

5-Day Service Pledge Terms and Conditions

These terms and conditions must be read in conjunction with our Trade-Connect Loan General 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. The 5-Day Service Pledge (the “**Pledge**”) is valid from 24 June 2020 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 sole discretion (“**Pledge Period**”).
2. The Pledge will be available to a customer (“**Eligible Customer**”) who:
 - (i) is a member of Tradelink Electronic Commerce Limited;
 - (ii) successfully opens and activates a savings account with the Bank (“**Savings Account**”);
 - (iii) successfully applies for a Trade-Connect Loan with disbursement amount between HKD100,000 to HKD5,000,000 (“**Loan**”); and
 - (iv) do not apply to the HKMC Insurance Limited (“**HKMCI**”) through the Bank for the SME Financing Guarantee Scheme.
3. **Under the Pledge, the Bank shall complete credit assessment and disburse Loan to the Savings Account within 5 business days upon the date of receipt of all information and documents required for the Loan to the Bank’s satisfaction.**
4. Subject to Clause 5 below, in the circumstances where the Bank does not fulfil the Pledge stated in Clause 3 above, a cash compensation of HKD1,000 (“**Cash Compensation**”) will be offered to the Eligible Customer.
5. Cash Supplement will not be offered to the Eligible Customer if the failure of the Pledge is caused by any circumstance out of the Bank’s control.

Example 1

Loan Application Date:	1 June 2020 (Monday)
Date of Issuance of the Loan	
Confirmation Letter (the “ Letter ”):	3 June 2020 (Wednesday)
Date of Return of the duly signed Letter:	4 June 2020 (Thursday)
Loan Drawdown Date:	5 June 2020 (Friday)
Eligible for Cash Compensation:	No

Example 2

Loan Application Date:	1 June 2020 (Monday)
Date of Issuance of the Letter	3 June 2020 (Wednesday)
Date of Return of the duly signed Letter:	15 June 2020 (Monday)
Loan Drawdown Date:	16 June 2020 (Tuesday)
Eligible for Cash compensation:	No

Example 3

Loan Application Date:	1 June 2020 (Monday)
Date of Issuance of the Letter:	3 June 2020 (Wednesday)
Date of Return of the duly signed Letter:	4 June 2020 (Thursday)
Loan Drawdown Date:	9 June 2020 (Tuesday)
Eligible for Cash compensation:	Yes

6. The Cash Compensation can only be received by each customer once during the Pledge Period.
7. The Cash Compensation will be credited into the Savings Account one month after Loan drawdown.
8. All the terms and conditions, the amount of Cash Compensation and other features of the Pledge are subject to the Bank's sole discretion. The Bank reserves the final right to determine whether to approve the Loan or to award the Cash Compensation to the Savings Account.
9. The Bank reserves the right to vary, modify or terminate the Pledge, and to revise these terms and conditions (including, but not limited to varying the Pledge Period) at any time without prior notice.
10. 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.