

Public Finance Limited - OCWL
“Back to School Find the Difference Lucky Draw Game”
Terms and Conditions

1. By participating in the “Back to School Find the Difference Lucky Draw Game” (“the Game”) of the Public Finance Limited (“the Company”), you acknowledge, accept, and agree to abide by the terms and conditions of the Game and accept the rights set forth in these terms and conditions. The Company reserves the right to make the final decision on the results of this game, and participants shall not raise any objections.
2. The promotion period will run from 12:00 noon on 10 June 2026 to 11:59pm on 16 June 2026 (“the Promotion Period”) (based on the GMT+8 Hong Kong Time). Comments submitted after this time will not be counted.
3. Participants must be 18 years of age or older.
4. To ensure fairness, employees of the Company and their immediate family members are not allowed to participate in this event.
5. Participants must complete all of the following steps during the promotion period to be considered valid participants:
 - i.) Like and Follow our Facebook page “Public Finance Limited - OCWL” (<https://www.facebook.com/PublicFinanceOCWL>), and you must set “Who can see the people and Pages you follow?” in your follow settings to “Public”; and
 - ii.) Like this event post; and
 - iii.) Leave a comment with the correct answer and tag two friends (Example: ‘I found _____ differences between the two pictures! @Friend1 & @Friend2, let’s play #PublicFinanceLimitedOCWL back to school find the difference lucky draw game”).
6. To all participants:
 - i.) You agree that this giveaway is not sponsored, supported, managed, or organized by Facebook;
 - ii.) Please be aware that when participating in this giveaway, your information will be given to our Company and not to Facebook;
 - iii.) You understand that Facebook assumes no responsibility for this giveaway, to the extent permitted by law; and
 - iv.) Please understand that there is no other way to participate in this giveaway except through Facebook.

7. No purchase of any product or service is required to participate in this giveaway.
8. There are a total of 15 prizes (hereinafter referred to as “prizes”). Prize details are as follows:
 - i.) Grand Prize: HK\$300 coffee voucher (1 winner)
 - ii.) Second Prize: HK\$200 coffee voucher (3 winners)
 - iii.) Third Prize: HK\$100 coffee voucher (11 winners)
9. The lottery mechanisms are as follows:
 - i.) Our Company will randomly select 15 participants from comments received during the promotion period as winners, for a total of 15 winners. If a winner fails to complete all of the above steps, they will be deemed to have forfeited their prize, and our Company will re-select another participant as the winner in accordance with these terms and conditions, and so on.
 - ii.) Each participant only needs to leave a comment once during the promotion period to be included in the draw. Leaving multiple comments will not increase the chances of winning.
 - iii.) Each participant may participate an unlimited number of times, but each participant may only have **ONE** chance to win a prize. All winners may only receive one prize during the event.
10. The list of winners will be announced on or before 6 July 2026, on our Company’s official website (<https://www.pfl.com.hk/en/news.aspx>) and Facebook page only. The winners’ Facebook account names will be publicly displayed on both the Company’s website and Facebook page. Winners are responsible for checking the list themselves. We will not contact participants proactively. Please be wary of scams.
11. Winners must send a private message to our Facebook page on or before 12:00 noon on 12 July 2026 to register for prize collection. The only place to collect prizes for this event is the Wing On House Branch in Central. After confirmation by our Company, winners may go to Wing On House Branch in Central during office hours from 14 July 2026 to 27 July 2026 to (1) show the content of the private message and (2) provide their full name in English and Chinese (if any) and the first four digits of their Hong Kong Identity Card along with the English letter(s) in order to collect the prize.
Address: 11/F, Wing On House, 71 Des Voeux Road Central, Central, Hong Kong.
12. Failure to register and claim the prize within the specified time will be considered as automatic forfeiture of the prize eligibility.
13. This Company is not a supplier or service provider for the rewards and therefore makes no representations or warranties regarding the products and services in question. This Company is not responsible for the quality of the products or services, nor for their fitness for a particular purpose, nor it is liable for any related legal liabilities. Participants should inspect the prize upon

collection. Participants with any complaints or disputes regarding the products, services, or offers should contact the merchant directly.

14. If a participant uses a non-existent account, a fake account, impersonates another person's account, or modifies computer programs to participate in this activity, including but not limited to leaving a message, registering information, and claiming prizes, the Company reserves the right to disqualify the participant/winner and recover any prizes already issued or their equivalent value. The Company reserves the right to take legal action.
15. The Company prohibits comments containing nudity, violence, pornography, vulgarity, obscenity, content involving illegal activities, copyright infringement, or any offensive content. The Company reserves the right to delete inappropriate comments and disqualify participants from participation and prizes without prior notice.
16. All prizes in this event are non-redeemable for cash or other prizes.
17. If participants change their information (e.g., Facebook account name) and/or cancels comments and/or likes and/or stops following during the event period and before the prize collection period, the participant will not be eligible to win the prize, and the Company will not bear any responsibility.
18. The personal data collected in this event will only be used for the Company's administrative purposes of verifying the identity of the winners and distributing prizes, and will be deleted within three months after the event ends.
19. By providing personal information to the Company, participants agree that the Company may use and transfer their personal information for the purposes mentioned in this Terms and Conditions.
20. Participation in this activity is entirely voluntary, and the Company bears no responsibility for any liability arising from or related to this activity or prizes. If a participant causes any harm to the Company or any third party, the participant shall bear all related responsibilities, and the Company shall not be liable for any legal responsibility or compensation.
21. The information viewed by different users on Facebook may vary. All information is subject to the information verified by our Company on Facebook. Our Company will not be held responsible if a participant is ineligible for the prize due to issues with Facebook. Our Company will not be held responsible for any delays, losses, errors, or unreadable information submitted by participants due to technical problems with computers, networks, etc.
22. In the event of any dispute, the Company reserves the right to make final decision, including but not limited to changing or terminating the event, and amending the terms and conditions of the event without prior notice.