

<p>2026 CNY CEB Receiver Campaign</p> <p>TERMS AND CONDITIONS</p> <p>1. Information on how to enter and the prizes form part of these Terms and Conditions. By participating the campaign, participants agree to these Terms and Conditions.</p> <p>2. The Promoters of this Promotion is China Everbright Bank. All activities relating to marketing of the Promotion is done by Western Union Holdings, Inc. ("Western Union").</p> <p>3. This promotion is open to all residing mainland China, aged 18 years or above ("Eligible Participants").</p> <p>4. This Promotion starts on 00:00:00am (local time) on 1 January 2026 and ends on 23:59:59pm (local time) on 31 March 2026 ("Promotion Period"). All transactions made after 24:00pm (local time) on 31 March 2026 will not be accepted and will be considered as invalid.</p> <p>5. All Eligible Participants who, during the Promotion Period, receive Western Union Money Transfer in the amount of at least USD 1000 or equivalent (principal amount) from global to China for a cash pickup can get a chance to win 30 RMB Tmall digital voucher.</p> <p>6. There will be a total of 3,000 winners for receiving money at China Everbright Bank with 1,000 winners monthly. Offer valid while stocks last. The winners will be generated by each bank based on the sequential order of transaction completion, and transaction amount if there are transactions completed at the same time.</p> <p>7. Winners will receive a text notification from bank no later than 30 Apr 2026. Customers need to ensure that their mobile number is the one registered with the bank. Each Tmall digital voucher is valid to recharge until 15 May 2025, the recharge account is winner's Taobao account, and it's valid to use for 30 days from the date of collection (including the</p>	<p>2026 年西联光大春节促销活动</p> <p>条款和条件</p> <p>1. 条款和条件包括活动参与和奖品信息。参与活动即表示参与者同意这些条款和条件。</p> <p>2. 本活动的推广方为中国光大银行。西联控股有限公司（“西联”）负责完成与本活动有关的所有营销活动。</p> <p>3. 年满 18 岁或以上居住在中国大陆的人士（“符合条件的参与者”）均可参加本活动。</p> <p>4. 本活动从 2026 年 1 月 1 日凌晨 00:00:00（当地时间）开始至 2026 年 3 月 31 日晚上 23:59:59（当地时间）结束（“活动期间”）。2026 年 3 月 31 日下午 24:00（当地时间）之后进行的所有交易将不被接受，并视为无效。</p> <p>5. 活动期间，所有符合条件的参与者，汇款人通过西联从全球各地汇款至中国选择现金提取汇款服务且汇款金额达到等值 1000 美元或以上（本金），通过中国光大银行进行收款，收款人即有机会获得 30 元人民币天猫购物券。</p> <p>6. 通过中国光大银行进行收款每月将产生 1000 名收款获奖者，总计 3000 名。数量有限，送完即止。银行将根据交易完成的先后顺序选出获奖者，如果多项交易同时完成，银行将根据交易金额选出获奖者。</p> <p>7. 获奖者将在 2026 年 4 月 30 日前收到银行的短信通知。客户需要确保手机号码与在银行注册的手机号码一致。天猫购物券兑换有效期截至 2026 年 5 月 15 日，天猫购物券可用于客户绑定的淘宝账户消费使用，天猫购物券自领取之日起 30 天内有效（包含充值当天）。每个客户每月最多可获得收款奖励一次。</p>
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recharge day). Each eligible customer can win once for receiving money each month.

8. Tmall digital vouchers are provided by a third-party provider, winners received the text notification from bank can click a link and input a unique redemption code in the text message to redeem the Tmall digital voucher. The third-party provider will be responsible for any matters arising from or in connection with the prizes, services, and/or information they provide in relation to which Western Union will have no liability whatsoever. Any enquiry or complaint regarding the prizes, services, and/or information should be directed to such third-party provider. Western Union will not be held liable to the quality and availability of the prizes, services and information provided by the third-party provider, and excludes liability in connection with the promotion once the winner(s) enjoys any benefit relating to the promotion of the full extent permitted by law.

