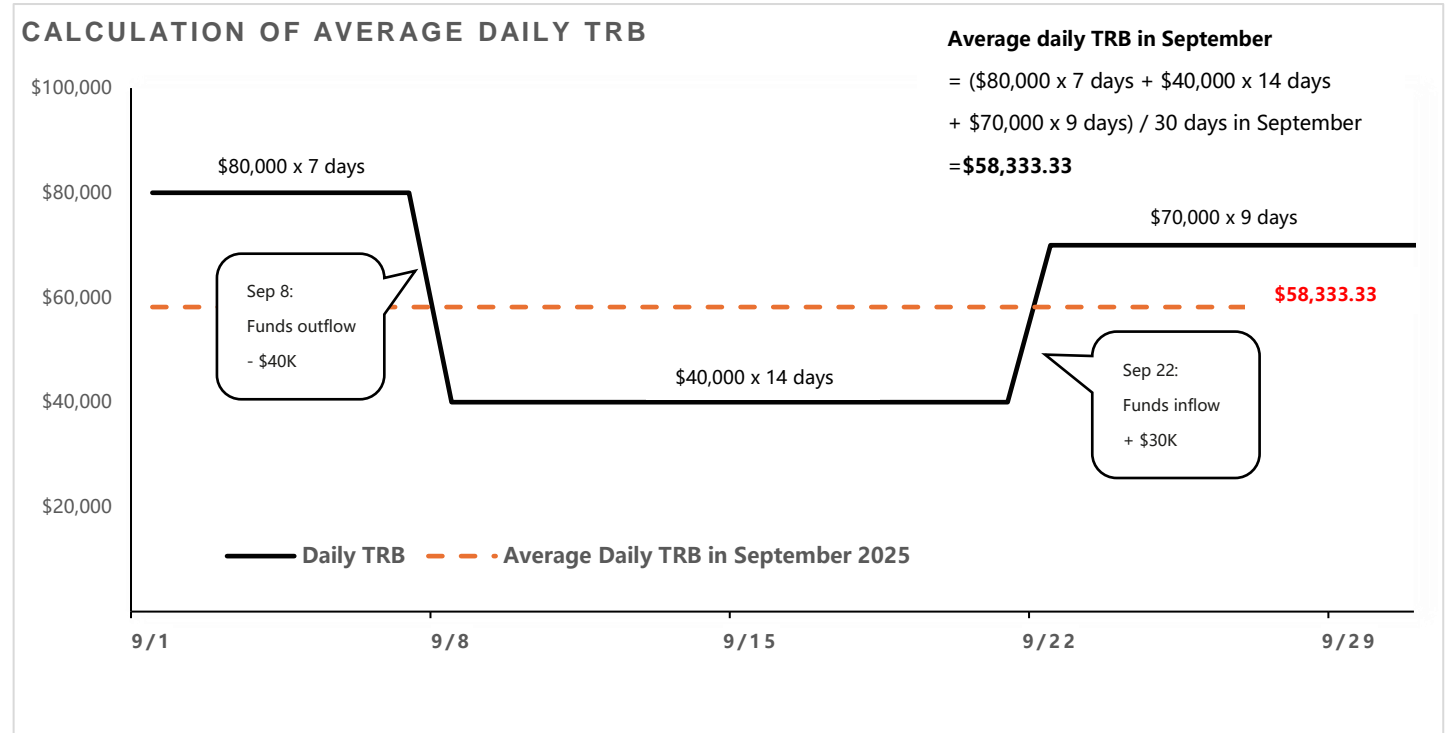


Example 1: Calculation of Average Daily TRB during the Promotion Period

Assuming that a customer has the following MOP TRB and transactions in September 2025:

MOP TRB from 1 to 7 Sep 2025:	\$80,000	7 days
Funds out on 8 Sep 2025:	\$40,000	
MOP TRB from 8 to 21 Sep 2025:	\$40,000	14 days
Funds in on 22 Sep 2025:	\$30,000	
MOP TRB from 22 to 30 Sep 2025:	\$70,000	9 days
Average daily TRB in September 2025:	\$58,333.33	



MOP figures are used in the above illustration and the same mechanism applies to the calculation of Average Daily TRB in any applicable currency during the Promotion Period.

Example 2: Calculation of the Eligible Incremental Balance

Assuming the MOP and USD Average Daily TRB of a customer is as follows:

Currency	MOP	USD
Average Daily TRB as of August 2025 (A)	\$500	\$100
Average Daily TRB as of September 2025 (B)	\$20,500	\$100
Average Daily TRB as of October 2025 (C)	\$20,500	\$1,970
Average Daily TRB as of November 2025 (D)	\$50,500	\$100
September net growth amount (MOP equivalent) (B-A)	\$20,000	\$0
October net growth amount (MOP equivalent) (C-A)	\$20,000	\$1,870
November net growth amount (MOP equivalent) (D-A)	\$50,000	\$0

September Eligible Incremental Balance

October Eligible Incremental Balance

November Eligible Incremental Balance

Cash Rebate Entitlement

= \$20,000

= \$35,053.5

= \$50,000

= \$50

(MOP net growth amount \$20,000 + USD net growth amount in MOP equivalent \$0)

(MOP net growth amount \$20,000 + USD net growth amount in MOP equivalent \$15,053.5)

(MOP net growth amount \$50,000 + USD net growth amount in MOP equivalent \$0)

Assuming the exchange rate is USD: MOP = 8.0500

(The exchange rates will be subject to revision from time to time based on the prevailing market conditions, and the rates quoted above are for reference only.)