

Terms and Conditions of CMB Wing Lung Sunflower Service Welcome Rewards

1 General Terms and Conditions:

- 1.1 The promotional period of CMB Wing Lung Sunflower Service Customer Welcome Rewards ("the Offer") is valid from 19th July 2021 to 31st December 2021, both dates inclusive ("the Promotional Period").
- 1.2 "Eligible Customer" means:
The Offer is only applicable to new CMB Wing Lung Sunflower Service Customer, who shall he/she successfully open a CMB Wing Lung All-In-One Card Account and become CMB Wing Lung Sunflower Service Customer within the Promotional Period; and did not hold any single or joint name deposit account in the preceding 12 months with CMB Wing Lung Bank ("the Bank"). (Except holding of CMB Wing Lung Credit Card)
- 1.3 This Offer is only applicable to single and joint name deposit account.
- 1.4 "New Fund" means the net growth in the Total Balance of Eligible Customer in the month of account opening according to the Bank's record.
- 1.5 "Total Balance" means the total balance of the account /products (including demand deposits, fixed deposits, gold, securities and wealth management) of the customer portfolio.
- 1.6 To enjoy the Offer or rewards, Eligible Customer must still be a CMB Wing Lung Sunflower Service Customer at the time of enjoying the offers or distributing the rewards.
- 1.7 For Eligible Customer who has more than one HKD deposit account, the Bank will determine the reward to be credited to any one of the HKD deposit accounts at its discretion. The account status of Eligible Customer must remain valid and normal at the time when the reward is credited. Otherwise, the relevant offer will be forfeited absolutely.
- 1.8 Each Eligible Customer can only enjoy each offer and reward once, and cannot enjoy other offers at the same time.
- 1.9 Eligible Customer is required to pay a monthly maintenance fee of CMB Wing Lung Sunflower Service Account if the Total Relationship Balance of CMB Wing Lung Sunflower Service Account of the Eligible Customer falls below the minimum requirements for maintenance of the account. Please contact our relationship manager for details.
- 1.10 Customer will not be informed if customer is not eligible to enjoy any of the promotional offers.
- 1.11 Each offer and reward is subject to the terms and conditions of the relevant products or services.
- 1.12 All rewards and offers are limited and will be provided on a first come, first served basis.
- 1.13 The Bank reserves the right to suspend, change or terminate the relevant offers, rewards and amend the terms and conditions at any time without further notice. In case of any disputes, the Bank's decision and records shall be final, conclusive and binding.
- 1.14 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.
- 1.15 In case of discrepancies between the English and the Chinese versions of these Terms and Conditions, the Chinese version shall prevail.

2 Terms and Conditions for CMB Wing Lung Sunflower Service Respective Welcome Rewards:

2.1 Reward 1: New Fund Reward – Up to HKD8,000 Reward

2.1.1 Eligible Customer must comply with all the following requirements of (i) to (iv) to be entitled to New Fund Reward (“Reward 1”).

- i. Successfully become CMB Wing Lung Sunflower Service Customer within the month of account opening ; and
- ii. Successfully open Securities Account (including Cash Securities Account or Margin Securities Account) and Wealth Management Account in the first 6 calendar months from the month of account opening; and
- iii. Having placed a New Fund (See General Terms and Conditions Clause 1.4 and 1.5 above) as specified in the Table 1 below in the month of account opening ; and
- iv. Maintains the New Fund until the designated date as specified in the Table 2 below.

Table 1

New Fund Amount (HKD or equivalent)	New Fund Reward (HKD)
From \$500,000 to below \$1,000,000	\$1,000
From \$1,000,000 to below \$5,000,000	\$3,000
\$5,000,000 or above	\$8,000

Table 2

Account Opening Date	Date of New Fund placed	Months of New Fund must be maintained (both dates inclusive)	Date of Reward 1 distribution
19-31 July 2021	On or before 31 July 2021	August 2021 to December 2021	On or before 31 May 2022
1-31 August 2021	On or before 31 August 2021	September 2021 to January 2022	
1-30 September 2021	On or before 30 September 2021	October 2021 to February 2022	
1-31 October 2021	On or before 31 October 2021	November 2021 to March 2022	On or before 31 August 2022
1-30 November 2021	On or before 30 November 2021	December 2021 to April 2022	
1-31 December 2021	On or before 31 December 2021	January 2022 to May 2022	

2.1.2 Eligible Customer who complies with Clause 2.1.1 above will be entitled to the Reward 1. The Reward 1 will be credited to the designated deposit account by the date as specified in Table 2 under Clause 2.1.1 above.

