

Terms and Conditions of the Refer-a-Friend Account Opening Promotion

1. The promotion period of the Refer-a-Friend Account Opening Promotion (**the "Activity"**) runs from today to 30 November 2026, both days inclusive (**"Promotion Period"**).
2. To be eligible to participate in the Activity as a referrer (**a "Referrer"**), an individual must satisfy all of the following requirements:
 - a. Holds a valid personal bank account with EleBank (**the "Bank"**) during the Promotion Period;
 - b. Have successfully opened that personal bank account using a valid Hong Kong Identity Card; and
 - c. Obtain and share their valid Referral Code through the Bank's mobile application during the Promotion Period, and have the referee enter that Referral Code when submitting an account-opening application and successfully open a personal bank account with the Bank in accordance with Clause 3.
3. To be eligible to participate in the Activity as a referee (**a "Referee"**), an individual must satisfy all of the following requirements:
 - a. During the Promotion Period, submit an account- opening application to the Bank with a valid Hong Kong Identity Card, and successfully open a personal bank account within 15 calendar days upon submission of the application;
 - b. Enter a Referrer's designated valid Referral Code when opening the account;
 - c. Have successfully opened a personal bank account with the Bank on or before 30 November 2026; and
 - d. Have NOT maintained any personal bank account(s) with the Bank within 12 months before the date of successful account opening.
4. A Referrer must not use their own Referral Code to refer themselves. No two individuals may act as each other's Referrer and Referee under the Activity. Any self-referral or mutual referral will not constitute an eligible referral, and none of the individuals concerned will receive any reward in respect of such referral.

Referrer Rewards

5. A Referrer may receive the corresponding reward (**"Referrer Prize"**) based on the specified task(s) completed by a Referee after successful account opening (**"Reward Requirement"**):

Referrer Prize	Reward Requirement	Reward Cap per Referrer
HKD 100 Cash	During the Promotion Period, the Referee	30 Referees

Coupon	successfully opens a personal bank account with the Bank using the Referrer's valid Referral Code and, within 30 calendar days after successful account opening, makes one eligible deposit in an amount $\geq$ HKD 1,000 or equivalent.	
HKD 200 Cash Coupon	During the Promotion Period, the Referee successfully opens a personal bank account with the Bank using the Referrer's valid Referral Code and, for 30 consecutive calendar days commencing from the day immediately following successful account opening, maintains the following specified asset maintenance requirements: •30-day Average Daily Total Account Assets $\geq$ HKD 10,000; and •30-Day Average Daily Total Investment Account Assets $\geq$ HKD 200. Note: Please refer to Clause 6 below for the definitions of "Average Daily Total Account Assets" and "Average Daily Total Investment Account Assets".	120 Referees
HKD 500 Cash Coupon	During the Promotion Period, the Referee successfully opens a personal bank account with the Bank using the Referrer's valid Referral Code and, for 30 consecutive calendar days commencing from the day immediately following successful account opening, maintains the following specified asset maintenance requirements: •30-day Average Daily Total Account Assets $\geq$ HKD 100,000; and •30-Day Average Daily Total Investment Account Assets $\geq$ HKD 500. Note: Please refer to Clause 6 below for the definitions of "Average Daily Total Account Assets" and "Average Daily Total Investment Account Assets".	120 Referees

Even if a Referee's 30-calendar-day task period extends beyond the end of the Promotion Period, any Reward Requirement completed within that 30-calendar-day

period will remain valid. In all cases, all Reward Requirements must be completed on or before 30 December 2026.

