

The 4th Anniversary Cash Reward Programme (the “Programme”)

Terms and Conditions

These terms and conditions must be read in conjunction with our Trade-Connect Loan General Terms and Conditions, Business Instalment Loan General Terms and Conditions, Business Secured Loan General 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 25 September 2024 to 30 November 2024, both dates inclusive or on such other date(s) as may be determined by PAO Bank Limited (“**Bank**”, we or us, and includes our successors and assigns) at our discretion (“**Programme Period**”).

2. During the Programme Period and subject to the satisfaction of all the requirements set out in Clause 3 below, Eligible Customers (as defined below) will be entitled to receive a one-off cash reward based on the total loan drawdown amount for Eligible Trade-Connect Loans, Eligible Business Instalment Loans and Eligible Business Secured Loan (all as defined below) as follows (“**Cash Reward**”):

Loan Type	Loan drawdown amount	Cash Reward
Trade-Connect Loan, Business Instalment Loan	HK\$2,000,000 to HK\$4,999,999	HK\$3,000
	HK\$5,000,000 to HK\$9,999,999	HK\$5,000
Business Secured Loan (amount sum of Business Secured Instalment Loan and Business Secured Revolving Loan during the Programme Period)	HK\$10,000,000 to HK\$17,999,999	HK\$8,000
	HK\$18,000,000 to HK\$24,999,999	HK\$12,000
	From HK\$25,000,000	HK\$15,000

3. This Programme is exclusive to SME customers who have successfully applied for 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, “**Eligible Trade-Connect Loans**”), Business Instalment Loans (as referred to in the latest Business Instalment Loan General Terms and Conditions as published by the Bank from time to time, “**Eligible Business Instalment Loans**”) or Business Secured Loans (as referred to in the latest Business Secured Loan General Terms and Conditions as published by the Bank from time to time, “**Eligible Business Secured Loans**”) (collectively, “**Eligible Loans**” and each an “**Eligible Loan**”) with the Bank during the Programme Period and completed the drawdown on or before 31 December 2024 for Trade-Connect Loan and Business Instalment Loan, and completed the drawdown on or before 28 February 2025 for Business Secured Loan (“**Eligible Customer**”).

4. For Eligible Trade-Connect Loans and Eligible Business Instalment Loans with a tenure of 6 months:
 - (a) The Cash Reward will be given in Hong Kong Dollars and credited into the Eligible Customer’s savings account on a date within 5 to 6 weeks after the repayment of the 6th instalment of all the relevant Eligible Loans.

 - (b) **An Eligible Customer must not have late or overdue repayments during the tenure of any of the relevant Eligible Loans in order to be entitled to receive the Cash Reward. Should an Eligible Customer have late or overdue repayments during the tenure of any of the relevant Eligible Loans, the Eligible Customer will no longer be entitled to the Cash Reward.**

5. For Eligible Trade-Connect Loans and Eligible Business Instalment Loans with a tenure of 12 months or more:
 - (a) The Cash Reward will be given in Hong Kong Dollars in two equal instalments. The first half of the Cash Reward and the second half of the Cash Reward will be credited into the Eligible Customer’s savings account on a date within 5 to 6 weeks after the repayment of the 6th and the 12th

instalment of all the relevant Eligible Loans, respectively (each a “**Reward Payment Date**”).

- (b) **An Eligible Customer must not have late or overdue repayments during any of the first 6 instalments of any of the relevant Eligible Loans and up to the first Reward Payment Date in order to be entitled to receive the first half of the Cash Reward. Should an Eligible Customer have late or overdue repayments during any of the first 6 instalments of any of the relevant Eligible Loans and up to the first Reward Payment Date, the Eligible Customer will no longer be entitled to any Cash Reward.**

- (c) **An Eligible Customer who has received the first half of the Cash Reward must not have late or overdue repayments during the period from the 7th instalments of any of the relevant Eligible Loans to the second Reward Payment Date in order to be entitled to receive the second half of the Cash Reward. Should an Eligible Customer have received the first half of the Cash Reward but have late or overdue repayments during the period from the 7th instalments of any of the relevant Eligible Loans to the second Reward Payment Date, the Eligible Customer will no longer be entitled to the second half of the Cash Reward.**

6. For Eligible Business Secured Loans:

- (a) The Cash Reward will be given in Hong Kong Dollars in two equal instalments. The first half of the Cash Reward and the second half of the Cash Reward will be credited into the Eligible Customer's savings account on a date within 5 to 6 weeks after the 6th and 12th month of the last drawdown of the relevant Eligible Business Secured Loan (including Business Secured Instalment Loan and Business Secured Revolving Loan). (each a “**BSL Reward Payment Date**”).

- (b) **An Eligible Customer must not have late or overdue repayments during any of the first 6 instalments of any of the relevant Eligible**

Loans and up to the first BSL Reward Payment Date in order to be entitled to receive the first half of the Cash Reward. Should an Eligible Customer have late or overdue repayments during any of the first 6 instalments of any of the relevant Eligible Loans and up to the first BSL Reward Payment Date, the Eligible Customer will no longer be entitled to any Cash Reward.

- (c) **An Eligible Customer who has received the first half of the Cash Reward must not have late or overdue repayments during the period from the 7th instalments of any of the relevant Eligible Loans to the second BSL Reward Payment Date in order to be entitled to receive the second half of the Cash Reward. Should an Eligible Customer have received the first half of the Cash Reward but have late or overdue repayments during the period from the 7th instalments of any of the relevant Eligible Loans to the second BSL Reward Payment Date, the Eligible Customer will no longer be entitled to the second half of the Cash Reward.**

7. In the event of any early redemption (including early partial redemption) in relation to any of the relevant Eligible Loans on or before the relevant reward payment date, the respective Eligible Customer will no longer be entitled to receive the relevant Cash Reward once the Bank receives the notification of such early redemption. For Business Secured Loans, in the event of any early redemption (including early partial redemption) in relation to any instalment loans or revolving loans on or before the relevant reward payment date, the respective Eligible Customer will no longer be entitled to receive the relevant Cash Reward once the Bank receives the notification of such early redemption.
8. The Eligible Customer must maintain the same savings account throughout the Programme Period and when the Cash Reward is credited. Otherwise, the Bank has the right to forfeit the Cash Reward without any prior notice.
9. Unless otherwise specified, this Programme cannot be used in conjunction with

any other SME loan¹ related offers of the Bank.

10. Any fraud or misrepresentation made by an Eligible Customer in obtaining the Cash Reward will result in cancellation or forfeiture of the Cash Reward. The Bank reserves the rights to cancel or forfeit the Cash Reward and to recover any costs and losses from such Eligible Customer notwithstanding the relevant Cash Reward may already have been awarded to such Eligible Customer.
11. All these terms and conditions of this Programme (including but not limited to the amount of Cash Reward and other features) are subject to the Bank's sole discretion. The Bank reserves the final right to determine whether to award the Cash Reward to an Eligible Customer.
12. 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.
13. 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.

¹ The Bank's SME loan services include Trade-Connect Loan Service, eFast Loan Service, Business Instalment Loan Service, Business Short-Term Loan Service, Business Revolving Loan Service, Business Secured Loan Service and any other loan services as available and published by the Bank from time to time on <https://www.paob.com.hk>.