

### Terms and Conditions for SMART Banking Birthday Promotion

1. **The promotion is valid from 1 January 2026 to 31 December 2026 (both days inclusive).**
2. The promotion shall be applicable to customers who hold SMART Banking Service of Shanghai Commercial Bank Limited (the "Bank" ) (the "Customers" ). Except the year-round privileges, all relevant birthday delights are only applicable to Customers in the month of their birthday (according to the Customer' s birthday record in the Bank). If the SMART Banking account is a joint name account, all account holders can also enjoy the promotion offers during the birthday month of any one of the account holders.
3. World Credit Card 3X Bonus Points Reward
  - a. Customer must become a SMART Banking customer on or before 20<sup>th</sup> of the calendar month prior to his/her birthday month and maintain valid SMART Banking Service in his/her birthday month in order to be eligible for the 3x Bonus Points Reward.
  - b. 3x Bonus Points Reward (including 1x basic Bonus Points and additional 2x Bonus Points) only applies to overseas purchase or internet transactions through the use of the Bank' s World Credit Card during the birthday month of the Customer. The transactions shall be posted to the credit card account on or before the 15<sup>th</sup> of the calendar month after his/her birthday month.
  - c. **Eligible overseas spending** includes overseas spending in foreign currencies, while any transactions settled in Hong Kong Dollars are excluded.
  - d. **Eligible online spending** includes any transaction made online in local or foreign currencies. If a transaction can be considered as both eligible overseas spending and eligible online spending, the Customer is only entitled to 3x Bonus Points. Eligible spending does not include outstanding balance, cash advance, monthly Instalment for Cash/Purchase Instalment Plan, 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, any electronic wallet/electronic money/electronic money transfer/top up to a specified account (including but not limited to: PayMe, Alipay and WeChat Pay), all payments of all credit card charges (e.g. annual fees, finance charges, late charges or interests, etc.), speculation commerce, all transactions which are unposted/unauthorized/cancelled/found to be fraudulent or any other unqualified transactions as defined by the Bank.
  - e. Spending of Supplementary Card will be counted into the Principal Card Account to accumulate more Bonus Points.
  - f. Within the birthday month of the Customer, for each credit card account the first HK\$10,000 spending is eligible for 3x Bonus Points Reward.
  - g. Extra Bonus Points will be credited to the Customer' s credit card account within 2 months after the transactions.
  - h. The awarded Bonus Points cannot be converted into cash and all rewards are not transferable.
  - i. The credit card account must be valid and in good standing when the rewards are credited. If the cardholder violates any terms and conditions of the cardholder agreement, the related credit card account will not be entitled to any of the rewards.
  - j. 3x Bonus Points Reward cannot be exchanged for cash or used in conjunction with other promotional offers. In the event of any discrepancy between this offer and the cardholder's another spending rewards program, the one with better rewards shall prevail.
  - k. The Bank will determine the eligibility of the transactions based on the merchant codes/transaction types



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defined from time to time by Mastercard Asia/Pacific (Hong Kong) Limited or merchants' acquiring banks. The Bank has its sole and absolute discretion to determine the eligibility of a transaction and reserves the right to revise the details at any time without prior notice. The Bank has no obligation to clarify which transactions are eligible for the promotion before the transactions are made.

