

“Online Time Deposit” Offer x “New Year 888 Lucky Draw”

1. The Promotion Period of this offer is from 2nd January 2026 to 31st March 2026 (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, Bank of Communications (Hong Kong) Limited (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 (excluded joint-named accounts) and corporate customer’s incremental balance when comparing the latest deposit balance with the balance of deposits in the same currency as of the last month end, after deduction of the sum of principal amount of same currency which has been entitled to all new fund offers of time deposit 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”. New Funds do not include funds transferred from customer’s own joint-name accounts. 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: “New Year 888 Lucky Draw”

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 “New Year 888 Lucky Draw” entries (the “Eligible Lucky Draw Customers”). During the entire Promotion Period, each Eligible Lucky Draw Customer is eligible to win Lucky Draw once only. There will be 100 winners in total. The winner will receive a cash prize of HK\$888 (“Cash Reward”) and the details are as follows:

To place an “Online Time Deposit” successfully and fulfill Requirements below	Number of Lucky draw entries
As BComBEST Private Services Customer on 31 st March 2026	3 (Once only)
As BComBEST Services Customer on 31 st March 2026	2 (Once only)
As BOCOM FORTUNE Services Customer on 31 st March 2026	1 (Once only)
Place <u>each</u> Flash offer of “Online New Fund Time Deposit”	2 (Unlimited)
Place <u>each</u> “Online Delighted Time Deposit”	1 (Unlimited)

12. All transactions are subject to the Bank's records.
13. The Bank will conduct the Lucky Draw in May 2026 and the Eligible Lucky Draw 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 May 2026. 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. All directors and/or employees of Bank of Communications Co., Ltd or the Bank or Bank of Communications Co., Ltd Hong Kong Branch are not eligible to participate in the “New Year 888 Lucky Draw”. If the relevant Customer becomes a director and/or employee of Bank of Communications Co., Ltd or 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.
15. 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.