

BNU Trade Finance Campaign Terms and Conditions

1. BNU Trade Finance Campaign (“Campaign”) is available from 28 February until 21 July 2023 (“Campaign Period”).
2. The following corporate clients are eligible to participate in this campaign (“Eligible Clients”):
 - 2.1. Non BNU Clients or existing BNU Clients that want to use BNU’s Trade Finance services (“New Clients”) for the first time;
 - 2.2. Existing BNU Trade Finance Clients that used the service from 2022 onwards (“Existing Clients”);
 - 2.3. Selected BNU Trade Finance Clients that didn’t use the service since 31 December 2021 (“Selected Clients”).
3. During the Campaign Period, the Eligible Clients can enjoy the following offers (“Offers”), subject to the fulfillment of the corresponding requirements as stated below:

3.1. Trade Finance Documentary Credit Offer

Type of Trade Finance Client (refer to above point 2)	Commission Discount
Existing Clients	25% off
New Clients and Selected Clients	50% off

3.1.1 The Commission Discount applies to the Import L/C Opening and Export Collection Documentary Bill (L/C) on first MOP400,000;

3.1.2 In order to enjoy the discount, Clients are required to apply the aforementioned document with a minimum operation amount of MOP200,000.

3.2. Invoice Financing and Trust Receipt Offer

a) Cash Rebate

New Clients and Selected Clients may enjoy the following cash rebate upon designed new loan contract for Invoice Financing and Trust Receipt during the Campaign Period, with the following conditions:

Loan Amount for Invoice Financing and Trust Receipt (amount per each loan)	Cash Rebate
MOP/HKD 400,000 – 999,999	MOP600
MOP/HKD 1,000,000 or above	MOP1,800

- 3.2.1 New and Selected Clients that have maintained the respective finance loan for at least 30 days after disbursement will enjoy the cash rebate in accordance with the loan tier as per the above table. In case of early full or partial repayment in less than 30 days will not be eligible for this offer;
- 3.2.2 Each client can enjoy the offer twice during the Campaign Period;
- 3.2.3 The cash rebate will be transferred to the client's corporate account within 3 months after loan disbursement.

b) Foreign Exchange Offer

Clients enjoy privileged foreign exchange rate in the loan for Invoice Financing and Trust Receipt, when exchanging MOP/HKD to/from USD/EUR.

Important Remark: Foreign exchange rate may float from time to time. To know the actual exchange rate, Client should consult the Relationship Manager.

- 4. Offers and cash rebates are limited, and given on a first come first served basis, while quota lasts.
- 5. The aforementioned offers cannot be exchanged for cash and cannot be enjoyed simultaneously with any other campaign offers.
- 6. All applications and its conditions are subject to the final approval of the Bank.
- 7. BNU reserves the right to amend these conditions and may withdraw or discontinue this offer without prior notice.
- 8. In case of any dispute in relation to this Campaign, the decision of BNU shall be final.
- 9. 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.