

“Win-Win Business”

Promotion Terms and Conditions

1. The “Bank” means Bank of Communications (Hong Kong) Limited.
2. The “Promotion” means “Win-Win Business” Promotion Program.
3. “Customer(s)” means selected corporate customer(s) of Retail Banking of the Bank.
4. “Promotion Period” is from 3rd April 2018 to 31st July 2018, both dates inclusive.
5. “Corporate Customer Welcome Rewards”

5.1. Customer who fulfilled all the requirements below can enjoy the privilege under clause 5.2:

- (i) did not hold any account with the Bank before the Promotion Period, and
- (ii) using AlphaHRMS Payroll & MPF Services Software / Bills Account / Securities Account / MPF Services / Corporate Internet Banking Services at the end of the Promotion Period.

5.2. Monthly Cash Rewards HK\$110

For the period between April and September of 2018, the month in which the aggregate month end balance of deposits, investment products and market value of securities holdings at HK\$1,300,000 equivalent or above will be counted as “Eligible Month”. Customer will be entitled to Cash Rewards HK\$110 for every Eligible Month. Each customer can enjoy total rewards up to HK\$660 in the Promotion Period. Cash Rewards will be credited to customer’s HKD Current Account or Savings Account with the earliest open date in November 2018. Cash Rewards will be recorded in transaction history of the said account and no advice will be sent.

6. “Autopay Payroll Services Rewards”

6.1. Customer who fulfilled all the requirements below can enjoy the privilege under clause 6.2:

- (i) using AlphaHRMS Payroll & MPF Services Software at the end of the Promotion Period, and
- (ii) using Bills Account / Securities Account / MPF Services / Corporate Internet Banking Services at the end of the Promotion Period, and
- (iii) did not use Autopay Payroll Services of the Bank to distribute salaries between 1st October 2017 and 31st March 2018, and
- (iv) successfully distribute salaries to 5 or more employees’ S² Payroll Accounts through Autopay Payroll Services of the Bank monthly for at least two months between April and September of 2018 (“Eligible Payroll Month”)

6.2. Monthly Cash Rewards HK\$110

Customer will be entitled to Cash Rewards HK\$110 for every Eligible Payroll Month. Each customer can enjoy total rewards up to HK\$660 in the Promotion Period. Cash Rewards will be credited to customer’s HKD Current Account or Savings Account with the earliest open date in November 2018. Cash Rewards will be recorded in transaction history of the said account and no advice will be sent.

7. “Win-Win Business Privileges”

7.1. Customer who are using AlphaHRMS Payroll & MPF Services Software / Bills Account / Securities Account / MPF Services / Corporate Internet Banking Services (two services or above) at the end of the Promotion Period, can enjoy the privileges under clause 7.2 & 7.3:

7.2. Foreign Exchange Rebate up to HK\$1,100

Customer who has successfully completed Foreign Exchange transaction (excluding cross currency exchange and currency notes exchange transactions) via the Bank during the Promotion Period will be entitled to Cash Rebate HK\$110 for every accumulated transaction amount reached HK\$1,100,000 or equivalent. Each customer can enjoy total rebates up to HK\$1,100 in the Promotion Period. Cash Rebate will be credited to customer’s HKD Current Account or Savings Account with the earliest open date in September 2018. Cash Rebate will be recorded in transaction history of the said account and no advice will be sent.

7.3. “Insurance Cash Coupon Rewards”

Customer will be entitled to a HK\$1,100 Insurance Cash Coupon in September 2018. Each customer can enjoy at most one Insurance Cash Coupon in the Promotion Period. Insurance Cash Coupon can be used to pay the premium of designated commercial insurance or group life & medical insurance (“Designated Insurance Products”) with application submitted via the Bank. For detailed terms and conditions, please refer to the Insurance Cash Coupon. The Insurance Cash Coupon can be used in conjunction with the other insurance promotional discounts.

7.3.1. “Designated Insurance Products” are products of China BOCOM Insurance Co. Ltd., Bank of China Group Insurance Co. Ltd., FWD Life Insurance Company (Bermuda) Limited or China Life Insurance (Overseas) Company Limited but not the Bank. The Bank is an insurance agent of China BOCOM Insurance Co. Ltd., Bank of China Group Insurance Co. Ltd., FWD Life Insurance Company (Bermuda) Limited and China Life Insurance (Overseas) Company Limited. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial

Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the product should be resolved between directly China BOCOM Insurance Co. Ltd., Bank of China Group Insurance Co. Ltd., FWD Life Insurance Company (Bermuda) Limited or China Life Insurance (Overseas) Company Limited and the customer.

8. The Bank is not the supplier of AlphaHRMS Payroll & MPF Services Software, its usage is bound by all the relevant terms and conditions imposed by the supplier. Any inquiry, comment or complaint about the quality of the software or services should be directed to the supplier. The Bank shall not be responsible for any matter in relation to the software or services. Any dispute arising from the software or services should be resolved between the customers and the supplier.
9. For all services and transaction records in this Promotion, the Bank’s record shall prevail.
10. All rewards cannot be transferred, returned, redeemed for cash or exchanged for other products or rewards.
11. Redemption of all rewards will be arranged by the Bank.
12. All offers and services are subject to their relevant terms and conditions, please contact our staff for details.
13. No person other than the Customer 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.
14. 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, the decision of the Bank shall be final and conclusive.
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.

Risk Disclosure Statement

1. Investment involves risk. The above information is for reference only and does not constitute a recommendation, an offer, or a solicitation for investment. The price of securities may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities. Before entering into any transaction, you are advised to carefully read the Offering Circular, discuss with your own investment advisor or other appropriate professional to understand the possible risks and benefits of the transaction if needed. You should also take reasonable steps to assess the risks and appropriateness of the transaction in the light of your own risk, financial situation, objectives, investment tenor and circumstances.
2. Foreign currency rates of exchange may adversely affect the value, price or income of any security or related investment. Investors are urged to consider the tax consequences before making an investment and should seek tax advice based on their particular circumstances from an independent tax professional. This document does not purport to identify all the risks that may be involved in the related investments. Before making investment decision, investors should read and understand the offering documents of such products, including but not restricted on the risk disclosure statement and health warning.
3. 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.

To borrow or not to borrow? Borrow only if you can repay!

Bank of Communications (Hong Kong) Limited (A wholly owned subsidiary of Bank of Communications Co., Ltd.)