2.1.3 Each Eligible Customer can only enjoy the Reward 1 once.

2.2 Reward 2 : Wealth Management Account Opening Reward – HKD200 Reward

2.2.1 Eligible Customer must comply with Clause 2.1 “Reward 1- New Fund Reward” above and must be entitled to the Reward 1; and successfully open Wealth Management Account (specified in the table below) in the first 6 calendar months from the month of account opening to be entitled to the reward (“Reward 2”):

Successfully opened specified account	Wealth Management Account Opening Reward (HKD)
Wealth Management Account	\$200

2.2.2 Eligible Customer who complies with Clause 2.2.1 above will be entitled to the Reward 2. The Reward 2 will be credited to the designated deposit account together with Clause 2.1 “Reward 1- New Fund Reward”.

2.2.3 Each Eligible Customer can only enjoy the Reward 2 once.

2.3 Reward 3: Securities & Wealth Management Products Holding Balance Reward – Up to HKD20,000 Reward

2.3.1 Eligible Customer must comply with Clause 2.1 “Reward 1- New Fund Reward” above and must be entitled to the Reward 1; and maintain the Securities Balance(“Securities Balance”) and/or Wealth Management Products Balance(“Wealth Management Products Balance”) for every cumulative amount of HKD100,000 (HKD or equivalent) on the last day of the 6th calendar month from the month of account opening (See Clause 2.3.2 below) to be entitled to the cash reward as specified in the table below (“Reward 3”); each Eligible Customer can enjoy up to HKD20,000 reward:

Designated Products	Reward Amount (Product holding balance for every cumulative amount of HKD100,000 (HKD or equivalent))
Wealth Management Products Balance	HKD200
Securities Balance	HKD100

2.3.2 Eligible Customer who complies with Clause 2.3.1 above will be entitled to Reward 3. The Reward 3 will be credited to the designated deposit account by the date as specified in table below.

Account Opening Date	Securities and Wealth Management Products Holding Balance to be calculated on	Date of Reward 3 distribution
19 -31 July 2021	31 December 2021	On or before 31 May 2022
1-31 August 2021	31 January 2022	
1-30 September 2021	28 February 2022	

1-31 October 2021	31 March 2022	On or before 31 August 2022
1-30 November 2021	30 April 2022	
1-31 December 2021	31 May 2022	

2.3.3 “Wealth Management Products Balance” is the market value of Investment Fund and Bond in hand. If the settlement currency of the investment fund is not in HK Dollar, the Investment Fund Balance will be calculated into HK Dollar equivalent, the exchange rate determined by the Bank from time to time.

2.3.4 “Securities Balance” is the market value of securities in hand. If the settlement currency of the securities is not in HK Dollar, the Securities Balance will be calculated into HK Dollar equivalent, the exchange rate determined by the Bank from time to time.

2.3.5 This offer is applicable to both Cash Securities Trading Account and Margin Securities Trading Account.

2.3.6 Each Eligible Customer can only enjoy the Reward 3 once.

2.3.7 Each Eligible Customer cannot enjoy other offers at the same time.

Investment involves risks.

Warning: To borrow or not to borrow? Borrow only if you can repay!

Important Notice

This is an investment product and some may involve derivatives. The investment decision is yours but you should not invest in the investment product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

Risk Disclosure Statement:

The above information is for reference only and does not constitute and should not be regarded as any recommendation, offer or solicitation to purchase or sell any investment products. Investment involves risks and the price of investment products may fluctuate or even become worthless. Past record is not an indicator of future performance. Losses may be incurred rather than making a profit as a result of investment. You should carefully and independently consider whether the investment products are suitable for you in light of your investment experience, objectives, financial position and risk profile. Independent professional advice should be obtained if necessary. Please read the relevant terms and conditions together with the risk disclosure statements in the prospectus of the investment product before making any investment decisions. The above information has not been authorized by the Securities and Futures Commission.



Statement

According to the Personal Data (Privacy) Ordinance, you may, at any time and without charge, choose not to receive our future promotional materials. Please inform us in writing in case of such a request to the Data Protection Officer. (Address: The Data Protection Officer, CMB Wing Lung Bank Limited, 45 Des Voeux Road Central, Hong Kong. Fax no. 2782 3895)

CMB Wing Lung Bank Limited