

Business Instalment Loan Cash Rewards Programme (the “Programme”) Terms and Conditions

These terms and conditions must be read in conjunction with our Business Instalment Loan Terms and Conditions and SME 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 Programme is valid from 23 June 2021 to 30 September 2021, 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 ("**Programme Period**"). During the Programme Period and subject to the satisfaction of requirements set out in Clause 2 below, eligible customers will be entitled to the cash rewards ("**Cash Rewards**").
2. A SME customer who:-
 - (i) successfully applies and drawdowns a Business Instalment Loan with the Bank during the Programme Period; and
 - (ii) is not holding any loans issued by the Bank at the time of their application; and
 - (iii) successfully opens and activates a Borrower Account with the Bank during the Programme Period

will be eligible for the following Cash Rewards, depending on their corresponding Loan Amount ("**Eligible Customer**"):

Loan Amount	Cash Rewards
Between HK\$1,000,000 and HK\$2,000,000	HK\$1,000
Below HK\$1,000,000	HK\$500

3. The Cash Rewards will be given in Hong Kong Dollars and credited into the Eligible Customer's Borrower Account within seven (7) business days after the successful drawdown of the Business Instalment Loan by the Eligible Customer.
4. There are limited quotas for the Cash Rewards under this Programme, which will be available on a first-come-first-serve basis.

5. Unless otherwise specified, the Programme cannot be used in conjunction with SFGS Interest Rebate Programme or any other offers of the Bank.
6. Each Eligible Customer can only enjoy the relevant Cash Rewards once during the Programme Period.
7. The Eligible Customer's Borrower Account must be active and validly existing at the time the Cash Rewards is to be credited to the Borrower Account, or else they will not be entitled to the Cash Rewards.
8. The Eligible Customer is required to maintain the Borrower Account with the Bank for at least twelve (12) months. Otherwise, the Bank reserves the right to claim back the Cash Rewards.
9. Any fraud or misrepresentation in obtaining the Cash Rewards and/or abuse of the Programme by Eligible Customers will result in the cancellation or forfeiture of the Cash Rewards. The Bank reserves the right to cancel or forfeit the Cash Rewards and to recover any costs and losses from Eligible Customers.
10. All the terms and conditions, the amount of the Programme and other features of the Programme are subject to the Bank's sole discretion. The Bank reserves the final right to determine whether to award the Cash Rewards to Eligible Customers.
11. The Bank reserves the right 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.