

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 28 March 2022 to 30 June 2022, both dates inclusive or such other date(s) as may be determined by Ping An OneConnect Bank (Hong Kong) Limited (the “**Bank**”, we or us, and includes our successors and assigns) at our discretion (the “**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 (the “**Cash Reward**”) as follows:

Loan Drawdown Amount	Cash Reward
HK\$1,000,001 or above	HK\$2,000
At or below HK\$1,000,000	HK\$1,000

3. This Programme is exclusive to a SME customer who successfully completes a drawdown from either a Trade-Connect Loan (as referred to in the latest Trade-Connect Loan General Terms and Conditions as published on the homepage of the Bank at <https://www.paob.com.hk/> from time to time) or a Business Instalment Loan (as referred to in the latest Business Instalment General Loan Terms and Conditions as published on the homepage of the Bank at <https://www.paob.com.hk/> from time to time) (collectively, “**Eligible Loans**” and each an “**Eligible Loan**”) with the Bank during the Programme Period (“**Eligible Customer**”).
4. The Cash Reward will be given in Hong Kong Dollars and credited into the Eligible Customer’s account on a date within 4 to 6 weeks after the repayment of the third instalment of the relevant Eligible Loan by the respective Eligible Customer (the “**Reward Payment Date**”).
5. **An Eligible Customer must not have any late or overdue repayments during the first 3 instalments of the relevant Eligible Loan in order to be**

entitled to receive the Cash Reward. Should an Eligible Customer have any late or overdue repayments during any of the first 3 instalments of the relevant Eligible Loan, they will no longer be entitled to receive the Cash Reward. The Bank retains sole discretion to not provide any Cash Reward in the event that any Eligible Customer has records of any late and/or overdue repayments.

6. This Programme is subject to a limited quota and the Cash Reward is awarded on a first-come first-served basis. Each Eligible Customer acknowledges that the Bank has no obligation to inform the Eligible Customer whether the quota has already been met at the time of the Eligible Customer's application for the Eligible Loan(s).
7. In the event of any early redemption in relation to an Eligible Loan on or before the Reward Payment Date, the respective Eligible Customer will no longer be entitled to receive the Cash Reward immediately upon the effective date of such early redemption.
8. The Eligible Customer's SME account must be valid and active at the time the Cash Reward is credited to, or the respective Eligible Customer will not be entitled to receive the Cash Reward.
9. The Programme cannot be used in conjunction with any other offers of the Bank.
10. 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.
11. All the terms and conditions of the Programme (including but not limited to the Cash Reward amount and other features) are determined at the Bank's sole discretion. The Bank reserves the final right to determine whether to award the Cash Reward to the Eligible Customer's account.
12. 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.
13. 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.