

**The EFL Cash Reward 2024 Programme (the “Programme”)****Terms and Conditions**

**These terms and conditions must be read in conjunction with our eFast 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 10 October 2024 to 31 March 2025, 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 of HK\$500 for Eligible eFast Loans (as defined below) (“**Cash Reward**”).
3. This Programme is exclusive to SME customers who registered for the Cash Reward with the Bank in seminars held on particular dates and have successfully applied for eFast Loans (as referred to in the latest eFast Loan General Terms and Conditions as published by the Bank from time to time, “**Eligible eFast Loans**”) (collectively, “**Eligible Loans**” and each an “**Eligible Loan**”) with the Bank during the Programme Period and completed the drawdown on or before 30 Apr 2025 for eFast Loan (“**Eligible Customer**”).
4. For Eligible eFast Loans:
  - (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 1<sup>st</sup> 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. 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.
6. 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.
7. Unless otherwise specified, this Programme cannot be used in conjunction with any other SME loan<sup>1</sup> related offers of the Bank.
8. 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.
9. 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.
10. 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

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<sup>1</sup> 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>.

Programme Period) at any time without prior notice.

11. 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.