**4. Subscription Fee Discount for Designated Wealth Management Products**

- a. This offer is only applicable for SMART Banking customers who conduct the first subscription of investment funds in a lump sum, bonds or designated structured products and fulfil designated transaction requirement(s) during their birthday month ( "Eligible Customers" ).
- b. Designated transaction requirement(s) includes:
  - Investments Funds: To be eligible for up to 0.5% subscription fee discount for investment funds, customers should subscribe investment funds with an amount of HK\$400,000 or above (or its equivalent in other foreign currencies) in a lump sum. In any case, the net subscription fee after discount is floored at 1%.
  - Bonds: To be eligible for up to 0.3% subscription fee discount for bonds, customers should subscribe bonds in the secondary market (excluding Retail IPO Bond) with an amount of HK\$1,000,000 or above (or its equivalent in other foreign currencies). In any case, the net subscription fee after discount is floored at 0.5%.
  - Designated Structured Products: To be eligible for the 0.25% subscription fee discount for designated structured products, customers should conduct transaction of designated structured products with a transaction amount of HK\$400,000 or above (or its equivalent in other foreign currencies), an investment tenor of at least 3 months and a subscription fee of not lower than 1.25%.
- c. The amount of subscription fee discount is capped at HK\$10,000 for this offer.
- d. **Customers are required to pay the subscription fees upfront with regard to the investment amount. The discount amount will be credited to Eligible Customers' settlement accounts in cash rebate in the next two calendar months after the subscription of designated products without prior notice.**
- e. If the wealth management product subscription is made in a currency other than Hong Kong Dollars, the transaction amount of relevant products will be calculated based on the corresponding foreign exchange rate determined by the Bank.
- f. If a customer subscribes for investment funds, bonds or designated structured products using a joint-name securities account, the holders of such account will be considered as one entity and enjoy this subscription fee discount once only.
- g. Customers should maintain valid securities accounts, settlement accounts and SMART Banking Service at the time when the discount amount of subscription fee is credited, otherwise this offer will be forfeited without prior notice.
- h. For details of the investment funds, bonds and designated structured products, please refer to the relevant offering documents. Investment fund, bond and designated structured product subscriptions are bound by the terms and conditions of the Bank.
- i. The Bank distributes the investment fund for the product issuer/fund management company and the investment fund is a product of the product issuer/fund management company but not the Bank.
- j. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer



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out of the selling process or processing of the related transaction, the Bank will enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the product should be resolved directly between the product issuer/fund management company and the customer.

5. Laithwaites Direct Wines Offer
  - a. Offers are only applicable for Shanghai Commercial Bank World Credit Card.
  - b. Offers are only applicable at Laithwaites Direct Wines designated online platform [www.directwines.com.hk/SCBBday26](http://www.directwines.com.hk/SCBBday26)
  - c. Each cardholder can enjoy the offer per transaction.
6. Royal Plaza Hotel
  - a. Offers are not applicable on February 14-19, May 8-10, June 19-21, September 25-27 and December 22, 24-26, 31 2026.
  - b. Offers are not applicable to the charge of tea or water and 10% service charge (based on original price).
  - c. Offers are limited to one table with a maximum of 12 persons.
  - d. Offers are only applicable to regular-priced food items and cannot be used in conjunction with other discounts and privileges.
  - e. Offers are not applicable to promotional set menus, private functions and wedding banquets. (Except selected Set Menu)
  - f. Offers are not applicable to the purchase of beverages, corkage charge, cut cake charge and bottle wines/ spirit, hampers or coupons and vouchers.
  - g. Offers are for dine-in order only
  - h. Advance reservation is required; please notify the restaurant staff the offer will be used.
  - i. Booking confirmation is subject to availability.
  - j. Royal Plaza Hotel reserves the right to amend the terms and conditions of offers, change or delete the offers without prior notice.
  - k. Royal Plaza Hotel reserves the right of final decision in case of any disputes.
7. The Bank is not the supplier of the products and services. Products/services information, pricing and photos are for reference only. The Bank shall have no liability whatsoever for the products provided by the relevant suppliers and the quality of services or other matters.
8. For details of credit card spending privileges and valid period, please refer to relevant promotion materials. Other terms and conditions shall apply, please contact the respective merchants for details.
9. Free Annual Family Travel Insurance is applicable to i) principal cardholder, ii) supplementary cardholder(s) or iii) principal cardholder and his/her accompanying family members (including spouse and a maximum of 2 children under the age of 17). The above insurance plan is underwritten by Paofoong Insurance Company (Hong Kong) Limited, which is authorized and regulated by the Commissioner of Insurance of the HKSAR. Paofoong Insurance Company (Hong Kong) Limited is a subsidiary of Shanghai Commercial Bank Limited. The Bank is an appointed insurance agent of Paofoong Insurance Company (Hong Kong) Limited. For details of coverage, indemnity limit and the terms and conditions, please refer to the relevant materials and the terms and conditions.
10. In the case of any fraudulent activities or practices (as determined by the Bank), the Bank will terminate the Customer's right to enjoy SMART Banking privileges and all related accounts. The Bank reserves the right



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to debit an equivalent value of the gifts and/or privileges given from any of the customer's accounts without any prior notice, and/or take legal action to enforce repayment of relevant outstanding amount.

