

**Cross-border Outward Remittance Transaction Fee Waiver Offer**  
**(the “Programme”) 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. Programme Period

This Programme is valid from 26 September to 31 October 2025, both dates inclusive or until such other date(s) as may be determined by PAO Bank Limited (the “**Bank**”) at the Bank’s discretion (“**Programme Period**”).

2. Eligible Customers

This Programme is only applicable to existing or new personal customers of the Bank who fulfill all requirements under these Terms and Conditions (“**Eligible Customers**”).

3. Programme Requirements

3.1 During the promotion period, all outward remittances successfully conducted through the Cross-border Remittance function in the Bank’s Retail Banking App can enjoy the Bank’s remittance handling fee waivers. The actual handling fee waived will be directly displayed in the Bank’s Retail Banking App when Eligible Customers submit a remittance transaction.

3.2 The handling fee waiver applies only to the outward remittance handling fees charged by the Bank and does not include any fees that may be charged by intermediary banks or receiving banks. The Bank is not liable for any fees charged by any intermediary banks or receiving banks in relation to the outward remittance transaction.

3.3 The handling fee waiver does not apply to outward/inward refunds, inquiries, amendment, cancellations, etc. The charges for these services are payable according to the existing Retail Banking Service Charge.

4. All the fees, terms and conditions and other features of the Programme are subject to the Bank’s sole discretion. The Bank reserves the final right to determine whether the Offer is applicable to any particular savings account.

5. 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.

6. 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.
7. For any enquiries, please contact the Bank's 24-hour customer service hotline at +852 3762 9900.