General Terms and Conditions

1. **<u>The promotion period is from 1 July 2026 to 30 September 2026 (both dates inclusive) ("Promotion Period").</u>**
2. If Customers are entitled to the offer in conjunction with other Promotion offers, the Bank reserves the right to grant the Eligible Customers one of or part of the entitled offers only.
3. The bank products or services in this documents are subject to product terms and conditions. For details, please contact our staff.
4. Investment involves risks. The information contained in this document is not for the purpose of providing investment advice and does not constitute any offer, invitation, advice or recommendation to buy or sell any investment products or services mentioned herein
5. The above offers are subject to the 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 offers 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 Promotion offers, the Bank's relevant records / decisions / explanations shall be conclusive evidence of the offers. The decision of the Bank on all matters relating to this promotion and the relevant offers shall be final and binding on all parties concerned.
6. The above offers are not applicable to the staff of the Bank.
7. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
8. In case of any inconsistency between the Chinese and English versions, the Chinese version shall prevail.
9. This document has not been reviewed by the Securities and Futures Commission of Hong Kong or any regulatory authorities in Hong Kong.

Terms and Conditions for Wealth Management Connect Northbound Account Opening Welcome Offer

1. The above offer is only applicable to customers who successfully open a Dedicated Northbound Remittance Account at designated branches of Shanghai Commercial Bank Limited (**the** "**Bank**"), and paired up the Dedicated Northbound Remittance Account with his/her Dedicated Northbound Investment Account opened at Bank of Shanghai Company Limited (**"Bank of Shanghai"**) during the Promotion Period **("Northbound Customers") ("Eligible Customers")**.
2. Eligible Customers can enjoy HK$500 Cash Reward. Each Eligible Customer can only enjoy the offer once. **<u>The relevant cash reward will be credited in Hong Kong dollars into the relevant Dedicated Northbound Remittance Account of the Eligible Customers on or before 30 November 2026. Eligible Customers must still maintain the relevant Dedicated Northbound Remittance Account at the time when the relevant cash reward is credited to enjoy the cash reward.</u>**
3. Bank of Shanghai is incorporated in the People's Republic of China and is not an authorized institution in Hong Kong as defined in the Banking Ordinance and is not subject to the supervision of the Hong Kong Monetary Authority. Bank of Shanghai cannot carry on any banking business or business of taking deposits in Hong Kong. Investment products offered by Bank of Shanghai have not been authorised by the Securities and Futures Commission of Hong Kong ("SFC") and the relevant offering documents have not been examined by the SFC. Investors should exercise caution in relation to such offers. The Bank is not an agent or representative of Bank of Shanghai in Hong Kong. For more information about products or services of Bank of Shanghai, please call (86) 21 66614500 or visit Bank of Shanghai's website www.bankofshanghai.com.

Issued by Shanghai Commercial Bank Limited