11. The Bank reserves the right to suspend, amend, change and/or terminate all or any of the promotion offers, privileges, and/or these terms and conditions, without any prior notice. In case of any disputes arising from any of these terms and conditions, the decision of the Bank (including but not limited to any of the above definitions) shall be final and binding.
12. In case of any inconsistency between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

**Risk Disclosure:**

- The following risk disclosure statement cannot disclose all the risks involved and does not take into account any circumstances that are unknown to the Bank. Investment involves risks. Investment fund and Structured Products are investment products. The price of investment products may go up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying or selling investment products. Any past performance figures shown are not indicative of futures performance. Part of the investment may not be able to liquidate immediately under certain market situation. Customers should refer to relevant offering documents for detailed information, including but not limited to Risk Disclosures, prior to any investment subscription. The products described herein may not be suitable for all people. The decisions to invest are made by customers and customers should not invest in investment products unless the intermediary selling them has explained to them that the product is suitable for them having regard to customers' financial situation, investment experience and investment objectives. Customers should not make any investment decisions based on this document alone. Customers must make their own assessment of the information provided in this document. Customers should carefully consider whether any investment products or services mentioned herein are appropriate for them in view of their financial situations, investment experiences and investment objectives. If customers have any doubt about this material or any relevant offering document, they should consult their own independent advisers on the legal, regulatory, tax, investment and financial implications of the investments (including but not limited to estate duty and withholding tax and other tax obligations which may arise from local or foreign investment) as they deem appropriate to ensure that they understand the nature of the investments in order to consider whether the investments are suitable investments for them.
- **Investment Risk in Investment Funds:** The prices of investment funds fluctuate, sometimes dramatically. The price of an investment fund may go up or down and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling investment funds. Investment involves risks. Any past performance figures shown are not indicative of futures performance. Part of the investment may not be able to liquidate immediately under certain market situation. Customers should refer to relevant investment fund offering documents for detailed information, including but not limited to Risk Disclosures, prior to any investment fund subscription. Customers should carefully consider whether any investment products or services mentioned herein are appropriate for them in view of their financial situations, investment experiences and investment objectives. Please refer to explanatory memorandum or relevant materials of the fund for further information. The subscription of investment fund is subjected to prevailing regulatory requirements and restrictions and relevant terms and conditions of the Bank. The Bank acts as a distributor of the funds managed



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by fund houses and the funds are the product of the third party fund houses. For distribution of funds – in respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customers out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customers; however any dispute over the contractual terms of the product should be resolved directly between the third party fund house and the customers.

