

## Bonus Interest Offer (“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. The Offer is valid from 24 June 2020 to 30 September 2020, 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 bonus interest (“**Bonus Interest**”) in addition to the prevailing basic interest (“**Basic Interest**”) to the savings account.
2. A customer who successfully opens and activates a savings account with the Bank (“**Savings Account**”) on or before 24 August 2020 (“**Cut-off Date**”) will be eligible for the Offer.
3. The Offer is available only in Hong Kong Dollar (“**HKD**”) and is **subject to a maximum amount of HKD 88,000**.
4. Deposits in the Savings Account will earn Bonus Interest during the Offer Period at the rate of 7.8% per annum (“**Bonus Interest Rate**”). The Bonus Interest is exclusive of the Basic Interest.
5. **The Bonus Interest Rate as stipulated in Clause 4 is for reference only and is not guaranteed.** Bonus Interest Rate is subject to change from time to time and at our sole and absolute discretion. The Bonus Interest Rate can be obtained from our website.
6. Bonus Interest will be accrued on a daily basis over a 365-day year and rounded to two decimal places. It shall be paid separately from the Basic Interest in the Savings Account.
7. Accrued Bonus Interest (if any) will be credited into the Savings Account within two-week after the end of the Offer Period.
8. Basic Interest will be accrued at the interest rate specified by us from time to time (“**Basic Interest Rate**”). The Basic Interest Rate can be obtained from our App or our website.

9. 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 Savings Account.
10. 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.
11. 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.