

High Interest Savings Deposit Promotion for Corporate Customers & 90th Anniversary Lucky Draw

Eligible customer who successfully registers for the Bank's "High Interest Savings Deposit Promotion for Corporate Customers & 90th Anniversary Lucky Draw for Corporate Customers" by 31st December 2024, with related requirements fulfilled, will enjoy rewards as below:

- **High Interest Savings Deposit Reward – Cash Reward up to HKD15,000**

There are two registration periods within the High Interest Promotion Period, and each registration period corresponds to a counting period of 3 months. Comparing to Average Savings Deposit Balances of June 2024, for every HKD100,000 equivalent of Average Savings Deposit Growth during the counting period, the Eligible Customers will get a cash reward and the details are as follows:

Registration Period	Counting Period	Average Savings Deposit Growth (HKD equivalent)	Cash Reward (HKD)	Cap on Cash Reward (HKD)
July 2024 to September 2024	October 2024 to December 2024	Every \$100,000 or above	\$90	\$15,000
October 2024 to December 2024	January 2025 to March 2025			

- **90th Anniversary Lucky Draw**

If Eligible Customers are entitled to the above-mentioned cash reward for High Interest Savings Deposit Reward, each Eligible Customer will get a chance to enter into a lucky draw to win a cash reward of HKD900. There will be 9 winners.

Terms and conditions apply to the above offers and rewards, please see below for details. Before making any decision for transaction, please read carefully related product terms and conditions carefully (including but not limited to risk disclosures), consider thoroughly whether the product and services are suitable for one's own conditions. Customer should seek independent professional advices if needed.

“High Interest Savings Deposit Promotion for Corporate Customers & 90th Anniversary Lucky Draw” Terms and Conditions :

1. “The Bank” refers to Bank of Communications (HK) Limited.
2. The Promotion Period of “High Interest Savings Deposit Promotion for Corporate Customers & 90th Anniversary Lucky Draw for Corporate Customers” (“High Interest Promotion”) is from 19th July 2024 to 31st December 2024, both dates inclusive (“High Interest Promotion Period”).
3. The High Interest Promotion is only applicable to corporate customers of the Bank’s retail banking line, who successfully register for the High Interest Promotion during the High Interest Promotion Period (“Eligible Customer”). Each Eligible Customer can register for the High Interest Promotion once only during the High Interest Promotion Period. The High Interest Promotion is not applicable to the Bank’s individual customers (including sole name and joint name accounts).
4. Registration steps: customers can register the High Interest Promotion in person at any of the Bank’s branches, or login to the Bank’s Internet Banking > Customer Services > Promotion Registration, or login to the Bank’s Corporate Internet Banking > Others > Promotion Registration, select Promotion Code 202407WMD0000067 and fill in local mobile phone number/ check off customers’ existing mobile phone number registered with the Bank.
5. **High Interest Savings Deposit Reward – Cash Reward up to HKD15,000**
 - 5.1 There are two registration periods within the High Interest Promotion Period, and each registration period corresponds to a counting period of 3 months. Comparing to Average Savings Deposit Balances of June 2024, for every HKD100,000 equivalent of Average Savings Deposit Growth during the counting period, the Eligible Customers will get a cash reward and the details are as follows:

Registration Period	Counting Period	Average Savings Deposit Growth (HKD equivalent)	Cash Reward (HKD)	Cap on Cash Reward (HKD)
July 2024 to September 2024	October 2024 to December 2024	Every \$100,000 or above	\$90	\$15,000
October 2024 to December 2024	January 2025 to March 2025			

- 5.2 “Savings Deposit” refers to deposit amount of savings account(s) and current account(s). Negative overdraft amount will be treated as equivalent to HKD 0 for calculation purposes.
- 5.3 “Average Savings Deposit Balances” refers to the aggregate amount of every daily balance of Savings Deposit of a particular month under the name of the same Eligible Customer divided by the number of days in that month (but the days on which the account(s) has/have not yet been opened or is/are already closed by the customer will not be counted). All of the account balances will be calculated in HKD equivalent. If the deposits are not HKD, their amount will be converted to its equivalent amount in HKD at the foreign exchange rate(s) determined by the Bank from time to time at its sole discretion for calculation.
- 5.4 “Average Savings Deposit Growth” refers to the net growth amount calculated by the average of all Average Savings Deposit Balances during the counting period, minus Average Savings Deposit Balances of June 2024 and customers will not get any reward

if the net growth amount is less than HKD100,000 equivalent.