- **Investment Risk in Debt Securities:** Debt Securities are investments products and not bank deposits, nor should it be treated as time deposit or a substitute. It is not protected by the Deposit Protection Scheme in Hong Kong and involve risks, including the possible loss of the principal amount invested. Customers should be aware of the risk of exchange rate fluctuations for Debt Securities denominated in non-local currency, which may cause a loss of principal. Unless specified, these investments are not guaranteed by the Bank. The prices of Debt Securities fluctuate, sometimes dramatically. The price of Debt Securities may go up or down and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of subscribing and redeeming Debt Securities. Investment involves risks. Any past performance figures shown are not indicative of future performance, which the Bank does not guarantee the existence of a secondary market for Debt Securities. Part of the investment may not be able to liquidate immediately under certain market situation. Customers should refer to relevant Debt Securities offering documents for detailed information, including but not limited to Risk Disclosures, prior to any Debt Securities subscription.
- **Investment Risk in Equity Linked Product:** Equity Linked Product is an unlisted structured product involving derivatives. This product is not secured on any asset or collateral of the issuer. Customers are exposed to the credit risk of the issuer or guarantor and are constrained by the law and regulations of the related countries or regions. This product is not capital protected. In the worst case scenario, the terms of the equity linked product may be varied or converted to other securities and may lose part or all of principal. The maximum potential return is capped and customers may not receive any return over the investment period. In addition, price of the product depends on various factors (e.g. volatility of the underlying, tenor, interest rate etc). An increase in the underlying spot price may not necessarily mean an increase in the product price. Potential and actual conflicts of interest may arise from the different roles played by the issuer and distributor and their subsidiaries. Customers may need to bear the risk of reinvestment if the equity linked product having auto redemption feature. Customers are exposed to exchange rate fluctuations if the settlement currency of the product is not their home currency. Customers may receive physical delivery of reference assets on the settlement date. The product is not collateralized and not covered by Investors Compensation Fund. Customers should refer to the offering document for detailed information and risk disclosure etc.
- **Investment Risk in Interest Rate/ Currency/ Equity/ Index Linked Structured Note ( “Structured Note” ):** Structured Note is NOT equivalent to, nor should it be treated as a substitute for time deposit. It is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong. The product is embedded with option(s). Option transactions involve risks, especially when selling an option. Although the premium received from selling an option is fixed, you may sustain a loss well in excess of such premium amount, and your loss could be substantial. The maximum potential gain of the product is limited, and the investment return is linked with the underlying asset. If you invested in Structured Note of specific product structure, you may not receive any coupon or only receive the flat coupon in the whole investment period. Although the product is principal protected, investor may lose up to the whole principal and earnings resulting if the issuer/



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guarantor goes default and is unable repay the obligations under the Note. The return of the product is linked to the underlying asset. The movements of the underlying asset which can be unexpected, sudden and drastic, it can also be affected by complex political and economic factors. Investing in this product is not the same as investing in the underlying asset. There are many factors that affect the market value of the product. These include but are not limited to, the general level of interest rates, the price performance and price volatility of the underlying asset, the level of foreign exchange rates, the market's view of the issuer's/ guarantor's credit quality and the time to maturity of the product. The product is designed to be held till maturity. The issuer may at its absolute discretion refuse to consent to any withdrawal request before maturity. The product does not trade on any exchange, and may be illiquid. As a result, it may be impossible for a purchaser of the product to sell it to the issuer, any of its affiliates, another purchaser or dealer and there is no central source to obtain current prices from other dealers. The product is not secured by any collateral. When you invest in this product, you will be relying on the issuer's creditworthiness. If the issuer becomes insolvent or default on its obligations under this product, you can only claim as an unsecured creditor of the issuer. In the worst case, you could suffer a total loss of your investment amount. The underlying asset may be subject to methodological or other changes which could affect the product's value; may cease to be published or no longer representative. Consequently, the relevant underlying asset may be replaced by another underlying asset. Some issuers are not a regulated entity in Hong Kong. The issuers may subject to the regulatory enforcement of other countries that may materially affect investors' rights and interests. Potential and actual conflicts of interest may arise from the different roles played by issuer and their subsidiaries and affiliates in connection with the product. Their economic interests in each role may be adverse to investors' interests in the product. If the product contains an early call feature, the issuer may at its sole discretion to early call the product prior to maturity. You may need to bear the re-investment risk. The product is not listed on any stock exchange and are not covered by the Investor Compensation Fund. The Issuer has the right (but not the obligation) to terminate this product early upon occurrence of certain events. If this product is early terminated by the issuer, you may suffer a substantial loss under this product.

