

HKD 3-Month Time Deposit 2.2% p.a. Interest Rate Flash Offer (the “Programme”) 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 Programme is valid from 21 to 31 August 2025, both dates inclusive or until such other date(s) as may be determined by PAO Bank Limited (the “**Bank**”) at the Bank’s discretion (“**Programme Period**”). During the Programme Period, Selected Customers placing 3-month time deposit can enjoy 2.2% p.a. interest rate (inclusive of both Basic Interest Rate and Bonus Interest Rate) for a time deposit amount of HK\$100 to HK\$2,000,000.
2. The time deposit interest rate offer of 2.2% per annum (the “**Offer**”) is inclusive of the Basic Interest Rate and the Bonus Interest Rate. “**Basic Interest Rate**” means the prevailing basic interest rate quoted by the Bank in its Retail Banking APP for 3-month time deposits; “**Bonus Interest Rate**” means the time deposit interest rate offer of 2.2% per annum less the Basic Interest Rate.
3. “**Selected Customers**” are customers who receive the promotion SMS and/or email of this Programme from the Bank from 21 to 31 August 2025, both dates inclusive.
4. Selected Customers have to place the 3-month time deposit through the promotion field showing the Offer on the Bank’s Retail Banking APP (time deposit section) within the Programme Period in order to enjoy the Offer. If a customer places the 3-month time deposit through any field other than the promotion field, the Basic Interest Rate will apply, and the customer will not be eligible to enjoy the Offer.
5. Unless otherwise specified, the Programme cannot be used in conjunction with any other programmes of the Bank.
6. All the rates, terms and conditions and other features of the Programme are subject to the Bank’s sole discretion. The Bank reserves the final right to determine whether the Offer is applicable to any particular savings account.
7. 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.

8. 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.
9. For any enquiries, please contact the Bank's 24-hour customer service hotline at +852 3762 9900.