

SME Loan Cash Reward Programme (the “Programme”)
Terms and Conditions

These terms and conditions must be read in conjunction with our Trade-Connect Loan General Terms and Conditions, 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 27 February 2023 to 30 April 2023, both dates inclusive or on 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**”).
2. During the Programme Period and subject to the satisfaction of all the requirements set out in Clause 3 below, customers will be entitled to receive a one-off cash reward based on the loan drawdown amount (“**Cash Reward**”) for each Eligible Loan (as defined below) as follows:

Loan drawdown amount	Cash Reward
HK\$1,000,000 to HK\$2,000,000	HK\$4,000
HK\$2,000,001 or above	HK\$8,000

3. This Programme is exclusive to SME customers who have successfully applied either Trade-Connect Loan (as referred to in the latest Trade-Connect Loan General Terms and Conditions as published by the Bank from time to time on <https://www.paob.com.hk/en/>) or Business Instalment Loan (as referred to in the latest Business Instalment Loan General Terms and Conditions as published by the Bank from time to time on <https://www.paob.com.hk/en/>) (collectively, “**Eligible Loans**” and each an “**Eligible Loan**”) with the Bank during the Programme Period and completed the drawdown on or before 31 May 2023 (“**Eligible Customer**”).
4. For Eligible Loan with a tenure of 6 months:
 - (a) The Cash Reward will be given in Hong Kong Dollars and credited into the Eligible Customer’s savings account on a date within 5 to 6 weeks after the repayment of the 6th instalment of the relevant Eligible Loan.
 - (b) **An Eligible Customer must not have late or overdue repayments during the tenure of the relevant Eligible Loan in order to be entitled to receive the Cash Reward. Should an Eligible Customer have late or overdue repayments during the tenure of the relevant Eligible Loan,**

the Eligible Customer will no longer be entitled to the Cash Reward.

5. For Eligible Loan with a tenure of 12 months or more:
 - (a) The Cash Reward will be given in Hong Kong Dollars in two equal instalments. The first half of the Cash Reward and the second half of the Cash Reward will be credited into the Eligible Customer's savings account on a date within 5 to 6 weeks after the repayment of the 6th and the 12th instalment of the relevant Eligible Loan respectively (each a "**Reward Payment Date**").
 - (b) **An Eligible Customer must not have late or overdue repayments during any of the first 6 instalments of the relevant Eligible Loan and up to the first Reward Payment Date in order to be entitled to receive the first half of the Cash Reward. Should an Eligible Customer have late or overdue repayments during any of the first 6 instalments of the relevant Eligible Loan and up to the first Reward Payment Date, the Eligible Customer will no longer be entitled to any Cash Reward.**
 - (c) **An Eligible Customer who has received the first half of the Cash Reward must not have late or overdue repayments during the period from the 7th instalments of the relevant Eligible Loan to the second Reward Payment Date in order to be entitled to receive the second half of the Cash Reward. Should an Eligible Customer have received the first half of the Cash Reward but have late or overdue repayments during the period from the 7th instalments of the relevant Eligible Loan to the second Reward Payment Date, the Eligible Customer will no longer be entitled to the second Cash Reward.**
6. In the event of any early redemption in relation to an Eligible Loan on or before the relevant reward payment date, the respective Eligible Customer will no longer be entitled to receive the relevant Cash Reward once the Bank receives the notification of such early redemption.
7. The Eligible Customer must maintain the same savings account throughout the Programme Period and when the Cash Reward is credited. Otherwise, the Bank has the right to forfeit the Cash Reward without any prior notice.
8. Unless otherwise specified, the Programme cannot be used in conjunction with any other SME loan¹ related offers of the Bank.

¹ The Bank's SME loan services include Trade-Connect Loan Service, Business Instalment Loan Service, Business Short-Term Loan Service and any other loan services as available and published by the Bank from time to time on <https://www.paob.com.hk/en/>

9. Any fraud or misrepresentation made by the Eligible Customer in obtaining the Cash Reward will result in cancellation or forfeiture of the Cash Reward. The Bank reserves the rights to cancel or forfeit the Cash Reward and to recover any costs and losses from the Eligible Customer notwithstanding the relevant Cash Reward may already have been awarded to the Eligible Customer.
10. All the terms and conditions of the Programme (including but not limited to the amount of Cash Reward and other features) are subject to the Bank's sole discretion. The Bank reserves the final right to determine whether to award the Cash Reward to the Eligible Customer's savings account.
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.