上海商業銀行 SHANGHAI COMMERCIAL BANK

General Terms and Conditions

1. Each of the banking products or services set out in this document is subject to product terms and conditions. For details, please contact our staff.
2. The Bank reserves the right to grant the full or partial benefits of this promotion to any Customer who also qualifies for other promotional offers.
3. The offer is subject to the prevailing regulatory requirements and restrictions together with relevant terms and conditions of the Bank. Please refer to relevant materials or consult our staff. The Bank reserves the right to amend these terms and conditions and/or to amend, suspend and/or terminate all or any part of the offer and calculation methods from time to time. The Bank is entitled to the above rights at its absolute discretion without prior notice to customers. If any matters or disputes arise at any time in relation to the contents of the promotional offer, the Bank's relevant records / decisions / explanations shall be conclusive evidence of the offer. The decision of the Bank on all matters relating to this promotion and the relevant offer shall be final and binding on all parties concerned.
4. The offer is limited and available on a first-come-first-served basis.
5. The promotion and its relevant terms and conditions are applicable within the Hong Kong Special Administrative Region ("Hong Kong") only and shall be governed by and construed in accordance with the laws of Hong Kong.
6. If there is any inconsistency between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

Promotion Terms and Conditions

Reward 1: Corporate HKD Checking Account New Funds Deposit Promotion

1. The promotion period is from 16 July 2026 to 30 Nov 2026 (both dates inclusive) ("Promotion Period").
2. This Offer is available to new customers who successfully open a corporate account with Shanghai Commercial Bank Limited (the "Bank") during the Promotion Period, or to existing corporate customers of the Bank ("Eligible Customers").
3. Eligible Customers who deposit "New Funds" (as defined in Clause 4 below) into their corporate Hong Kong Dollar Checking account (the "Eligible Account") during the Promotion Period shall be entitled to an additional preferential checking account interest rate of 1% p.a. on current deposits ("Preferential Interest"). The maximum Preferential Interest per Eligible Account is capped at HKD 7,500 per calendar month.
4. "New Funds" refers to the net incremental deposit amount in the Eligible Account during the Promotion Period that exceeds the deposit balance of the Eligible Account as at 30 June 2026. The determination and calculation of New Funds shall be based on the Bank's internal system records and shall be final and conclusive. In case of any doubt regarding the definition of New Funds, customers may consult the Bank's staff. The Bank reserves the sole and final right to determine whether any funds qualify as New Funds. Customers who wish to enjoy this Offer are responsible for ensuring that the relevant funds deposited are New Funds.
5. If an Eligible Customer maintains more than one HKD Checking Account, each such account shall be entitled to the additional 1% preferential checking account interest rate independently on its respective New Funds, subject to a maximum interest cap of HKD 7,500 per HKD Checking Account per month.

6. The Preferential Interest shall be calculated on the daily New Funds balance held in the Eligible Account. Interest is computed in Hong Kong Dollars on a daily basis, rounded to the nearest two decimal places. The Preferential Interest for each month will be credited to the Eligible Account in a single lump sum before the end of the following month. All account balances and calculations are based on the Bank's official records, which shall be final and conclusive. If a customer cancels their HKD checking account before the Preferential Interest is credited, the Preferential Interest will not be deposited. This will take effect automatically without any further notice.
7. The interest rate mentioned above is provided for illustrative purposes only, based on the Bank's "Corporate HKD Checking Account New Funds Deposit Promotion" rate as of 16 July 2026. The actual interest rate applied will be based on the rates published by the Bank from time to time. The Bank reserves the right to revise or update the deposit interest rate offer at any time.

Reward 2: Shanghai Commercial Bank Mastercard Platinum Business Credit Card Welcome Gift

1. The promotion period is from 1 April 2026 to 31 December 2026, both dates inclusive (the "Promotion Period").
2. Corporate customers must have successfully applied for the Mastercard Platinum Business Credit Card ("the Eligible Credit Card") issued by Shanghai Commercial Bank Limited ("the Bank") for its Proposed Cardholders ("Cardholders") within the Promotion Period in order to enjoy the welcome gift. The welcome gift is only applicable to corporate customers who have not held any Corporate Credit Card / Business Credit Card of the Bank in the past 12 months. Each Eligible Credit Card can only be entitled to the welcome gift once under this promotion.
3. Cardholders must accumulate eligible transactions reaching HKD7,000 or above within the first 2 months of new card issuance date ("Spending Period") in order to be eligible to the welcome gift of HKD500 Free Spending Credit.
4. HKD500 Free Spending Credit will be credited to the eligible HKD credit card account of the Cardholders within 2 months after the Spending Period.
5. Eligible transaction refers to retail transactions, online purchases, purchase and / or reload of stored value cards and e-wallets, but excludes cash advance, outstanding balance, balance transfer amount, bill payment (including but not limited to tax, utilities payment and insurance payment) settled via the Bank Internet Banking / ATMs / Mobile Banking Services, payments of all credit card charges (including but not limited to annual fees, finance charges, late charges and interests), all transactions which are unposted / unauthorized / cancelled / refunded / found to be fraudulent or any other unqualified transactions as determined by the Bank.
6. Once the welcome gift has been chosen, it cannot be changed. If Cardholders have not indicated his / her choice or have indicated more than one choice in the application form, the Bank will automatically set the HKD500 Free Spending Credit (Gift Code: A0052) as his / her welcome gift.
7. If Cardholders cancel the Eligible Credit Card within 12 months from the date of welcome gift redemption, the Bank will charge an administrative fee of HKD600 and such fee will be debited from the relevant credit card account without prior notice.
8. Each Eligible Credit Card shall be entitled to a first year annual fee waiver.
9. All welcome gift information, prices, and photos shown are for reference only. The information provided by suppliers shall prevail.
10. The supplier of the welcome gifts shall be solely responsible for the quality, service and the relevant legal liability

of the welcome gift, to which the Bank shall have no legal liability whatsoever.

11. The welcome gifts are subject to the applicable terms and conditions as well as the terms of use imposed by the supplier / service provider.

12. The welcome gifts are available while stock lasts, and are not transferable, returnable or redeemable for cash. In case the selected welcome gift is out of stock, the Bank reserves the right to offer an alternative gift as replacement.

13. Cardholder's credit card accounts must be valid and in good standing during the redemption period.

To borrow or not to borrow? Borrow only if you can repay!