

## “Get Rewards Together” Referral Program (the “Program”) 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. By participating in the Program, the Referrer and Referee (as defined below) shall be deemed to have accepted these terms and conditions.

1. This Program is valid from 7 December 2020 to 28 February 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 ("**Program Period**"). During the Program Period and subject to the satisfaction of requirements set out in Clause 2 below, referrer will enjoy HKD100 cash rebate for each new customer successfully referred by the referrer and referee will enjoy HKD50 cash rebate. ("**Cash Rebate**").
2. The Program is exclusive to an existing customer of the Bank ("**Referrer**") who successfully refers a new customer who:-
  - (i) has a nationality of Philippine, -with HKID number starting with WX or W;
  - (ii) is not an existing customer of the Bank;
  - (iii) successfully open and activate a savings account with the Bank during the Program Period; and
  - (iv) have not held any savings account with the Bank within twelve (12) months prior to the date of application to open a new savings account ("**Referee**").
3. The Cash Rebate will be given in Hong Kong Dollars and credited into the Referrer and Referee’s savings account in the following month after the Referee has successfully opened and activated a savings account.
4. The Cash Rebate will be given after the Referrer and Referee have been activated their savings account by deposit fund into it.
5. If the savings account of either the Referrer or Referee is suspended or terminated at the time the Cash Rebate is to be credited to their savings accounts, the Referrer and Referee will not be entitled to the Cash Rebate.
6. Referee is required to input Referrer’s referral code at the time of account opening to enjoy this Program.

7. Each Referee can only be referred by one Referrer under this Program. Our records on a Referee's application for account opening (including the Referrer name, the date of the application and the information provided to us) are final and conclusive.
8. We disclaim any liability or responsibility in relation to any dispute, agreement, arrangement, complaint, representation, etc. as between the Referrer and Referee in relation to the Program.
9. Any fraud or misrepresentation in obtaining the Program and/or abuse of the Program will result in cancellation or forfeiture of the Cash Rebate. We reserve the rights to cancel or forfeit the Cash Rebate and to recover any costs and loss.
10. All the terms and conditions, the amount of the Program and other features of the Program are subject to the Bank's sole discretion. The Bank reserves the final right to determine whether to award the Cash Rebate to the Referrer and Referee's savings account.
11. The Bank reserves the right to vary, modify or terminate the Program, and to revise these terms and conditions (including, but not limited to varying the Program 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.