

HKD New Fund 3-month Time Deposit Offer (the “Programme”)
Terms and Conditions

1. This Programme is valid from 16 to 31 January 2026, both dates inclusive or until such other date(s) as may be determined by PAO Bank Limited (the “**Bank**”) at the Bank’s discretion (“**Programme Period**”). During the Programme Period, customers who use Eligible New Funds to place a 3-month HKD time deposit can enjoy a reward interest rate of 3% p.a.. For 3-month HKD time deposit, the minimum time deposit amount is HK\$100 and the maximum time deposit amount is HK\$1,000,000.
2. This Programme is only applicable to existing or new personal customers of the Bank (“**Eligible Customers**”).
3. Customers have to place a 3-month HKD time deposit through the promotion field “new fund” showing the Offer on the Bank’s Retail Banking APP (time deposit section) in order to enjoy the Offer. If a customer places a time deposit through any field other than the promotion field, the Basic Interest Rate will apply, and the customer will not be eligible to enjoy the Offer.
4. “Eligible New Funds” means the net increase in the latest total balance in the deposit account for a particular currency compared to the Average Daily Balance for the previous month. If the Offer has been used for the current month, the relevant time deposit amount(s) will not be included as part of the customer’s latest total balance for calculating the Eligible New Funds. Deposit accounts in different currencies are assessed separately and shall not be combined for the purpose of calculating the Eligible New Funds.
“Average Daily Balance” means the average end-of-day balance of the deposit account for each calendar day.
5. Offers are limited and available on a first-come-first-served basis. We reserve the right to modify, suspend, or terminate this offer at our sole discretion without advance notice.
6. All the rates, terms and conditions and other features of the Programme are subject to the Bank’s sole discretion. The Bank reserves the final right to determine whether the Offer is applicable to any particular savings account. In the event of any dispute relating to this Programme, the Bank’s decision shall be final and binding.
7. 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. The Bank shall not be liable for any such variation, modification or termination.

8. 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.
9. For any enquiries, please contact the Bank's 24-hour customer service hotline at +852 3762 9900.
10. These terms and conditions are governed by, and shall be construed in accordance with, the laws of Hong Kong.
11. Save for the Eligible Customers and the Bank, no person shall have any right to enforce any provision of these terms and conditions, or to enjoy any benefit thereunder pursuant to the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong).
12. These terms and conditions shall be read together with the Bank's Retail Banking Services Terms and Conditions (the "**Services Terms**"). If there is any discrepancy or inconsistency between these terms and conditions and the Services Terms, these terms and conditions shall prevail. Any other terms and conditions applicable to any existing products or services (if any) between the Eligible Customers and the Bank shall not apply to these terms and conditions.