

SFGS Interest Rebate Programme for eftPay Customers (the “Programme”) Terms and Conditions

These terms and conditions must be read in conjunction with our Business Instalment Loan 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. This Programme is valid from 21 October 2021 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 discretion (the "**Programme Period**").
2. During the Programme Period and subject to the satisfaction of all the requirements set out in Clause 3 below, customers will be entitled to receive 20% interest rebate on the total interest amount paid during the first 12 instalments (the "**Interest Rebate**").
3. This Programme is exclusive to Small and Medium Enterprises ("**SME**") customers who:
 - (i) are customers of EFT Payments (Asia) Limited ("**eftPay**") at the time of submitting the loan application; and
 - (ii) had successfully completed a drawdown from either a 80% or 90% Guarantee Product under the SME Financing Guarantee Scheme ("**Loan**") with the Bank during the Programme Period(**"Eligible Customers"**).
4. **Eligible Customers can enjoy up to a maximum of twelve (12) months of Interest Rebate.** The Interest Rebate will be given in Hong Kong Dollars and credited into the Eligible Customers' accounts within 4 to 6 weeks after each monthly repayment during the first 12 instalments of the Loan by the respective Eligible Customers.
5. **Eligible Customers must not have any late or overdue repayments during the first 12 instalments of the Loan in order to be entitled to receive the Interest Rebate. Should Eligible Customers have any late or overdue repayments during any of the first 12 instalments of the Loan, they will no longer be entitled to receive the Interest Rebate for the given month where late or overdue payment had occurred and will also not be entitled to receive Interest Rebate for the remaining instalments of the Loan. The Bank retains sole discretion to not provide any Interest Rebate in the event**

that any Eligible Customer has records of any late and/or overdue repayments.

6. In the event of any early redemption in relation to the Loan within the first 12 repayment instalments, Eligible Customers will no longer be entitled to receive the Interest Rebate immediately upon the effective date of such early redemption.
7. The Eligible Customers' SME account must be valid and activated at the time the Interest Rebate is credited to, or the respective Eligible Customers will not be entitled to receive the Interest Rebate.
8. Unless otherwise specified, the Programme cannot be used in conjunction with Business Instalment Loan Cash Rewards Programme, SME Financing Guarantee Scheme (80% or 90% Guarantee Product) Full Guarantee Fee Rebate or any other offers of the Bank.
9. Any fraud or misrepresentation in obtaining the Interest Rebate and/or abuse of the Programme will result in cancellation or forfeiture of the Interest Rebate. The Bank reserves the rights to cancel or forfeit the Interest Rebate and to recover any costs and loss.
10. All the terms and conditions of the Programme (including but not limited to the amount and other features) are subject to the Bank's sole discretion. The Bank reserves the final right to determine whether to award the Interest Rebate to the Eligible Customer's account.
11. 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.
12. 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.