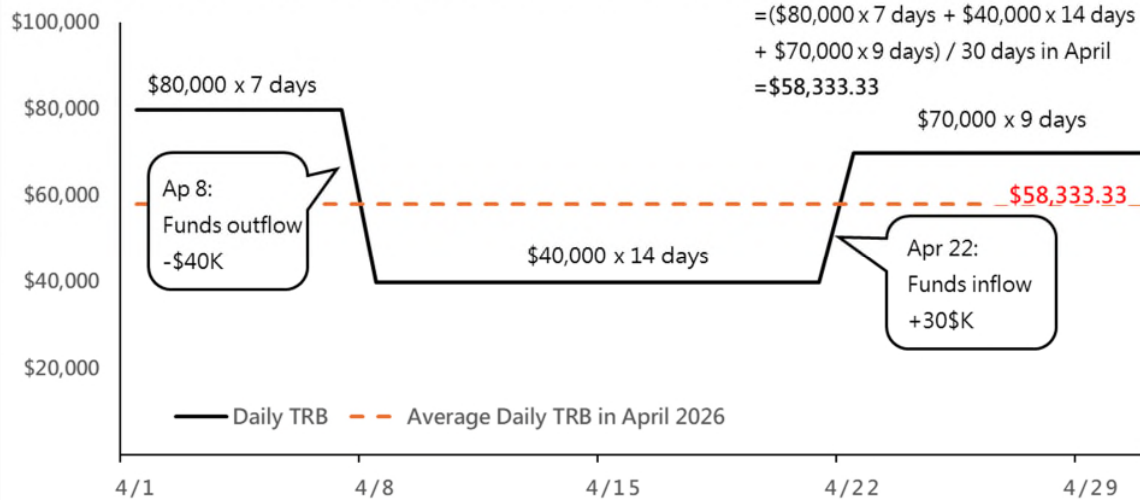


Example 1: Calculation of Average Daily TRB during the Promotional Period

Assuming that a customer has the following MOP TRB and transactions in April 2026:

MOP TRB from 1 to 7 Apr 2026:	\$80,000	7 days
Funds out on 8 Apr 2026:	\$40,000	
MOP TRB from 8 to 21 Apr 2026:	\$40,000	14 days
Funds in on 22 Apr 2026:	\$30,000	
MOP TRB from 22 to 30 Apr 2026:	\$70,000	9 days
Average daily TRB in Apr 2026:	\$58,333.33	

CALCULATION OF AVERAGE DAILY TRB



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 Promotional Period.

Example 2: Calculation of the Eligible Incremental Balance and Credit Card Spending Credit

Assuming the MOP and HKD Average Daily TRB and net growth amount of a customer is as follows:

Currency	MOP	HKD
Average Daily TRB as of 31 January 2026 (A)	MOP 500	HKD 100
Average Daily TRB as of 28 February 2026 (B)	MOP 20,500	HKD 100
Average Daily TRB as of 31 March 2026 (C)	MOP 20,500	HKD 1,000
Average Daily TRB as of 30 April 2026 (D)	MOP 50,500	HKD 100
February net growth amount (MOP equivalent) (B-A)	MOP 20,000	HKD 0
March net growth amount (MOP equivalent) (C-A)	MOP 20,000	HKD 900
April net growth amount (MOP equivalent) (D-A)	MOP 50,000	HKD 0

February Eligible Incremental Balance	= MOP 20,000	(MOP net growth amount MOP 20,000 + HKD net growth amount (in MOP equivalent) MOP 0)
March Eligible Incremental Balance	= MOP 20,927	(MOP net growth amount MOP 20,000 + HKD net growth amount (in MOP equivalent) MOP 927)
April Eligible Incremental Balance	= MOP 50,000	(MOP net growth amount MOP 50,000 + HKD net growth amount (in MOP equivalent) MOP 0)
February Credit Card Spending Credit	= MOP 15.34	(MOP 20,000*1%/365 days*28 days)
March Credit Card Spending Credit	= MOP 17.77	(MOP 20,927*1%/365 days *31 days)
April Credit Card Spending Credit	= MOP 41.10	(MOP 50,000*1%/365 days *30 days)
Credit Card Spending Credit Entitlement	= MOP 74.21	

Assuming the exchange rate is HKD: MOP = 1.0300

(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.)