New Customer Time Deposit High Interest Offer Programme (March 2026) (the "Programme") Terms and Conditions

These terms and conditions must be read in conjunction with our Retail 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. These terms and conditions do not apply to any existing product(s) or service(s) you have with us to the extent that they are subject to separate terms and conditions.

1. This Programme is valid from 1 to 31 March 2026, both dates inclusive or until such other date(s) as may be determined by Ping An Digital Bank (International) Limited (the "**Bank**") at the Bank's discretion ("**Programme Period**"). During the Programme Period, Eligible Customers placing 1-month HKD time deposit can enjoy 12% p.a. interest rate (inclusive of both Basic Interest Rate and Bonus Interest Rate) for a time deposit amount of up to HK$100,000 (the "**Offer**").

2. The 1-month time deposit interest rate offer of 12% per annum is inclusive of the Basic Interest Rate and the Bonus Interest Rate. "**Basic Interest Rate**" means the prevailing basic interest rate quoted by the Bank in its Retail Banking APP for 1-month time deposits; "**Bonus Interest Rate**" means the time deposit interest rate offer of 12% per annum less the Basic Interest Rate.

3. "**Eligible Customers**" are new customers who successfully open a savings account with the Bank from 1 to 31 March 2026 (both dates inclusive) and have entered a referral code obtained from designated channels of the Bank at the time of account application, and have not held any savings account with the Bank prior to 1 March 2026.

4. If a new customer fails to enter the referral code obtained from designated channels of the Bank at the time of account application, that customer shall not be entitled to the Offer, and the Bank will not provide any retroactive remedial arrangements.

5. After a new customer successfully opens a savings account with the Bank, the Offer will be displayed on the Bank's Retail Banking APP (time deposit section) within 3 working days (excluding Saturdays, Sundays and public holidays). Eligible Customers have to place the 1-month HKD time deposit through the promotion field showing the Offer on the Bank's Retail Banking APP (time deposit section) in order to enjoy the Offer. If a customer places the 1-month HKD time deposit through any field other than the promotion field, the Basic Interest Rate will apply, and the customer will not be eligible to enjoy the Offer.

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6. Unless otherwise specified, the Programme cannot be used in conjunction with any other programmes of the Bank.

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

8. All the rates, terms and conditions and other features of the Programme 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 the Programme, the Bank's decision shall be final and binding.

9. The Bank reserves the right to vary, modify or terminate the Programme, and to revise these terms and conditions (including, but not limited to varying the Programme Period) at any time without prior notice. The Bank shall not be liable for any such variation, modification or termination.

10. 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.

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

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

13. Save for the Eligible Customers 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).

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