9. If this Promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, including but not limited to vandalism, power failure, natural disasters, acts of God, civil unrest, strikes, unauthorised intervention, fraud, or any other causes beyond the control of the Promoter, which corrupt or affect the administration, fairness or integrity or proper conduct of this Promotion, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law: (a) to disqualify any Eligible Participant (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the promotion, as appropriate to give effect so far as reasonably possible to the original intent of this promotion.

10. Subject to any applicable laws which cannot be excluded, the Promoter and its related bodies corporate and agents associated with this Promotion shall not be liable for any loss, damage or injury suffered or sustained by anyone (including, but not

8. 天猫购物券由第三方供货商提供。获奖者收到银行短信通知后，可按短信提示点击兑换链接并输入提供的唯一兑换码兑换天猫购物券。第三方供货商将负责由其提供的奖品、服务和/或信息引起的或与之相关的任何事宜，西联对此概不负责。关于奖品、服务和/或信息的任何查询或投诉都应直接向第三方供货商提出。西联对第三方供货商提供的奖品、服务和信息的质量和可用性概不承担任何责任，并且在中奖者获得法律允许最大范围内与推广活动有关的任何福利后，西联不承担与推广活动有关的责任。

9. 如果由于超出推广方合理控制范围的任何原因，包括但不限于故意破坏、停电、自然灾害、天灾、内乱、罢工、未经授权的干预、欺诈或任何超出推广方控制范围的其他原因，导致本推广活动受到任何形式的干扰或无法按合理预期进行，从而破坏或影响本推广活动的执行、公平性或诚信或适当开展，推广方保留在法律允许的最大范围内自行决定采取下列措施的权利：(a)取消任何符合条件的参与者的资格；(b)根据监管机构的任何书面指示，酌情修改、暂停、终止或取消推广活动，以便在合理可能的情况下实现本推广活动的初衷。

10. 在不排除任何适用法律的前提下，推广方及其与本推广活动有关的相关法人团体和代理对任何人因本推广活动或作为本推广活动一部分提供的任何奖品而直接或间接引起或与之有关的任何损失、损害或伤害（包括但不限于直接或间接损失、相应损失或因疏忽引起的损失）概不负责。

11. 接受推广方提供的任何奖品、福利和/或优惠将被视为中奖者同意参加任何相关宣传，并允许推广方无偿使用其姓名、肖像、影像和/或声音用于广告和其他推广目的，任何适用法律另行禁止的除外。

limited to, direct or indirect loss, consequential loss or loss arising from negligence) arising directly or indirectly out of or in connection with this Promotion or any prize provided as part of this Promotion.

11. Acceptance of any prize, benefit and/or offer provided by the Promoter will be deemed as consent by the winner(s) to take part in any related publicity and using their name, likeness, image and/or voice for advertising and other promotional purposes without compensation, except as otherwise prohibited by any applicable law.

12. To the extent that there is any inconsistency between these terms and conditions and other marketing materials or collateral produced in relation to this Promotion, these terms and conditions shall prevail.

13. Western Union is not the promoter of this Promotion. The Promotion is solely conducted and managed by Promoters. Western Union involvement is limited to providing technical facilitation for money transfers and marketing support for the Promotion but has no responsibility for the administration, selection of winners, distribution of prizes, or any claims arising from participation. Any disputes, claims, or damages related to or arising from the sweepstakes are the sole responsibility of the Promoters, and Western Union shall not be held liable in any way.

12. 如果这些条款和条件与其他营销资料或与本推广活动有关的宣传品之间有任何不一致之处，则以条款和条件为准。

13. 西联汇款不是本次促销活动的主办方。促销活动仅由主办方进行和管理。西联汇款的参与仅限于提供汇款技术便利和促销活动的营销支持，但不负责管理、获奖者选择、奖品分配或因参与而产生的任何索赔。与获奖客户筛选相关引起的任何争议、索赔或损害均由主办方全权负责，西联汇款不承担任何形式的责任。