

You charge and I pay Promotional terms and conditions

1. "The Bank" refers to Bank of Communications (Hong Kong) Limited.
2. This promotion is only available in Hong Kong.
3. The promotion period of this promotion is from November 27, 2024 to December 31, 2024 (both dates inclusive) (the "**Promotion Period**").
4. This promotion is only applicable to qualified customers of our retail line and owners of new energy vehicles who purchased new energy vehicles from Zhonghui Intelligent Technology Co., Ltd. from January 1, 2024 to December 31, 2024.
5. During the entire promotion period, every eligible customer who successfully opens a savings account and activates online banking services with the merchant promotion code "SINOEX" through the Bank of Communications (Hong Kong) Mobile Banking App will receive Zhonghui Recharge Recharge. Card (valued at HK\$500).
6. All services and transaction records involved in this promotion plan shall be subject to the records of the Bank. The records of the Bank shall prevail should there be any discrepancies. The Bank is not responsible for any delay, loss, error, or indecipherability of submitted information due to computer, network or other technical problems.
7. The Bank reserves the final right to change any part of the promotion.
8. All services involved in this promotion are subject to relevant terms and conditions. Please contact our staff for details.
9. Except for the customer and the Bank, no one has the right to enforce any term of these Terms or enjoy the benefits of any term in accordance with the Contracts (Rights of Third Parties) Ordinance, Chapter 623 of the Laws of Hong Kong.
10. Any transactions with fraudulent or fraudulent elements, false, other unauthorized, canceled, refunded or unposted transactions are not applicable to this promotion plan.
11. The Bank reserves the right to suspend, change or terminate this promotional plan and amend all terms and conditions at any time without prior notice.
12. In the event of any disputes regarding this promotional plan, the interpretation of relevant terms and conditions and the qualifications for obtaining relevant offers, the Bank reserves the right to make the final decision.
13. All offers cannot be resold or transferred to others, exchanged for cash, or exchanged for other products or offers.
14. If there is any discrepancy between the Chinese and English versions of all terms and conditions, the Chinese version shall prevail.
15. This promotional material is only a general introduction. For details of the terms and conditions of the services and the risk disclosure statement, please visit the Bank's website, refer to the relevant product leaflets/sales documents, or contact the Bank's staff. Regarding the above promotional content, the Bank only provides electronic versions of the terms and

conditions. Please download and save the relevant files for future reference. Please note that after the promotion period ends, you may not be able to view or download the relevant files online again. If you do not agree to the above arrangements or if necessary, please contact our bank branch staff.