- **Investment Risk in Bond Linked Structured Note:** Bond Linked Structured Note is a complex product and is an unlisted structured investment product embedded with derivatives. It is not as same as nor should it be treated as a normal time deposit or its replacement and it is not protected by the Deposit Protection Scheme in Hong Kong. This product is embedded with option(s). Option transactions involve risks, especially when selling an option. Although the premium received from selling an option is fixed, you may sustain a loss well in excess of such premium amount, and your loss could be substantial. The maximum potential gain of the product is capped. (For Senior Unsecured Notes) This product is not secured on any asset or collateral of the issuer. You are exposed to the credit risk of the issuer or guarantor and are constrained by the law and regulations of the related countries or regions. The product constitutes general, unsecured and unsubordinated contractual obligations of the issuer. The market value of the product can decrease significantly below its normal values as a result of the issuer's or guarantor's creditworthiness. If the issuer becomes insolvent or defaults on its obligations under this product or the issuer is not protected by Hong Kong legal system as it is located outside Hong Kong, in the worst case scenario, the issuer may fail to pay principal and interest on time, you could lose part or all of your investment amount. In addition, if any authority (e.g. government body or resolution authority) exercise the resolution power over the issuer (including but not limited to UK Bail-in power) and adversely affect the product, you could lose all of your investment. (For Secured Notes) Although this product is secured by the



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collateral of the issuer, the market value of the collateral will be affected by a number of reasons, and such value may be significantly below the nominal value of the Notes. If the issuer becomes insolvent or defaults on its obligations under this product, there is no guarantee that the collateral proceeds will be sufficient to pay all of the investor claims. Investor keeps a claim against the guarantor for the unpaid claims as an unsecured creditors. Therefore, you could still lose part or all of your investment amount. Upon the occurrence of certain events, the Issuer may in its sole and absolute discretion adjust the terms of the product to account for the effect of such event, which may result in (i) payment postponement; (ii) replacement of the linked bond; and/or (iii) early termination of the Notes. If the issuer early terminate the Notes, it will pay you the fair market value. Depending on the prevailing market conditions, this fair market value may be less than, or substantially less than your initial investment amount, and you have to bear the re-investment risk. There are many factors that affect the market value of this product. These include but are not limited to, changes of market interest rates, the financial condition of the issuer, the perceived credit quality of the issuer, the price performance and price volatility of the linked bond. Further, change in the market price of the linked bond may not lead to any corresponding change or even deviate from the market value of this product. The product is not listed on any stock exchange and is not protected by the Investor Compensation Fund.

- "Sustainable investments" means considering more on a corporate's ESG quality, including environmental, social, governance and/or other sustainability factors, in the investment strategies. Sustainable investments may diverge from traditional market benchmarks. In addition, there is currently no market consensus on definition of sustainable development. Adverse environmental and/or social impacts may also occur during sustainable investment. The Bank may rely on measurement criteria devised and/or reported by third party providers or issuers, and does not guarantee that the sustainable investment meets any sustainability-linked criteria. An investment which is considered to fulfil sustainable criteria today may not meet those criteria in the future. Such changes may not always be notified to investors. Sustainable investing is an evolving area and new regulations may come into effect which may affect how an investment is categorised or labelled. Please note that these sustainable investments may have different focuses and investment styles, and they may adopt different strategies to achieve their sustainable focus. Investors should review the sustainable investment product offering documents carefully and understand how the product incorporates sustainable factors to attain its sustainable focus and assess whether its sustainable -related features meet your investment needs.
- Foreign currency investments are subject to exchange rate fluctuations which may result in losses. If the investment is denominated in a foreign currency or invest in assets denominated in a currency other than the base currency, you may face an exchange rate risk or exchange controls or any other restrictions which the return or amount you receive after redemption may be reduced. The fluctuation in the exchange rate of foreign currency may result in losses in the event that customer converts the foreign currency into Hong Kong dollars or other foreign currencies and there may be significant bid and offer spreads. If RENMINBI is involved in the investment product(s), offshore RENMINBI exchange rate will be quoted. The offshore RENMINBI exchange rate may be at a premium or discount to the exchange rate for onshore RENMINBI and there may be significant bid and offer spreads. RENMINBI is subject to exchange rate risk, RENMINBI is currently not freely convertible. Customers should be aware that they can conduct conversion of RENMINBI through bank accounts, for which it is subject to the requirements specified by the Relevant Authorities from time to time (the requirements may amend from time to time without any prior notice) the requirements specified by the Bank and/or the RMB position and commercial decisions of the Bank at that moment.



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- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) between the Bank and the customer arising out of the selling process or processing of the related transaction, the Bank will enter into a Financial Dispute Resolution Scheme process with the customer.
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