/en/>) and a bonus savings interest rate) on the New Fund (as defined below).
2. Subject to other provisions in this Terms and Conditions, retail customers who maintain a valid and active savings account with the Bank (“**Account**”) during the Offer Period will be eligible for the 1.2% per annum savings interest rate on the new fund in either scenario (as applicable) as specified in paragraph (a) or (b) (“**New Fund**”) below:
 - a) for existing customers who have opened an Account on or before 12 August 2022, the 1.2% per annum savings interest rate will only be applicable to the incremental balance when comparing the latest Account balance with the relevant customer’s day-end Account balance on 12 August 2022 as specified in their relevant bank statement (“**812 Day-end Balance**”). By way of illustration, if the relevant customer’s 812 Day-end Balance was HK\$10,000 and the day-end Account balance on 18 August 2022 is HK\$610,000, then the customer will enjoy the 1.2% per annum savings interest rate on the New Fund in the amount of HK\$600,000; and
 - b) for customers who have opened an Account between 13 August 2022 and 30 September 2022, both dates inclusive, the 1.2% per annum savings interest rate will be applicable to the total savings account balance in the Account.

For the avoidance of doubt, funds deposited into the Account during the period from 12 August 2022 to 17 August 2022 will only be eligible for the basic savings interest rate as specified by the Bank from time to time.

3. This Offer is applicable only to Hong Kong Dollar Accounts and applicable to New Fund in the amount up to HK\$1,000,000. For the avoidance of doubt, customers

will only be entitled to enjoy the basic savings interest rate as specified by the Bank from time to time on any amounts of the New Fund exceeding HK\$1,000,000.

4. The Offer is subject to a limited quota and the Bank may not make further announcement(s) or notification(s) as to whether the quota has already been met at the time of the New Fund being deposited into the Account. The basic savings interest rate can be found on our website at <https://www.paob.com.hk/en/>.
5. For customers who have closed their Account after 12 August 2022 but reopens another Account with the Bank on or before 30 September 2022, the 1.2% per annum savings interest rate will only be applicable to the incremental balance when comparing the latest savings account balance of the Account with the customers' 812 Day-end Balance of the previously closed account.
6. The 1.2% per annum savings interest rate will be accrued on a daily basis over a 365-day year and rounded to two decimal places during the Offer Period. The basic interest and bonus interest (i.e. 1.2% per annum savings interest less the prevailing basic interest) will be paid separately into the Account.
7. Accrued bonus interest (if any) will be credited into the Account 4 to 6 weeks after the end of the Offer Period. Customers must maintain a valid and active Account with the Bank at the time when interests under the Offer is given, otherwise the Bank has the right to forfeit the Offer without any prior notice.
8. All the rates, terms and conditions and other features of the Offer are subject to the Bank's sole discretion. The Bank reserves the final right to determine whether to award the bonus interest to the Account.
9. The Bank reserves the right to vary, modify or terminate the Offer, and to revise these terms and conditions (including, but not limited to varying the Offer 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.