6. Relevant Terms and Conditions for "Average Daily Total Account Assets" and "Average Daily Total Investment Account Assets":

a. "Average Daily Total Account Assets" means the average calculated by aggregating, at the Bank's daily settlement cut-off time on each day during the specified calculation period, the Hong Kong dollar equivalent of the customer's Savings Account balance, the net asset value of the Cash Investment Account, the net asset value of the Margin Investment Account, the Money Safe balance, and the net asset value of the Wish Account, and dividing the resulting total by the number of days in the specified calculation period.

b. "Average Daily Total Investment Account Assets" means the average calculated by aggregating, at the Bank's daily settlement cut-off time on each day during the specified calculation period, the Hong Kong dollar equivalent of the net asset value of the Cash Investment Account, the net asset value of the Margin Investment Account, and the net asset value of the Wish Account, and dividing the resulting total by the number of days in the specified calculation period.

7. A Referrer Prize will be credited to the Referrer's account within 14 days after the relevant Reward Requirement has been satisfied and will be valid for 30 days from the date of distribution (including the day of distribution). No additional tasks are required to unlock a Referrer Prize. The Referrer may use the Cash Coupon received to redeem the corresponding cash rebate. Please refer to Clause 16 below for details.

8. In respect of the same Referee, each Referrer Prize may only be earned once. Repeated completion of the same Reward Requirement by a Referee will not entitle the Referrer to receive the same Referrer Prize again.

9. During the Promotion Period, each category of Referrer Prize is subject to a reward cap, which will be calculated separately for each Referrer:

a. HKD 100 Cash Coupon: Each Referrer may receive this reward in respect of a maximum of 30 Referees;

b. HKD 200 Cash Coupon: Each Referrer may receive this reward in respect of a maximum of 120 Referees;

c. HKD 500 Cash Coupon: Each Referrer may receive this reward in respect of a maximum of 120 Referees;

d. Once a Referrer has reached the reward cap for a particular Referrer Prize, the Referrer will no longer be entitled to receive that Referrer Prize, but may continue to receive any other Referrer Prize for which the applicable reward cap has not yet been reached.

Referee Rewards

10. Referee fulfilling all criteria under Clause 3 will be entitled to the following rewards

("Referee Prize"). The rewards will be distributed to the customer's account upon successful opening of a personal banking account and will be valid for 30 days from the date of distribution (including the day of distribution). In particular:

- a. The HKD Time Deposit Rate Booster has no unlock task requirement;
- b. The remaining rewards will only be automatically unlocked and credited to the customer's account after the customer has completed the designated unlock tasks.

Reward	Eligible Prizes	Prize Unlock Task
HKD Time Deposit Rate Booster	HKD 1 month Time Deposit 18% p.a. Rate Booster	No unlock task requirement.
Stock Award	USD 20 NVIDIA (NVDA) Stock	Successfully open an investment account and activate the US stock trading instrument.
Cash Coupon	HKD 100 Fund Cash Coupon	Complete 1 fund purchase transaction with an amount $\geq$ HKD 10,000 or equivalent (no restriction on fund product type) and maintain a 30-day Average Daily Total Assets $\geq$ HKD 10,000 or equivalent. Note: "30-day Average Daily Total Assets" means the sum of the Daily Total Assets for 30 consecutive calendar days, commencing on and including the date on which the relevant prize is credited to the customer's account, divided by 30. "Daily Total Assets" means, as at the Bank's settlement cut-off time on each calendar day and according to the Bank's records, the total Hong Kong dollar equivalent value of the customer's Savings Account balance, net asset value of the Cash Investment Account, net asset value of the Margin Investment Account and Money

		Safe balance.
	HKD 100 Stock Cash Coupon	Complete 3 stock purchase transactions, each with an amount $\geq$ HKD 0.01 or equivalent. Note: No restriction on market or product type.
	HKD 30 Card Spending Cash Coupon	Accumulate spending transactions with a total amount $\geq$ HKD 300 or equivalent (no restriction on single spending transaction amount). Note: Limited to Eligible Retail Spending. Please refer to Clause 12 below for details.

