

### Wintech CNY Fixed Deposit e-offer Promotional Terms and Conditions :

1. Wintech CNY Fixed Deposit e-offer promotion ( “e-Offer” ) promotion period is from 18 October 2021 to 31 December 2021, both days inclusive ("Promotional Period"), and is applicable to CNY ( “Designated Currency” ) fixed deposits. CMB Wing Lung Bank Limited ( “the Bank” ) will release this exclusive e-Offer to selected customers. The actual release time of the e-Offer shall be determined by the Bank at its sole discretion and may be varied without any notice. The expiry date of e-Offer will be showed at column of e-Offer in CMBWLB Wintech mobile application ("CMBWLB Wintech") ( “Expiry Date” )
  2. The e-Offer is only available to personal / joint account customers using CMBWLB Wintech. The e-Offer is only available under the CMBWLB Wintech and does not apply to fixed deposits of the Designated Currency made through CMB Wing Lung NET Banking Services or branches or Customer Services Hotline of the Bank.
  3. After login to CMBWLB Wintech, selected customer(s) may enjoy the e-Offer within the e-Offer Expiry Date by
    - (a) Entering the CMBWLB Wintech and select “e-Offer” . Click “History” and then login. Click “CNY Fixed Deposit” to view the e-offer details and then click “Use Now” to create fixed deposit of the Designated Currency on the fixed deposit creation page.
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- (b) Entering the CMBWLB Wintech to click “Get It Now” on the Popup banner and then login. Click “CNY Fixed Deposit” to view the e-offer details and then click “Use Now” to create fixed deposit of the Designated Currency on the fixed deposit creation page.
4. Customer(s) can create a fixed deposit of the Designated Currency in a principal amount of not less than CNY10,000 and not more than CNY50,000 with an e-Offer. The e-Offer is applicable to new Designated Currency deposit creation only. Roll over of fixed deposits are not entitled to the e-Offer.
5. Customer(s) should be aware that they are exposed to risks associated with mobile, computer-based or other electronic systems, the internet and other public networks, including disruption, interception, corruption, interruption or loss of transmissions, or suspension, unavailability, delay, malfunction, breakdown, inadequacy or failure of systems, hardware or software, when they login to CMBWLB Wintech. If customer(s), for whatever reasons, are logged out from CMBWLB Wintech before a fixed deposit of the Designated Currency is successfully made with an e-Offer, the e-Offer cannot be enjoyed by and cannot be made available to the relevant customer(s). Customer(s) must access CMBWLB Wintech again in order to get another chance to enjoy the e-Offer and create a fixed deposit of the Designated Currency with the e-Offer.
6. Customer(s) who have successfully created the fixed deposits of the Designated Currency with an e-Offer can enjoy a Preferential Fixed Deposit Interest Rate of 5% p.a. for 1-month Deposit Tenor for the Designated Currency. The Preferential Fixed Deposit Interest Rate is only available to fixed deposits of the Designated Currency of a tenor of 1-month.
7. Each e-Offer can only be used once. Each Customer(s) can use a maximum of 1 e-Offer through the same fixed deposit account within the e-Offer expiry date. The e-Offer is not transferrable or redeemable or exchangeable in cash.
8. The e-Offer cannot be used in conjunction with or exchangeable for any other promotional offers, discounts, benefits, privileges and coupons.
9. Customer(s)’ s usage of the e-Offer is subject to the Promotional Terms & Conditions and the creation of fixed deposits is subject to the General Conditions for Accounts and Services of the Bank.

10. The Bank reserves the right to suspend, terminate or cancel the e-Offer, or to amend or vary any terms or conditions of the e-Offer at any time without further notice.
11. In case of disputes, the Bank's decision and record shall be final and binding.
12. 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.
13. If case of discrepancies between the English and Chinese versions of these terms and conditions of the e-Offer, the English version shall prevail.

CMB Wing Lung Bank Ltd