平安數字銀行
PING AN DIGITAL BANK

Version Date: 25 March 2026

Currency Exchange Spread Discount Coupon Terms and Conditions

1. This Currency Exchange Spread Discount Coupon (the "**FX Spread Discount Coupon**") is only applicable to personal customers of Ping An Digital Bank (International) Limited (the "**Bank**") who have opened an account with the Bank (the "**Customers**").
2. By using the FX Spread Discount Coupon, the Customers are deemed to have accepted these terms and conditions.

FX Spread Discount Coupon

1. The FX Spread Discount Coupon is only applicable when Customers exchange the designated foreign currency via the Bank's mobile application.
2. The FX Spread Discount Coupon is only effective during the validity period stated on it. After selecting the FX Spread Discount Coupon, the discounted exchange rate will automatically be displayed on the currency exchange order page.
3. Only the exchange amount within the applicable exchange amount range shown on the FX Spread Discount Coupon is eligible for the corresponding currency exchange spread discount.
4. The applicable exchange amount range, currency, currency exchange spread discount and validity period shall be as stated on the FX Spread Discount Coupon.
5. Unless otherwise specified, the FX Spread Discount Coupon cannot be used in conjunction with other currency exchange spread discount coupons offered by the Bank.
6. The FX Spread Discount Coupon is for single use only and is non-transferable unless otherwise stated. The FX Spread Discount Coupon cannot be redeemed for cash or other products.
7. The Bank will not re-issue the FX Spread Discount Coupon upon expiry.

General

1. The Bank reserves the right to vary, modify or terminate these terms and conditions and/or the FX Spread Discount Coupon at any time without prior notice. The Bank shall not be liable for any such variation, modification or termination.
2. In case of any ambiguity, doubts or disputes arising out of or under any of these terms and conditions or any communications, the decision of the Bank is final and conclusive without assigning any reasons whatsoever and no correspondence will be entered into.
3. **These terms and conditions shall be read together with the Bank's Retail Banking Services Terms and Conditions (the "Services Terms")**. If there is any discrepancy or inconsistency between these terms and conditions and the Services Terms, these terms and conditions shall prevail. Any other terms and conditions applicable to any existing products or services (if any) between the Customers and the Bank shall not apply to these terms and conditions.
4. For any enquiries, please contact the Bank's 24-hour customer service hotline at +852 3762 9900.
5. These terms and conditions are governed by, and shall be construed in accordance with, the laws of Hong Kong.
6. Save for the Customers holding the FX Spread Discount Coupon and the Bank, no person shall have any right to enforce any provision of these terms and conditions, or to enjoy any benefit thereunder pursuant to the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong).

7. The Chinese version of these terms and conditions is for reference only. The English version will prevail if there is any inconsistency between the Chinese and the English versions.

Important Risk Statement

Foreign exchange transactions involve risks. Fluctuations in exchange rates when exchanging HKD or foreign currencies for other currencies (including HKD) may result in gains or losses for Customers. Customers should bear any potential losses themselves.