上海商業銀行
SHANGHAI COMMERCIAL BANK

General Terms and Conditions:

1. The promotion period is from 6 May 2025 to 31 December 2026 (both dates inclusive) ("Promotion Period").
2. The above offer is only applicable to selected customers who successfully set up protected funds under "Money Safe" in Shanghai Commercial Bank Limited (the "Bank") during the Promotion Period ("Eligible Customers").
3. Eligible Customers can enjoy an extra 1% p.a. HKD savings interest rate until 30 June 2027 for maintaining such protected funds with balance of HKD10,000 or above in the **designated HKD savings accounts**.

Balance Tiers	Extra HKD Savings Interest Rate
Less than HKD10,000	0.00% p.a.
HKD10,000 or above	1.00% p.a.

For the avoidance of doubt, the above offer is only applicable to the protected funds set up in the Promotion Period and will cease to be applicable if customers change the amount of such protected funds after the Promotion Period.

4. Designated HKD savings accounts include "No Passbook Savings Accounts", "Current Savings Accounts" and "Student/Children Savings Accounts".
5. Extra interests shall be calculated on daily basis based on the balance of protected funds according to the extra HKD savings interest rate. Extra interests are settled once a month and credited into the designated account before the end of the following month. All account deposit balance shall be based on the record of the Bank. If the designated account is closed before the extra interests are credited to the account, the extra interests will be cancelled without prior notice.
6. General Interests are calculated on simple basis according to the daily closing balance of the relevant account rounding to 2 decimal places and general interests will be paid on monthly basis by crediting to the relevant account on the 21st day of the month or the next business day should the 21st day fall on a non-business day.
7. The above interest rate is based on the interest rate of "Money Safe Extra 1% Savings Interest Rate Offer" quoted on 6 May 2025 by the Bank and is for illustration and reference purpose only. The actual interest rate shall be subject to the quotes of the Bank from time to time. The Bank reserves the right to amend the above interest rate offer at any time.
8. Each of the banking products or services set out in this document is subject to product terms and conditions. For details, please contact our staff.
9. Customers are bounded by "Terms and Conditions for Bank Accounts and General Services". For details, please refer to the "Terms and Conditions for Bank Accounts and General Services" of the Bank.
10. The above offer is subject to 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 and/or to amend, suspend and/or terminate all or any part of the offer 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 promotional offer, the Bank's relevant records / decisions / explanations shall be conclusive evidence of the offer. The decision of the Bank on all matters relating to this promotion and the relevant offer shall be final and binding on all parties concerned.
11. The offer is not applicable to the individual accounts of staff of the Bank.
12. The offer is limited and available on first-come-first-served basis.
13. If Eligible Customers are entitled to the offer(s) in conjunction with other promotional offers, the Bank reserves the right to grant the Eligible Customers one of or part of the entitled offers only.
14. These terms and conditions should be read in conjunction with the Bank's Terms and Conditions for Bank Accounts and General Services ("General Terms and Conditions") and General Descriptive Information of Services. If there are any inconsistencies between these terms and conditions and the General Terms and Conditions or General Descriptive Information of Services, these terms and conditions should prevail.
15. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
16. In case of any inconsistency between the Chinese and English versions, the Chinese version shall prevail

Issued by Shanghai Commercial Bank Limited