

## **Buying RMB foreign exchange cash reward**

### **Promotional Terms and Conditions :**

1. The promotional period of Buying RMB foreign exchange cash reward ("this Offer") is valid from 18<sup>th</sup> October 2021 to 31<sup>st</sup> December 2021, both dates inclusive (the "Promotional Period").
2. This Offer is only applicable to CMB Wing Lung Bank Limited ("the Bank") single or joint name deposit account customers with CMBWLB Wintech mobile application ("Wintech"), and new customer opens a deposit account with the Bank with Wintech during the Promotional Period and who did not hold any single or joint name deposit account in the preceding 12 months ("Selected Customer").
3. Selected Customer successfully purchased RMB foreign exchange transactions via Wintech during the Promotional Period ("Designated Transaction") ("Eligible Customer"). The Designated Transaction of the Eligible Customer can enjoy the cash reward mentioned in Clause 5 below ("Cash Rewards").
4. There is no upper limit of Designated Transaction during the Promotion Period. Designated Transaction of Eligible Customer under the same name will be combined ("Combined Transaction Amount").
5. The Bank will calculate the Cash Reward according to the Combined Transaction Amount during the Promotion Period. The calculation method of Cash Reward is shown in the following table, the maximum amount of Cash Reward for each Eligible Customer is HKD 2,000 during the Promotion Period.

The Combined Transaction Amount during the Promotion Period reaches the following RMB amount	HKD Cash Reward
RMB 1,000,000 or above	HKD 2,000
RMB 500,000 – 999,999.99	HKD 700
RMB 100,000 – 499,999.99	HKD 100

6. The HKD deposit account of Eligible Customer shall remain valid and in good standing when the Bank makes cash reward available in order to enjoy this Offer.
7. The cash reward will be credited into HKD deposit account on or before 31<sup>st</sup> March 2022. Eligible Customer must still be the Bank customer at the time of enjoying this Offer or the rewards.
8. If Eligible Customer holds more than one HKD deposit account at the Bank when Eligible Customer collects cash reward, the account to be credited with the reward will be determined by the Bank at its sole discretion.
9. This Offer is not applicable to foreign exchange margin, foreign exchange forward contract, foreign currency note exchange and currency linked Investment.
10. CMB Wing Lung Bank Group staff cannot participate in this Offer.
11. This Offer is not transferrable or redeemable or exchangeable in cash. This Offer is subject to quota availability and is offered on a first-come-first-serve basis.
12. This Offer cannot be used in conjunction with or exchangeable for any other promotional offers, discounts,

benefits, privileges and coupons.

13. Eligible Customer's usage of this Offer is subject to these Promotion Terms and Conditions. The usage of deposit accounts of the Bank are subject to *the General Conditions for Accounts and Services* of the Bank.
14. The Bank reserves the right to amend or terminate the Offer, or change its calculation method, or amend the terms and conditions thereof at any time without prior notice. In the event of any dispute, the decision of the Bank shall be final and conclusive.
15. In case of discrepancies between the English and Chinese versions, the Chinese version shall prevail.
16. Risk Disclosure: The risk of loss associated with the volatile movement in foreign exchange market can be substantial. Participants should have a thorough understanding of the market and should be aware of the risk of foreign exchange investment.
17. Risks relating to RMB: You should note that the value of RMB against other foreign currencies fluctuates and will be affected by, amongst other things, the PRC government's control (for example, the PRC government regulates conversion between RMB and foreign currencies), which may adversely affect your return under this product when you convert RMB into your home currency.

CMB Wing Lung Bank Limited