DreamCash Tax Loan

Remarks:

i. Customer may choose to drawdown the loan within 30 calendar days from the loan approval date, and drawdown date must be a Business day of the Bank, must not be a Saturday, Sunday or Hong Kong Public holiday (e.g. for loan approved on 5 October 2026, customer may choose to drawdown the loan on any business day between 5 October 2026 and 3 November 2026). Interest shall be charged on the loan amount at the applicable interest rate (which will be stated in the Loan Confirmation Letter) starting on the date the Bank disburses the disbursement amount to the Customer until full repayment of the relevant loan. The first repayment date will be one month after the drawdown date. If the monthly repayment date falls on a Saturday, Sunday or General Holiday, then repayment will become due on the business day of the Bank after that designated repayment day provided that if that business day falls on a date of another calendar month, payment will instead become due on the business day of the Bank prior to that designated repayment date.

ii. Annualized Percentage Rate ("APR") of 1.38% is only applicable to BComBEST Private Services customers (Customers must meet the "Average Daily Relationship Balance" (HKD5,000,000 equivalent or above) criterion) calculated based on a monthly flat rate of 0.062%, with loan amount of HK$3,000,000 and repayment tenor of 12 months.The APR will be determined based on the customer's credit rating and other relevant loan approval factors, and the bank reserves the final discretion to approve the loan application and to determine the applicable interest rate and handling fee.

iii. The example is for reference only. The APR is calculated according to the guideline set out in the Code of Banking Practice and rounded up/down to the nearest two decimal places. APR is a reference rate, which includes all applicable loan interest rates, fees and charges of the loan product, expressed as an annualised rate.

iv. The actual APR and monthly repayment amount applicable to individual customers may differ, customers should refer to the loan confirmation letter for the actual related information.

v. The maximum Loan amount up to 12 times of monthly salary or HK$4,000,000 (whichever is lower), and the minimum loan amount is HK$10,000 and must be in multiples of HK$1,000. The final loan amount will be subject to the circumstance of individual customer. The approval of the loan (as well as the final approved loan amount) is subject to the Bank's final decision.

vi. A 7-day cooling-off period is offered for the customers who have successfully applied and drawdown Tax Loan. Customers who makes an early repayment of Loan in full within the cooling-off period (7 calendar days starting from the day after the loan drawdown date) will be eligible for a waiver of the handling fee (includes 2% of the drawdown loan amount plus HK$200) and the first instalment of interest. To apply or for inquiries, please call our Customer Services Hotline at (852) 223 95559 during office hours.

General Terms and Conditions:

1. "Bank" means Bank of Communications (Hong Kong) Limited.
2. Customers are required to use the account in the Bank for disbursement and repayment.
3. The above products are subject to the relevant terms and conditions of the DreamCash Tax Loan.
4. Customer must fulfill the requirements of credit rating set by the Bank. The approval of the loan (Including loan amount, repayment amount and interest rate) is subject to the final decision of the Bank without the liability to provide reasons.

5. For the fee and charges of DreamCash Tax Loan, please refer to the Key Facts Statement for Instalment Loan.
6. All services and transaction records involved in this Promotion are subject to the Bank's records. The Bank shall not be liable for any delay or loss of or error in information submitted by Customers or any such information being unrecognizable due to any technical problems arising from computers or network.
7. In the event of a dispute arising out of this Promotion, the interpretation of these terms and conditions and the eligibility for any offers or rewards, the decision of the Bank shall be final and conclusive.
8. No person other than the customers and the Bank will have any rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623, the Laws of Hong Kong) to enforce or to enjoy the benefit of any terms and conditions under these Terms and Conditions.
9. In the case of any discrepancy (ies) between the Chinese and English versions of these terms and conditions, Chinese version shall prevail.

Terms and Conditions for Promotion Offers :

1. Promotion period commences from 1 October 2026 to 31 March 2027, both days inclusive ("Promotion Period").
2. Only applicable to customers who have successfully applied for DreamCash Tax Loan and drawn down on or before 30 April 2027 with a specific loan amount and repayment tenor of 24 months, to enjoy Cash Rebate. Successfully apply for DreamCash Tax Loan and drawn down with a specific loan amount and repayment tenor of 12 to 24 months between 1 October 2026 to 31 December 2026, both dates inclusive (" Early Bird Promotion Period"), to enjoy Extra Cash Rebate ("Early Bird Offer"). For details on how the amount of cash rebate is calculated, please refer to the table below:

Amount of Loan Drawdown (HK$)	Cash Rebate (HK$) (only applicable to repayment tenor 24 months)	Extra Cash Rebate (HK$) (only applicable for application within Early Bird Promotion Period with repayment tenor 12-24 months)
200,000 - 499,999	1,000	1,000
500,000 - 999,999	2,000	1,000
1,000,000	2,500	1,000

3. Cash Rebate will be credited to the valid disbursement account held by the customer on or before 31 July 2027. Customer must maintain repayment account and loan account valid, non-delinquent and in good standing at the time when Cash Rebate is credited, or otherwise the Bank reserves the right to withdraw the Cash Rebate for the customers at any time without prior notice.
4. The Bank reserves the rights to terminate the above offers, or to amend the terms and conditions at any time without prior notice. The Bank has no liability for any changes or termination of the offers.

To borrow or not to borrow? Borrow only if you can repay!
Bank of Communications (Hong Kong) Limited (Incorporated in Hong Kong with limited liability)