

PAObank X Tradelink - 5th Anniversary Half-price Discount Offer Programme
(the “Programme”)

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 other 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 **1 September 2025 to 30 September 2025, both dates inclusive** or on such other date(s) as may be determined by PAO Bank Limited (the “**Bank**”, we or us, and includes our successors and assigns) at our discretion (the “**Programme Period**”).
2. During the Programme Period, subject to these terms of conditions, Eligible Customers (as defined below) will be entitled to a one-off set-up fee discount (the “**Set-up Fee Discount**”) as follows:

Loan Type	Set-up Fee Discount
Trade-Connect Revolving Loan	50% of standard one-off set-up fee (Note : Standard one-off set-up fee is 0.5% of the facility limit)

3. This Programme is exclusive to selected SME customers who: (i) are customers of Tradelink Electronic Commerce Limited; (ii) are notified by the Bank as selected SME customers during the Programme Period; (iii) have successfully submitted an application of Trade-Connect Loans (as referred to in the latest Trade-Connect Loan General Terms and Conditions as published by the Bank from time to time) (collectively, the “**Eligible Loans**” and each an “**Eligible Loan**”) with the Bank during the Programme Period; and (iv) have been made available by the Bank on or before 30 November 2025 for drawing down of the Eligible Loan (the “**Eligible Customers**”).
4. For each Eligible Customer who satisfy the above requirements, the Set-up Fee Discount will apply to the one-off set-up fee payable by the Eligible Customers.

5. Any fraud or misrepresentation made by an Eligible Customer and/or any abuse in obtaining the Set-up Fee Discount will result in cancellation or forfeiture of the Set-up Fee Discount. The Bank reserves the rights to cancel or forfeit the Set-up Fee Discount, to demand for repayment of an amount equal to the Set-up Fee Discount, and to recover any costs and losses from such Eligible Customer, notwithstanding the relevant Set-up Fee Discount may already have been applied to the one-off set-up fee paid by such Eligible Customer.
6. All these terms and conditions of this Programme (including but not limited to the amount of Set-up Fee Discount and other features) are subject to the Bank's sole discretion and interpretation. The Bank reserves the final right to determine whether to grant the Set-up Fee Discount to an Eligible Customer.
7. The Bank reserves the right to vary, modify or terminate this Programme, and to revise these terms and conditions (including, but not limited to varying the Programme Period) at any time without prior notice.
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 customer service hotline at +852 3762 9900.