

Extra Bonus Interest Offer for Selected Customers (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 13 December 2021 to 28 February 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 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 interest rate) on the Eligible Deposit Balance and the Eligible New Fund (as defined below).
2. The Bank will send promotional materials to selected customers in relation to this Offer and this Offer shall only be applicable to such customers (“**Selected Customers**”). There are limited quotas for the Offer. The Bank’s record of the Selected Customers are final and conclusive.
3. Subject to other provisions in this Terms and Conditions, Selected Customers must maintain a valid and active savings account with the Bank (“**Account**”) during the Offer Period in order to enjoy the Offer. Otherwise, Selected Customers’ right of receiving the bonus interest under this Offer will be forfeited.
4. From 13 December 2021 to 31 January 2022 within the Offer Period, customers can enjoy a savings interest rate at a total of 1.2% per annum accrued on a daily basis over a 365-day year and rounded to two decimal places on the customer’s incremental day-end deposit balance against their day-end deposit balance on 30 November 2021 as specified in the relevant bank statements (the “**Eligible Deposit Balance**”). Then from 1 February 2022 to 28 February 2022, customers will enjoy a savings interest rate at a total of 1.2% per annum on the eligible incremental new fund amount which is the difference between (1) the customer’s day-end deposit balance in such period subject to a cap in the fund amount of the day end deposit balance on 31 January 2022 and (2) the customer’s day-end balance on 30 November 2021 as specified in the relevant bank statements (the “**Eligible New Fund**”):

Time Period	1.2% per annum accrued on a daily basis is applicable to:
(a) 13 December 2021 to 31 January 2022	The Eligible Deposit Balance
(b) 1 February 2022 to 28 February 2022	The Eligible New Fund

5. This Offer is applicable only to Hong Kong Dollar Accounts and applicable to the Eligible Deposit Balance and the Eligible New Fund in the amount up to HK\$1,000,000 during the Time Period as specified above. For the avoidance of doubt, customers will only be entitled to enjoy the basic interest rate as specified by the Bank from time to time on any amounts not falling within the definition of the “Eligible Deposit Balance” and the “Eligible New Fund”.
6. If during the Offer Period the Selected Customers are enjoying this Offer, they will not be entitled to enjoy any additional interests from other deposit bonus interest rate offers, except if the Selected Customers have already been participating in the “Bonus Interest Offer for New Fund” promotion (the “**Promotion**”), then they will continue to enjoy a savings interest rate at a total of 1% per annum for the relevant new fund amount under the Promotion up until the commencement date of this Offer and subject to the satisfaction of requirements set out in the relevant terms and conditions.
7. The 1.2% per annum savings interest rate set out in Clause 1 above is for reference only and is subject to change from time to time at the Bank’s sole and absolute discretion. The basic savings interest rate can be found on our website at <https://www.paob.com.hk/en/>.
8. The basic interest and bonus interest (e.g. 1.2% per annum savings interest less the prevailing basic interest) will be paid separately into the Account.
9. Accrued bonus interest (if any) will be credited into the Account within one-month after the last calendar day of each month. 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.
10. 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.
11. 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.

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.