平安數字銀行
PING AN DIGITAL BANK

Version Date: 1 November 2026

Level-Up Stock rewards Promotion Campaign (the "Campaign") Terms and Conditions

1. This Campaign is valid from 2 November to 30 November 2026 (both dates inclusive), or such other date(s) as may be determined by Ping An Digital Bank (International) Limited (the "Bank") at its sole discretion (the "Campaign Period").

2. This Campaign is only applicable to personal customers of the Bank who hold a savings account and an investment account with the Bank (the "Eligible Customers").

3. During the Campaign Period, Eligible Customers who successfully purchase Hong Kong stocks through the Bank's Retail Banking APP for a designated number of transactions (the "Eligible HK Stock Transactions") can enjoy an additional 2% p.a. interest rate on a 1-month Hong Kong dollar ("HKD") time deposit (the "Offer"). The details are shown as below:

Cumulative number of Eligible HK Stock Transactions	Reward	Cumulative number of Interest Coupons available	Maximum time deposit amount eligible for the Offer under each Interest Coupon	Cumulative total time deposit amount eligible for the Offer
3 transactions	Additional 2% p.a. 1-month HKD time deposit interest rate coupon (the "Interest Coupon")	1	1st Coupon: HK$150,000	HK$150,000
5 transactions		2	1st Coupon: HK$150,000 (previously issued); AND 2nd Coupon: HK$100,000 (newly issued)	HK$250,000
10 transactions		3	1st Coupon: HK$150,000 (previously issued), 2nd Coupons HK$100,000 (previously issued); AND 3rd Coupon: HK$250,000 (newly issued)	HK$500,000
20 transactions		4	1st Coupon: HK$150,000 (previously issued), 2nd Coupon: HK$100,000 (previously issued), 3 rd Coupon: HK$250,000 (previously issued); AND 4th Coupon: HK$500,000 (newly issued)	HK$1,000,000

4. "Eligible HK Stock Transactions" apply only to any successful purchase of ordinary shares listed on The Stock Exchange of Hong Kong Limited and settled in HKD. They do not include any sale of Hong Kong stocks or any US stock transactions.

5. Eligible Customers will receive the corresponding number of Interest Coupons based on the cumulative number of Eligible HK Stock Transactions during the Campaign Period. Each Eligible Customer may receive a maximum of 4 Interest Coupons during the entire Campaign Period. The cumulative total time deposit amount eligible for the Offer is capped at HK$1,000,000.

6. The number of Eligible HK Stock Transactions and whether a particular stock transaction constitutes an Eligible HK Stock Transaction shall be determined based on the Bank's system records.

7. The usage details of the Interest Coupon are as follows:

平安數字銀行(國際)有限公司
香港九龍觀塘海濱道 123 號綠景NEO 19 樓 1903-04 室 電話: 3762 9900 傳真: 3585 0094

www.pingandb.com

Tenor	1-month
Interest Rate (p.a.)	The Bank's 1-month HKD time deposit interest rate on the date the Eligible Customer places the time deposit (the "Base Rate") +2.00%
Minimum Time Deposit Amount	HK$100
Maximum Time Deposit Amount	As specified in the table of Clause 3 above
Coupon Validity Period	30 days

8. The Offer will be issued in the form of a coupon, and will be credited to the "Coupons" page in the Bank's Retail Banking APP of the Eligible Customers within 14 working days (excluding Saturdays, Sundays, and public holidays) after the Eligible Customers successfully completes the designated number of Eligible HK Stock Transactions. Eligible Customers have to place a 1-month HKD time deposit using the Interest Coupon on the Bank's Retail Banking APP > "My" > "Coupons" in order to enjoy the Offer. If an Eligible Customer places a time deposit without using the Interest Coupon, such time deposit will only bear the Base Rate and will not be eligible for the Offer. For the avoidance of doubt, each Interest Coupon is valid for one time deposit only and may not be used in conjunction with any other deposit promotion(s), if any.

9. The Bank shall have sole discretion to determine the eligibility of the Eligible Customers to enjoy the Offer.

10. The Offers are limited and available on a first-come-first-served basis.

11. All the rates, terms and conditions and other features of this Campaign are subject to the Bank's sole discretion. The Bank reserves the final right to determine whether the Offer is applicable to any particular savings account. In the event of any dispute relating to this Campaign, the Bank's decision shall be final and binding.

12. Unless otherwise specified, this Campaign cannot be used in conjunction with any other promotional offers of the Bank.

13. These terms and conditions must be read in conjunction with the Bank's Retail Banking Services Terms and Conditions (the "Services Terms"). If there are 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 Eligible Customers and the Bank shall not apply to these terms and conditions.

14. If an Eligible Customer's savings account and/or investment account is/are cancelled or closed for any reason, all relevant offers shall be automatically cancelled and no longer be valid. Under no circumstances (including re-opening an account during the Campaign Period) will the Bank reissue or reinstate any Interest Coupon.

15. These terms and conditions comply with all applicable regulatory requirements.

16. The Bank reserves the right to suspend, vary or terminate this Campaign at any time and to amend these terms and conditions (including, but not limited to the Campaign Period and the Offer) at any time without prior notice. The Bank shall not be liable for any such suspension, variation or termination.

17. These terms and conditions are governed by, and shall be construed in accordance with, the laws of the

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Hong Kong Special Administrative Region.

18. No person other than the Eligible Customers and the Bank 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).

19. The Chinese version of these terms and conditions is for reference only. In case of any discrepancy or inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

20. For any enquiries, please contact the Bank's 24-hour customer service hotline at +852 3762 9900.

21. Important Notes

a) This Campaign and the relevant coupons do not represent any investment advice, recommendation or solicitation from the Bank to deal in any of the securities. Investment involves risks. There can be no guarantee, and no representation is made, on the performance of securities, or as to whether losses would be incurred/profit would be made from the securities. The Eligible Customer must make investment decisions in light of his/her own investment objectives, investment experience, financial situation, investment horizon, investment knowledge and risk tolerance. Where necessary, investors are advised to consult his/her own independent professional advisers before making any investment decisions.

b) This promotional material is issued by the Bank, and the contents have not been reviewed by the Securities and Futures Commission of Hong Kong or any other regulatory authority.

22. Risk Disclosures

a) Risk disclosure of securities trading: Prices of securities fluctuate, sometimes dramatically. The price of a security 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.

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