

SME Loan Referral 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 General 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 15 October 2021 to 31 December 2021, 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 ("**Programme Period**"). During the Programme Period and subject to the satisfaction of requirements set out in Clause 2 below, eligible customers will be entitled to a HK\$1,000 cash reward ("**Cash Reward**").
2. A SME customer who:-
 - (i) successfully applies and drawdowns a Trade-Connect Loan or Business Instalment Loan with the Bank during the Programme Period and has obtained a designated promotion code provided by the Bank’s sales team during their loan application; and
 - (ii) is not holding any loans issued by the Bank at the time of their application; and
 - (iii) successfully opens and activates a Borrower Account with the Bank during the Programme Period

(“**Eligible Customer**”) will be eligible to receive the Cash Reward.

3. The Cash Reward will be given in Hong Kong Dollars and credited into the Eligible Customer’s Borrower Account according to their respective loan disbursement date as per the below schedule.

Loan Drawdown Date	Cash Reward Credit Date
15 Oct 2021 – 31 Oct 2021	On or before 31 Dec 2021
1 Nov 2021 – 30 Nov 2021	On or before 31 Jan 2022
1 Dec 2021 – 31 Dec 2021	On or before 28 Feb 2022

4. Unless otherwise specified, the Programme cannot be used in conjunction with SFGS Interest Rebate Programme or any other offers of the Bank.

5. Each Eligible Customer can only enjoy the relevant Cash Reward once during the Programme Period.
6. The Eligible Customer's Borrower Account must be active and validly existing at the time the Cash Reward is to be credited to the Borrower Account, or else they will not be entitled to the Cash Reward.
7. The Cash Reward will be forfeited at the Bank's sole discretion upon early redemption of the Eligible Customer's Loan or if the Eligible Customer has any overdue payment for the Loan at the time the Cash Reward is to be credited to their Borrower Account.
8. The Eligible Customer is required to maintain the Borrower Account with the Bank for at least twelve (12) months from the date of account opening. Otherwise, the Bank reserves the right to claim back the Cash Reward.
9. Any fraud or misrepresentation in obtaining the Cash Reward and/or abuse of the Programme by Eligible Customers will result in the cancellation or forfeiture of the Cash Reward. The Bank reserves the right to cancel or forfeit the Cash Reward and to recover any costs and losses from Eligible Customers.
10. All the terms and conditions, the amount of the Programme and other features of the Programme are subject to the Bank's sole discretion. The Bank reserves the final right to determine whether to award the Cash Reward to Eligible Customers.
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.