

“Online Time Deposit” Offer x “90th Anniversary 999 Exciting Reward”

1. The Promotion Period of this offer is from 2nd September 2024 to 31st December 2024 (both dates inclusive).
2. “Online Time Deposit” refers to flash offer of “Online New Fund Time Deposit” and “Online Delighted Time Deposit”.
3. The validity period of promotion code is from 11am till 8pm of each business day from Mondays to Fridays; and from 9am till 4pm of each business day on Saturdays. In case of any dispute, the Bank reserves the right of final decision.
4. The quota of this offer is limited and this offer is available on a first come first served basis. The Bank reserves the right to suspend or terminate this offer at any time without prior notice.
5. For the latest preferential interest rates of “Online Time Deposit”, please refer to the Bank’s website or contact our staff for details.
6. The preferential interest rates are for reference only and are not guaranteed. The Bank will confirm and advise the final applicable interest rate at the time when Customers place the “Online Time Deposit”.

Offer 1: Flash offer of “Online New Fund Time Deposit”

7. The interest rates of flash offer of “Online New Fund Time Deposit” are applicable to the sole-named BComBEST Private customers, BComBEST customers, BOCOM FORTUNE customers and corporate customers who place time deposit by using promotion code with “Eligible New Fund Balance” via the Bank’s Mobile Banking or Internet Banking. Such interest rates are not applicable to joint-named individual accounts.
8. “Eligible New Fund Balance” refers to the above sole-named customer’s (excluding joint-named accounts) and corporate customer’s incremental balance when comparing their aggregate deposit balance at the time of placing “Online New Fund Time Deposit” with the balance of deposits in the same currency as of the previous month end, after deduction of the sum of principal amount of time deposits in the same currency which has been entitled to all new fund offers in the current month. The balance of all accounts, including sole-named savings accounts, current accounts and time deposits in the same currency will be counted towards the calculation of “Eligible New Fund Balance”, but excluding funds transferred from Customer’s own joint-name accounts maintained with the Bank. In case of any dispute on the definition of “Eligible New Fund Balance”, the Bank reserves the right of final decision.

Offer 2: “Online Delighted Time Deposit”

9. The interest rates of “Online Delighted Time Deposit” are only applicable to BComBEST Private customers, BComBEST customers, BOCOM FORTUNE customers and corporate customers who place time deposit by using promotion code via the Bank’s Mobile Banking or Internet Banking.
10. The interest rates of “Online Delighted Time Deposit” are applicable to both new and existing funds.

Offer 3: “90th Anniversary 999 Exciting Reward”

11. Customer(s) who successfully place an “Online Time Deposit” of designated currencies (including HKD, USD and CNY) via Mobile Banking or Internet Banking of the Bank and fulfill the following requirements during the Promotion Period will be entitled to unlimited “90th Anniversary 999 Exciting Reward” lucky draw entries (the “Eligible Exciting Reward Customers”). During the entire Promotion Period, each Eligible Exciting Reward Customer is eligible to win Lucky Draw once only. There will be 90 winners in total. The winner will receive a cash prize of HK\$999 (“Cash Reward”)

and the details are as follows:

| To place an “Online Time Deposit” successfully and fulfill Exciting Reward Requirements below | Number of Lucky draw entries |
|--|-------------------------------------|
| Place <u>each</u> “Online Time Deposit” via Mobile Banking | 2 (Unlimited) |
| Place <u>each</u> “Online Time Deposit” via Internet Banking | 1 (Unlimited) |
| Sole-named Personal customer (excluding joint-named accounts) who was born in 1990 or later . | 1 (Once only) |
| New Wealth Management Customers <ul style="list-style-type: none"> ● Have not signed up for BComBEST Private Services, BComBEST Services or BOCOM FORTUNE Services between 1st September 2023 and 31st August 2024; and ● Successfully sign up for BComBEST Private Services, BComBEST Services or BOCOM FORTUNE Services during the Promotion Period (including customer who joined BComBEST Services or BOCOM FORTUNE Services before the Promotion Period and successfully upgraded to BComBEST Private Services or BComBEST Services during the Promotion Period, but excluding customer who converted from BComBEST Private Services to BComBEST Services or BOCOM FORTUNE Services, converted from BComBEST Services to BOCOM FORTUNE Services or customer who cancel and re-apply the relevant wealth management services during the Promotion Period). | 1 (Once only) |

12. All transactions are subject to the Bank’s records.
13. The Bank will conduct the Lucky Draw in February 2025 and the Eligible Exciting Reward Customer can check the Lucky Draw results on the Bank’s website. Cash Reward will be credited to the winner’s HKD savings account or HKD current account in February 2025. The account into which the Cash Reward will be credited shall be determined by the Bank and will be reflected in the transaction records and no separate notification will be provided. The winner must maintain a valid HKD savings account or HKD current Account with the Bank when the Bank credits the Cash Reward, otherwise, the Bank will cancel the winner’s eligibility to receive the Cash Reward without further notice or re-issuance.
14. When the Cash Rewards are arranged to Eligible Exciting Reward Customers, they must still i) maintain the BComBEST Private Services, BComBEST Services or BOCOM FORTUNE Services and must not terminate nor downgrade the wealth management services on or before that date; Otherwise the relevant rewards will be forfeited.
15. All directors and/or employees of the Bank or Bank of Communications Co., Ltd Hong Kong Branch are not eligible to participate in the “90th Anniversary 999 Exciting Reward”. If the relevant Customer becomes a director and/or employee of the Bank or Bank of Communications Co., Ltd Hong Kong Branch during the Promotion Period or when the Bank distributes the Cash Reward, the Bank will cancel his/her eligibility to receive the Cash Reward without prior notice.
16. In case of any discrepancies between the English and Chinese versions of the terms and conditions, the Chinese version of the terms and conditions shall prevail.