11. The total indicative value of the rewards stated in HKD in the marketing materials may vary depending on the presentation format and the use of approximate figures. In particular, the Stock Award valued at USD 20 may be presented as approximately HKD 150 or HKD 156. HKD 156 is calculated based on a reference exchange rate of USD 1 to HKD 7.8, while HKD 150 is a simplified approximate value used for presentation purposes. The above HKD equivalents and total indicative reward values are provided solely to facilitate participants' understanding and for marketing purposes. They do not represent or guarantee the actual value of the rewards in HKD. The value of the Stock Award shall be calculated based on USD 20.

12. The above Eligible Retail Spending includes spending via mobile payment (includes Apple Pay, Google Pay) (if applicable), but excludes cash advances, balance transfer, Octopus/Automatic -Add Value transactions (including via e-wallet/other method to top-up Smart Octopus), card production fees, arrangement fees, payments for public utilities/bill payments (including but not limited to payments for tax, telecommunication, membership fees, educational institution fees/tuition fees, rental or utilities bills such as water and electricity bill), purchases and/or reloads of stored value cards or e-wallets, product/service transactions at financial/non-financial institutions (including but not limited to deposits, purchases of foreign currency, money transfers, speculation transactions, insurance transactions, mutual fund payments, stock contributions and property purchases and sale), casino and gambling transactions, donations to charity and non-profit organisations, and any unauthorised transactions. Eligible Retail Spending shall be determined at the sole and absolute discretion of the Bank. The Bank has no obligation to clarify which transaction types or merchants are Eligible Retail Spending before you make a transaction.

13. Each Referee can only enjoy the above Reward once within the Promotion Period.

14. Relevant Terms and Conditions for "HKD Time Deposit Rate Booster":

- a. The HKD Time Deposit Rate Booster ("**Rate Booster**") is only applicable to 1 month HKD Time Deposit placement at the Bank, and the deposit amount is capped at HKD 50,000. Placing a 1 month Time Deposit in Hong Kong Dollars with the Rate Booster will enjoy a preferential interest rate of +18% p.a. ("**Interest Reward**") in addition to the applicable interest rate as shown on the Bank's website;
- b. Rate Booster is valid for 30 days upon issuance;
- c. The final annual interest rate received by the Referee is the annual interest rate of the Time Deposit plus the additional annual interest rate; the interest generated by the Rate Booster will be distributed together with the Time Deposit interest;
- d. If the Time Deposit is terminated before maturity, the Interest Reward will be forfeited;
- e. The Rate Booster can be used only once and cannot be converted to cash or other products, or used with other Rate Boosters.

15. Relevant Terms and Conditions of the "Stock Award":

- a. The Stock Award refers to the granting of whole shares or fractional shares of a designated stock to Referee. The specific stock name, stock code, reward quantity, or reward amount shall be subject to the information displayed on the Rewards page;
- b. Where the Rewards page displays a stock quantity, the final number of shares received shall be as displayed. Where the Rewards page displays a reward amount, the number of shares shall be calculated as follows:
 - i. during trading hours: based on the prevailing market price; or
 - ii. during market closure: based on the closing price of the previous trading day;
- c. Due to fluctuations in stock prices and exchange rates, the final number of shares received may differ from the estimate shown on the Rewards page;
- d. Referee must hold an investment account that is in normal status and supports the corresponding stock market. If the account has not been opened, is in abnormal status, or does not meet the relevant market requirements, the Stock Award may not be distributed;
- e. Shares will generally be credited to the Referee's investment account within 5 to 10 trading days after the designated task conditions have been fulfilled. Crediting may be delayed due to non-trading days, stock suspension, market liquidity constraints, corporate actions, or other exceptional circumstances. The actual crediting status shall be subject to the records of the securities account;
- f. Receiving the designated stock does not constitute a recommendation by the Bank. Stock investment involves risks, and Referee should carefully consider whether to continue holding or trading the shares based on their own circumstances;

g. If the Stock Award cannot be distributed due to stock delisting, prolonged suspension, inability to procure, system abnormalities, or other factors beyond the Bank's reasonable control, the Bank may at its discretion, defer distribution, adjust the reward, or provide alternative arrangements with notification;

h. The Bank shall bear all investment transaction costs associated with the distribution of the Stock Award, including but not limited to commission fees, platform fees, transaction levy, stamp duty, and trading fees. Any investment transaction costs subsequently incurred by the Referee in holding, trading, or selling the shares shall be borne by the Referee. For details of applicable charges, please refer to the EleBank website > Terms & Conditions > Fees and Charges of Investment Services.

