

6th Anniversary Double Rewards Promotion (the "Promotion") Terms and Conditions

1. The promotion period runs from 21 September 2026 to 1 November 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 (the "**Promotion Period**"). The Promotion Period is divided into the following 6 phases:

Phase	Date
1	21 September 2026 to 27 September 2026 (" Phase 1 ")
2	28 September 2026 to 4 October 2026 (" Phase 2 ")
3	5 October 2026 to 11 October 2026 (" Phase 3 ")
4	12 October 2026 to 18 October 2026 (" Phase 4 ")
5	19 October 2026 to 25 October 2026 (" Phase 5 ")
6	26 October 2026 to 1 November 2026 (" Phase 6 ")

2. This Promotion is only applicable to existing or new personal customers of the Bank (the "**Eligible Customers**"), but excludes all employees of the Bank. New personal customers refer to the retail banking customers who successfully open a savings account with the Bank during the Promotion Period and who have not held any account with the Bank prior to 21 September 2026.
3. During the Promotion Period, an Eligible Customer who successfully registers for the Promotion via the Bank's Retail Banking Mobile App and, in respect of each single phase referred to in Clause 1 above, fulfills the following designated requirements in respect of the Eligible Customer's "Savings Builder" account maintained within the Bank's Retail Banking Mobile App (the "**Eligible Requirements**"), shall be entitled to the designated number of lucky draw chances (the "**Lucky Draw Chance(s)**"). Each Eligible Customer can enjoy a maximum of 3 Lucky Draw Chances in each single phase and a maximum of 18 Lucky Draw Chances in total during the Promotion Period.

	Currency	Eligible Requirement	Lucky Draw Chance per single phase
1	HKD	The Eligible Customer's "Savings Builder" account maintains a balance of HK\$10,000 or above on the last day* of each single phase	1 chance
2	USD	The Eligible Customer's "Savings Builder" account maintains a balance of US\$1,300 or above on the last day* of each single phase	1 chance
3	CNY	The Eligible Customer's "Savings Builder" account maintains a balance of CNY8,600 or above on the last day* of each single phase	1 chance

* For the avoidance of doubt, the last day of each phase is as follows:

- Phase 1: 27 September 2026 (23:59:59)
- Phase 2: 4 October 2026 (23:59:59)
- Phase 3: 11 October 2026 (23:59:59)
- Phase 4: 18 October 2026 (23:59:59)
- Phase 5: 25 October 2026 (23:59:59)
- Phase 6: 1 November 2026 (23:59:59)

4. The lucky draw of each phase will be held on the designated lucky draw date (**the "Lucky Draw Date(s)"**) and the Bank's computer system will randomly select 1 winner (**the "Winner(s)"**). The Winner(s) will be entitled to receive one latest flagship smartphone (valued at HK\$19,299) (**the "Prize"**). The lucky draw results will be announced on the designated winner announcement date (**the "Winner Announcement Date(s)"**), details of which are as follows:

Phase	Lucky Draw Date(s)	Winner Announcement Date(s)
Phase 1	29 September 2026	On or before 30 September 2026
Phase 2	6 October 2026	On or before 7 October 2026
Phase 3	13 October 2026	On or before 14 October 2026
Phase 4	20 October 2026	On or before 21 October 2026
Phase 5	27 October 2026	On or before 28 October 2026
Phase 6	3 November 2026	On or before 4 November 2026

