

## BNU Payroll Offer Terms and Conditions

1. BNU Payroll Offer is valid from 1<sup>st</sup> January until 31<sup>st</sup> December 2024 (“Promotion Period”), both dates inclusive.
2. New and existing payroll clients are automatically eligible enjoy the benefits described below, provided they meet the respective requirements.

### 3. BNU Payroll Quarterly Lucky Draw (“Lucky Draw”)

- 3.1. On a quarterly basis, and according to below table schedule, BNU will run a Payroll Lucky Draw:

Lucky Draw dates	
1 <sup>st</sup> Quarter 2024	15 <sup>th</sup> April 2024
2 <sup>nd</sup> Quarter 2024	15 <sup>th</sup> July 2024
3 <sup>rd</sup> Quarter 2024	15 <sup>th</sup> October 2024
4 <sup>th</sup> Quarter 2024	15 <sup>th</sup> January 2025

- 3.2. If the lucky draw cannot take place due to a majeure force, it will be rescheduled for a new date, to be announced as soon as possible on the bank’s official website;

- 3.3. The Lucky Draw prizes are as follows:

Winners	Prizes
1 <sup>st</sup> winner	MOP 10,000 Credit Card Free Spending
2 <sup>nd</sup> winner	MOP 5,000 Credit Card Free Spending
3 <sup>rd</sup> winner	MOP 3,000 Credit Card Free Spending
4 <sup>th</sup> – 10 <sup>th</sup> winners	MOP 1,000 Credit Card Free Spending /each winner
11 <sup>th</sup> – 50 <sup>th</sup> winners	MOP 500 New Yaohan Coupons/each winner

- 3.4. Clients who meet the following criteria are automatically entered into these Lucky Draws:

- 3.4.1. Aged 18 or above;
- 3.4.2. Have a valid Macau mobile phone number registered in BNU;
- 3.4.3. Subscribe BNU’s promotions;
- 3.4.4. Receive payroll at BNU in March, June, September and December 2024;
- 3.4.5. Client’s payroll must be automatically transferred by client’s employer and recognized as “payroll” by BNU system, otherwise it will not be considered eligible;
- 3.4.6. In the event that the payroll account has more than 1 owner, regardless of who in fact receives the payroll, only the principal account holder will be considered for eligibility, reporting and communication purposes;

- 3.4.7. Winners receiving the prizes are required to maintain their payroll valid at BNU for at least two years (starting from the lucky draw drawn date). Should Clients terminate receiving the payroll within the aforementioned period, the Bank has the right to retract the amount equivalent to the prizes from the respective account or credit card.
  - 3.5. Winners will be contacted by phone by the bank within 1-month after the drawn day. If winners cannot be contacted within this 1-month period, the prize will be forfeited.
  - 3.6. This Lucky Draw will not have any back-up winners.
  - 3.7. For clients winning the Credit Card Free Spending, the reward amount will be credited to the principal cardholder's card account within 1 month after the lucky draw date;
    - 3.7.1. If the winner is not a BNU credit cardholder he/she must successfully apply one within 1 month after the bank's contact to redeem the offer. For whatever reasons, if a BNU credit card cannot be issued, the prize will be forfeited.
  - 3.8. For clients winning the New Yaohan Coupons, the reward is required to be collected at the designated BNU branch selected by the client upon the bank phone call, within 1 month after the contact, otherwise the prizes will be forfeited.
    - 3.8.1. The usage of New Yaohan coupons is subject to its own terms and conditions printed on the coupon.
  - 3.9. BNU reserves the right to replace the prize by any alternative gift with the equivalent value without prior notice.
  - 3.10. Prizes cannot be transferred, refunded, cashed or exchanged for other items.
  - 3.11. Once the prize is claimed, BNU will not reissue, replace, maintain or make any compensation, representation and/or assume any responsibility and/or consequence for any damage, loss or theft.
- 4. Designated BNU Banking Product & Service Benefits ("Benefits")**
- 4.1. Payroll clients are exempt from credit card annual fee;
  - 4.2. Payroll clients are exempt from debit card annual fee;
  - 4.3. Payroll clients enjoy 0.5% deduction on mutual fund subscription fee;
  - 4.4. Payroll clients enjoy 50% discount on a new safe deposit box first year rental. Clients can enjoy this discount once only.
5. All the aforementioned Benefits and Prizes cannot be exchanged for cash.
  6. The Benefits are limited, awarded on a first come, first served basis, while quota lasts.
  7. All applications and its conditions are subject to the final approval of the Bank. Other terms and conditions apply.

8. BNU reserves the right to amend these conditions and may withdraw or discontinue this campaign at any moment without prior notice.
9. In case of any dispute, the decision of BNU shall be final.
10. These Terms and Conditions are available in Chinese, Portuguese and English. In case of any discrepancy or inconsistency between the different versions, the English version shall prevail.