- 5.5 The cap on cash rewards for the High Interest Promotion Period for each Eligible Customer is HKD15,000 and each Eligible Customer will get the cash reward once only.
- 5.6 Cash rewards for registration period July 2024 to September 2024 and registration period October 2024 to December 2024 will be credited to Eligible Customers' HKD savings account or HKD current account maintained with the Bank in February 2025 and March 2025 respectively. The account into which the cash rewards will be credited shall be determined by the Bank and will be reflected in the transaction records of the account and no separate notification will be provided. Eligible Customers must maintain a valid HKD savings account or HKD current account when the Bank credits the cash reward, otherwise, the Bank will cancel their eligibility to receive the cash reward without further notice and will not reissue the cash reward.
6. **90th Anniversary Lucky Draw**
 - 6.1 If Eligible Customers are entitled to the above-mentioned cash reward for High Interest Savings Deposit Reward, each Eligible Customer will get a chance to enter into a lucky draw to win a cash reward of HKD 900. There will be 9 winners.
 - 6.2 Each Eligible Customer who wins the lucky draw will get the above-mentioned cash reward once only. The Bank will conduct the lucky draw in May 2025 and the Eligible Customer can check the lucky draw results via the Bank's website. Cash rewards will be credited to winning Eligible Customers' HKD savings account or HKD current account maintained with the Bank in May 2025. The account into which the cash rewards will be credited shall be determined by the Bank and will be reflected in the transaction records of the account and no separate notification will be provided. Eligible Customers must maintain a valid HKD savings account or HKD current account when the Bank credits the cash reward, otherwise, the Bank will cancel their eligibility to receive the cash reward without further notice and will not reissue the cash reward.
7. All transaction amounts in this Promotion will be calculated in HKD. If the transaction is in a currency other than HKD, the relevant amount will be converted to its equivalent value in HKD on the transaction date based on the relevant prevailing foreign exchange rate determined by the Bank for calculation of the offer entitlement. The Bank reserves the right to amend the exchange rates without prior notice.
8. For all services and transaction records in this Promotion, the Bank's record shall prevail.
9. Redemption of all rewards will be arranged by the Bank without prior notice.
10. All products and services involved in this Promotion are subject to their relevant terms and conditions, please contact our staff for details.
11. No person other than the Eligible Customers and the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623, the Laws of Hong Kong) to enforce or to enjoy the benefit of any term under these Terms and Conditions.
12. The Bank reserves the right to suspend or terminate the Promotion and amend the relevant terms and conditions at any time without prior notice. In the event of a dispute arising out of this Promotion and this terms and conditions, the decision of the Bank shall be final and conclusive. Customer may contact our Bank staff or download the terms and conditions of the High Interest Promotion for future reference.
13. Risk Disclosure:
 - 13.1 Foreign currency investments are subject to exchange rate fluctuations which may



involve risks. The fluctuation in the exchange rate of foreign currency may make a gain or loss in the event that customer converts the foreign currency into Hong Kong dollar or other foreign currencies.

- 13.2 RMB is subject to exchange rate risk and is currently not freely convertible. Conversion of RMB or provision of RMB services through banks in Hong Kong is subject to relevant RMB policies, other restriction and regulatory requirements in Hong Kong. No prior notice will be given for any changes which may be made from time to time.
14. For English version, please contact our outlet staff. In case of any conflict or discrepancy between the English and Chinese version of these Terms and Conditions, the Chinese version shall prevail. 如需中文版本，請聯絡分行職員。

Bank of Communications (Hong Kong) Limited (Incorporated in Hong Kong with limited liability.)