- i. The list of Winner(s) will be announced on the Bank's Retail Banking Mobile App, website (www.pingandb.com) and/or Facebook page on the Winner Announcement Date(s). For the purpose of announcing the lucky draw results, the name of the Winner(s) as recorded in the Bank's records (first 5 letters of the Winner's name in English) will be used. The Bank will contact the Winner(s) separately by the Bank's customer service representative and / or by SMS.
- ii. The colour of the Prize will be allocated randomly. The final colour received by the Winner(s) will be subject to availability.
- iii. The Winner(s) must collect the Prize redemption letter in person at the Bank **within 1 month** after the Winner Announcement Date(s) of the relevant phase in which the Winner(s) won the Prize. Failure to collect the redemption letter within the designated period will be deemed to have forfeited the Prize. The Bank reserves the right to cancel that Winner's eligibility to receive the Prize without replacement. The Bank will notify the Winner(s) in due course when the Prize is available for collection. The Winner(s) must follow the instructions in the Prize redemption letter to redeem the Prize.
- iv. Each Eligible Customer will only entitle to the Prize once during the Promotion Period.
- v. The Winner(s) will be invited to take photographs for record purposes when collecting the Prize. By participating in this Promotion, each Winner(s) agrees that the Bank may use such photographs and the Winner's names for promotional and publicity purposes relating to this Promotion and accepts such arrangement.
- vi. The Eligible Customer's savings account must be valid, not cancelled or closed, and in good standing on the Winner Announcement Date(s) and until the Prize has been fully distributed. Eligible Customers should ensure that their personal data recorded with the Bank remains current and valid. If an Eligible Customer's personal data becomes invalid, such Eligible Customer shall be deemed to have forfeited the lucky draw entry and lost eligibility to win the Prize.
- vii. If for any reason the number of persons entitled to the lucky draw is insufficient or the lucky draw cannot be conducted, the Bank reserves the right to cancel, modify or otherwise deal with the lucky draw arrangements.
- viii. In the event that the Winner(s) has terminated the banking relationship with the Bank or fails to meet the aforementioned requirements, the Winner's eligibility will be cancelled. The Bank reserves the right to forfeit the Prize without prior notice and deal with all forfeited Prizes in any appropriate manner.
- ix. The Prize is non-transferable, non-resalable, non-exchangeable and cannot be redeemed for

- cash or other prizes. In case of any loss or damage, the Bank will not issue a replacement and will not assume any liability.
- x. The Bank is not the supplier of the Prize and accepts no liability for any matters relating to the quality or use of the Prize. The quality and availability of the Prize are the sole responsibility of the supplier of the Prize. Any disputes arising from the Prize should be resolved directly between the Winner(s) and the supplier. Details of the use of the Prize are subject to the terms and conditions shown on the Prize (if applicable).
 - xi. If for any reason the Prize cannot be provided, the Bank reserves the right to substitute it with any other prize without further notice. The value and type of such substitute prize may differ from the prize originally provided under this Promotion.
5. The Bank will determine whether the Eligible Customers have successfully registered for the Promotion, whether the Eligible Requirements have been satisfied and the number of Lucky Draw Chance(s) entitled based on the records held by the Bank. The Bank's records shall be final and binding in the event of any discrepancy. All matters relating to the lucky draw shall be subject to the Bank's decision, which shall be final.
 6. Eligible Customers are deemed to have read and agreed to these terms and conditions by participating in this Promotion.
 7. The Bank reserves the final decision as to whether an Eligible Customer may concurrently enjoy this Promotion and other promotional offers provided by the Bank.
 8. If the Bank discovers or has reason to suspect that an Eligible Customer or the Winner(s) has engaged in any abuse, fraud or any breach of these terms and conditions, the Bank reserves the right to cancel his/her entry to lucky draw or eligibility of the Prize and to cancel and/or recover the Prize without further notice.
 9. All the terms and conditions and other features of the Promotion are subject to the Bank's sole discretion. The Bank reserves the final right to decide whether this Promotion applies to any Eligible Customers. In the event of any dispute relating to this Promotion, the Bank's decision shall be final and binding.
 10. The Bank reserves the right to vary, modify or terminate the Promotion, and to revise these terms and conditions (including, but not limited to varying the Promotion Period, the dates of each phase, Lucky Draw Date(s) and the Winner Announcement Date(s)) at any time without prior notice. The Bank shall not be liable for any such variation, modification or termination.
 11. These terms and conditions comply with applicable regulatory requirements.
 12. The Winner(s) shall be responsible for payment (at his/her own expense) of all taxes, duties, levies or related taxes arising from the Prize in accordance with the law. The Bank shall have no responsibility in respect thereof.
 13. 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.
 14. For any enquiries, please contact the Bank's 24-hour customer service hotline at +852 3762 9900.

15. These terms and conditions are governed by, and shall be construed in accordance with, the laws of Hong Kong.
16. 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).
17. This Promotion and these terms and conditions are subject to the terms and conditions of the relevant products, offers or services, including the Bank's Retail Banking Services Terms and Conditions (the "**Services Terms**"). If there is any discrepancy or inconsistency between the terms and conditions of the relevant products, offers or services (including the Services Terms) and these terms and conditions, 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.