

“HKD300 Supermarket Cash Coupon promotion” Terms and conditions:

「HK\$300 超市現金券」條款及細則：

1. The promotion period of the "HKD300 Supermarket Cash Coupon promotion" ("Promotion") is from 17 August 2022 to 30 September 2022, both dates inclusive ("Promotion Period").
「HK\$300 超市現金券」（「本優惠」）之推廣期由 2022 年 8 月 17 日起至 2022 年 9 月 30 日止（包括首尾兩天）（「推廣期」）。
2. New customers who successfully apply the loan online during the Promotion Period and subsequently draw down the approved Loan will be entitled to HK\$300 supermarket cash coupons ("Coupons")
新客戶於推廣期內經網上成功申請貸款，以及其後成功提取獲批核貸款，可獲贈 HK \$ 300 超市現金券（「現金券」）。
3. The Promotion is only applicable to new customers of OCBC Wing Hang Credit Limited ("Company") ("Eligible Customers") who have not opened or maintained (whether in the customer's sole name or jointly with any third party) any loan account (including but not limited to Instalment Loan, Mortgage and Revolving Credit) with the Company at any time during the 1 month immediately preceding the date of the Eligible Customers' loan application.
本優惠只適用於由申請日起過去 1 個月內之任何時候未曾於華僑永亨信用財務有限公司（「本公司」）開立或持有（包括以個人名義或與第三方聯名）任何貸款戶口（包括但不限於分期貸款、按揭貸款及循環貸款）之全新客戶（「合資格客戶」）。
4. Should any of the Coupons be lost (including but not limited to delivery loss), stolen or destroyed, the Company will not reissue the Coupons and will not bear any responsibility or liability relating thereto.
現金券如有遺失（包括但不限於投遞遺失）、被竊或損毀，本公司將不會補發現金券，並恕不承擔任何責任或義務。
5. The Company is not the supplier of the Coupons. Use of the Coupons is subject to the terms and conditions stipulated by the supplier. The Company assumes no liability or responsibilities for the terms and conditions and any other matters relating to the Coupons. Should there be any dispute or complaint or claim (if any) with regard to the Coupons, the Eligible Customer should make such demand or claim directly with the supplier.
本公司並非現金券之供應商。有關現金券之使用受供應商指定之條款及細則所限。本公司不會就或有關現金券的條款及細則和與現金券有關的任何其他事項承擔任何責任或義務。如對現金券有任何爭議或投訴或索償（如有的話），該合資格客戶需直接向供應商提出。
6. The Coupons will be mailed to the Eligible Customers' respective correspondence addresses within 3 months after the date of drawdown of the Loan. The Promotion is only applicable to Eligible Customers whose loan accounts are in good standing without any past due. If Eligible Customers' loan account are not in good standing or Eligible Customers have made an early settlement of the Loan, the Eligible Customers' right to receive the Coupons will be forfeited. In such cases the Company will not mail the Coupons to the Eligible Customers.
現金券將於成功提取貸款後 3 個月內郵寄至合資格客戶之相關聯絡地址。本優惠只適用於還款記錄良好的合資格客戶。若合資格客戶還款記錄不良或提早償還貸款，合資格客戶獲得現金券之權利將會被沒收。在這種情況下，本公司不會將現金券郵寄給合資格客戶。
7. The aforementioned privileges are subject to these terms and conditions and prevailing regulatory requirements. The Company reserves the right to amend, extend, terminate or cancel the Promotion and/or amend the terms and conditions at any time without prior notice. The Company's decision and interpretation on all matters and/or disputes concerning or arising from any of the aforementioned privileges and/or the terms and conditions herein or any part thereof (including without limitation all or any definitions and criteria herein) shall be final, conclusive and binding on all customers.
上述優惠均受本條款及細則及現行監管規定限制。本公司保留隨時修改、延長、終止或取消本優惠及/或修改條款及細則之權利，恕不事先另行通知。就以上任何上述優惠及/或條款及細則或其任何部份所引起或產生之事宜及/或爭議，均以本公司之決定及解釋（包括但不限於對本文中所有或任何定義及資格）為準，而本公司之決定及解釋亦具終局性，並對所有客戶具約束力。
8. The Company reserves all the final decision on determining the interest rates, amending the terms and conditions in respect of the Loan, and approving the loan application. Reference will be made to the customer's credit reports and the Company reserves the right to reject the loan application without specifying any reasons for any of its decision and/or interpretation, which shall be final, conclusive and binding on all.
本公司保留所有決定利率、修改貸款條款及細則以及批准貸款申請之最終決定權。本公司會參考客戶的信貸報告，並保留拒絕貸款申請及無須向客戶提供任何原因及/或解釋之權利，而該決定將為最終決定，並具有決定性和約束力。
9. The English version shall prevail if there is any inconsistency between the English and Chinese versions.
中、英文版本之間如有歧異，概以英文本為準。