

## <u>Time Deposit Bonus Interest for Selected Customers (the "Offer")</u> Terms and Conditions

These terms and conditions must be read in conjunction with our Retail 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 Offer is valid from 16 March 2022 to 31 March 2022, 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 ("Offer Period"). During the Offer Period and subject to the satisfaction of all the requirements set out below, Selected Customers (as defined below) will enjoy a bonus interest of 0.4% per annum (the "Bonus Interest") on the Eligible Time Deposits (as defined below) in addition to the specified interest rate for a Time Deposit of a 4-month tenure (e.g. 0.8%, subject to change from time to time at the Bank's sole discretion).
- 2. The Bank will send promotional materials to selected customers in relation to this Offer and this Offer shall only be applicable to such customers ("Selected Customers"). There is a limited quota for the Offer. The Bank's record of the Selected Customers are final and conclusive.
- 3. Selected Customers can enjoy the Bonus Interest upon the placement of Time Deposits during the Offer Period which has a 4-month tenure (the "Eligible Time Deposit").
- 4. In the event of any early uplift in relation to an Eligible Time Deposit on or before its maturity date, the Selected Customer will no longer be entitled to receive the Bonus Interest of that Eligible Time Deposit immediately upon the effective date of such early uplift.
- 5. The Bonus Interest will be credited to the Account of the Selected Customers on or before 31 August 2022. Selected Customers must maintain a valid and active savings account with the Bank (the "Account") at the time when the Bonus Interest under this Offer is credited. Otherwise, Selected Customers' right of receiving the Bonus Interest under this Offer will be forfeited without any prior notice.
- 6. All the terms and conditions and other features of the Offer are subject to the Bank's sole discretion. The Bank reserves the final right to determine whether to award the Bonus Interest to the Account.



- 7. The Bank reserves the right to vary, modify or terminate the Offer, and to revise these terms and conditions (including, but not limited to varying the Offer 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.