General Terms and Conditions applied to the offers above

16. Relevant Terms and Conditions of the "Cash Coupon":

- a. The applicable currency, rebate amount, and validity period of the Cash Coupon shall be subject to the information displayed on the Cash Coupon;
- b. The Cash Coupon is valid within its validity period (inclusive of the expiry date). If the Cash Coupon is redeemed within the validity period and the applicable terms and conditions of use are met, the rebate will be credited in cash to the customer's savings account at the Bank;
- c. If the Cash Coupon has expired, it will not be reissued;
- d. Each Cash Coupon can only be used once. The Cash Coupon is bound to the customer's identity (bank account) and is non-transferable and non-saleable;
- e. The Cash Coupon cannot be exchanged for other products, nor can it be split or combined for use.

17. The Bank reserves the right to offer an alternative gift or cash reward of equivalent value as a replacement for the Referrer Prize and Referee Prize ("**Activity Prize**") without prior notice.

18. The Activity Prize is non-transferable and cannot be exchanged/redeemed for cash or other products.

19. Referrer and Referee ("**Eligible Customers**") must maintain a valid EleBank account when the Activity Prize is given.

20. The Bank reserves the right to vary, modify and terminate the Activity at any time and to amend any of these terms and conditions at any time without any prior notice. In case of disputes in relation to the Activity, the decision of the Bank shall be final and binding.

21. Fraud and abuse will result in forfeiture of an Eligible Customer's eligibility to participate in the Activity. In case there is any suspected abuse, misuse or fraud, which shall be determined at the sole discretion of the Bank, the Bank reserves the absolute right to forfeit the Eligible Customer's eligibility to participate in the Activity

and/or entitlement to the Activity Prize without prior notice.

22. The Eligible Customers must maintain their up-to-date and valid personal information with the Bank by the time of the Activity Prize giving. Customers who have terminated their banking relationship with the Bank at the time of the Activity Prize giving will be disqualified from the Activity.

23. The Activity quota is limited and is offered on a first-come, first-served basis. The Activity cannot be used in conjunction with other promotion offer(s) that are not listed in these terms and conditions. In case Eligible Customers are eligible for other promotion offer(s) not listed in these terms and conditions, the Bank's decision will be final and conclusive.

24. If an Eligible Customer terminates their account within 12 months of successful account opening, the Bank reserves the right to recover an amount equivalent to the value of the relevant offer(s)/prize(s). The Bank is entitled to make account adjustments in respect of any offer(s)/prize(s) previously granted (including but not limited to deducting the corresponding amount from the customer's account held with the Bank), or to recover such amount through other reasonable means.

25. In case of any ambiguity 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 in all circumstances.

26. These terms and conditions are governed by the laws of Hong Kong. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

27. The Activity can only be conducted within Hong Kong. It shall not involve cross-border promotion or sales.

28. The rewards in this Activity are promotional incentives. Eligibility for rewards is not linked to the referee's trading volume or fees. This activity does not constitute any investment advice or solicitation to trade.

29. Important Risk Warning: The above information is for reference only and does not constitute and should not be regarded as any advice, solicitation or inducement for customers to subscribe for or sell any investment product. Investment involves risks; the price of investment products may rise or fall and may even become worthless. The past performance of investment products does not indicate their future performance. Before making any investment decision, you should read and understand the offering documents and risk disclosure statements of the relevant investment products in detail, and should carefully consider your financial situation, investment experience and objectives.

30. Any third-party logos, brands or trademarks displayed in this Activity are used for identification purposes only and remain the property of their respective owners.