

Terms and Conditions of Shanghai Commercial Bank 75th Anniversary "Chinese New Year e-Laisee Lucky Draw" (the "Promotion")

1. The Promotion Period is from 16 February 2026 to 6 March 2026 (both dates inclusive) (the "Promotion Period").
2. This promotion is only applicable to individual customers of Shanghai Commercial Bank Limited ("the Bank") who are 18 years of age or above (excluding joint accounts and corporate customers), and who successfully distribute Laisee using the " e-Laisee " feature of " Shacom Pay " during the promotion period ("Eligible Customers").
3. Eligible Customers who conduct a single eligible transaction (an "Eligible Transaction", as defined in Clause 4 below) through the "e-Laisee" feature of "Shacom Pay" during the promotion period will be granted one lucky draw entry. The total number of lucky draw entries for each Eligible Customer depends on the total number of valid Eligible Transactions, but each customer is limited to winning only once.
4. A " Eligible Transaction " is defined as a successful fund transfer transaction of HKD 20.00 / RMB 20.00 or above made through the "e-Laisee" function on "Shacom Pay" during the Promotion Period.
5. For the date and time of any Eligible Transaction, the Bank's records shall prevail. Any false transactions, unauthorized transactions, cancelled transactions, or refunded amounts shall not be considered valid Eligible Transactions. In case of any disputes, the Bank's records shall be final and binding on the customer.
6. The Bank will randomly select winners by computer system from among the Eligible Customers in March 2026. The Prizes are as follows:

Prizes	Number of Winners
Shanghai Commercial Bank x Shanghai Tang 75th Anniversary Special Gift Set	3
HKD750	75

7. The result of the Lucky Draw will be announced on the Bank's website www.shacombank.com.hk on or before 31 March 2026
8. Customer acknowledges and expressly consents that the Bank will use the winner's information for the announcement of the draw results without prior notification to the winner.
9. The e-Laisee prizes will be directly credited in HKD to the Eligible Customer's HKD savings/cheque account on or before 30 April 2026. At the time of crediting the e-Laisee prize, the Eligible Customer must still hold a valid deposit account with the Bank; otherwise, the prize will be forfeited without further notice.
10. The prize of the Shanghai Commercial Bank x Shanghai Tang 75th Anniversary Special Gift Set will be issued by designated branches contacting the winner(s) after the Lucky Draw results are announced, and it must be collected in person at the branch. Should the winner(s) fail to collect the prize within two months after the draw results are announced for any reason, the prize will be deemed forfeited and the Bank will not provide any compensation

11. The Bank reserves the right to replace the prize with other gifts at any time without prior notice and without reason. The value or nature of the substitute gift may differ from prize offered in this Promotion.
12. The Bank is not the supplier of the Shanghai Commercial Bank x Shanghai Tang 75th Anniversary Special Gift Set, and shall not be responsible for any liabilities related to the Lucky Draw Prizes. Any disputes relating to the terms of use of Lucky Draw Prizes shall be settled between the Winners and the relevant suppliers directly. Any matters with regards to the quality and availability of the Lucky Draw Prizes will be the sole obligations of the suppliers or merchants of the Lucky Draw Prizes.
13. By participating in this Promotion, Eligible Customers are deemed to have read, understood, accepted, and agreed to abide by these Terms and Conditions. In the event of any breach of these Terms and Conditions, the Bank reserves the right to cancel their participation eligibility and pursue legal action at any time.
14. If Eligible Customers are entitled to the offer(s) in conjunction with other promotional offers, the Bank reserves the right to grant the Eligible Customers one of or part of the entitled offers only.
15. The Prizes cannot be transferred, returned, exchanged for other offer/gift, and also not for sale.
16. Each banking product or service listed in this document is subject to product terms, conditions. For details, please contact our staff.
17. The above offer is subject to prevailing regulatory requirements and restrictions and 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 or/and to amend, suspend and/or terminate all or any part of the offer and calculation methods from time to time. The Bank is entitled at its absolute discretion for the above rights 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.
18. Customers are responsible for any data charges incurred in using and/or downloading "Shacom Pay".
19. The offer is not applicable to the staff of the Bank.
20. The offer is limited and available on a first-come-first-served basis.
21. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
22. In case of any inconsistency between the Chinese and English versions, the Chinese version shall prevail.