

Time Deposit Bonus Interest Reward for Selected Customers (“Offer”) 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 27 April 2022 to 6 May 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 requirements set out below, Selected Customers (as defined below) will be entitled to an extra Bonus Interest Reward (as defined below) for placing an Eligible Time Deposit (as defined below).
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 Reward upon the placement of Time Deposits during the Offer Period which has a 14-day tenure (the “**Eligible Time Deposit**”).
4. Within the Offer Period, each Selected Customer can enjoy an extra time deposit bonus interest reward (“**Bonus Interest Reward**”) for an Eligible Time Deposit of not more than HK\$500,000, and such Bonus Interest Reward is the difference between (a) 3.92% and (b) the prevailing interest rate offered by the Bank for time deposits with a 14-day tenure on the day that the Eligible Time Deposit is placed (“**Basic Interest Rate**”). The Bonus Interest Reward shall be zero (0) dollars in the event that the prevailing Basic Interest Rate is higher than or equal to 3.92%. For the avoidance of doubt, any amount of an Eligible Time Deposit in excess of HK\$500,000 would only enjoy the Basic Interest Rate and such excess amount would not be eligible for the Bonus Interest Reward.
5. The Bonus Interest Reward will be given in Hong Kong Dollars and credited into the Savings Account of the Selected Customers within four (4) to six (6) weeks after the maturity of the Eligible Time Deposit. Selected Customers must maintain a valid and active Savings Account with the Bank at the time when the Bonus Interest Reward is given, otherwise the Bank has the right to forfeit any Bonus Interest Reward without any prior notice at its sole discretion. For the avoidance of doubt, the Bonus Interest Reward would be paid independent from the time deposit

interest, and the availability of the principal and payment of the time deposit interest over an Eligible Time Deposit would be subject to our Retail Services Terms and Conditions.

6. Each Selected Customer is entitled to the Bonus Interest Reward once. In the case of more than one Eligible Time Deposit have been placed by the Selected Customer, only the one with the highest amount will be considered for the Bonus Interest Reward.
7. Unless otherwise specified, the Offer cannot be used in conjunction with any other offers of the Bank.
8. All the rates, 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 Reward.
9. 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.
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.