

重要通知 Important Notice:

甲. 一般條款及細則

A. General Terms and Conditions

1. 華僑永亨信用財務有限公司（「本公司」）為華僑永亨銀行有限公司（「銀行」）之全資附屬機構。本公司為私人貸款申請之處理及提供該貸款及相關服務之機構。
OCBC Wing Hang Credit Limited ("Company") is the wholly-owned subsidiary of OCBC Wing Hang Bank Limited ("Bank"). The Company is the entity which processes the application of personal loan and provides such loan and its related services.
2. 本客戶推薦計劃的推廣期由 2023 年 4 月 1 日至 2023 年 6 月 30 日（包括首尾兩天）（「推廣期」）。
The promotion period of the Customer Referral Program is from April 1, 2023 to June 30, 2023 (both dates inclusive) ("Promotion Period").
3. 推薦人於推廣期內成功推薦受薦人於本公司申請並提取貸款，可獲享於下列乙部分所列明之推薦獎賞。
If the Referrer successfully refers the Referee to apply and drawdown a loan with the Company during the Promotion Period, the Referrer may enjoy the Referral Reward as specified under Section B below.
4. 受薦人須填妥本貸款轉介表格（「本表格」）及遞交到任何本公司零售分行或電郵至 enquiry@ocbcwhcr.com（以本公司紀錄為準）
This Loan Referral Form ("Form") must be filled-in by the Referee and submitted to any retail branch(es) of the Company or submitted to the Company via the email to enquiry@ocbcwhcr.com (as determined in accordance with the Company's record).
5. 推薦人與受薦人不可互相推薦。推薦人與受薦人不能為同一人。
The Referrer and the Referee cannot refer each other. The Referrer and the Referee cannot be the same person.
6. 推薦人必須為本公司或銀行之現有客戶，並不能為本公司、銀行或銀行附屬公司職員。受薦人必須為由申請日起過去 1 個月內之任何時候未曾於本公司開立或持有（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。
The Referrer must be an existing customer of the Company or the Bank and must not be the staff member of the Company, the Bank or the subsidiary companies of the Bank. The Referee must be a new customer of the Company 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 Referee's loan application.
7. 受薦人不須支付任何費用予推薦人。
The Referee is not required to pay any fee to the Referrer.
8. 受薦人以上提供予本公司的個人及有關貸款申請資料將用作聯絡受薦人以處理受薦人對本公司提供之貸款服務以及任何其他相關及附帶之查詢及申請。
The personal data together with the information regarding the loan application as provided above to the Company are for the purposes of allowing the Company to contact the Referee to deal with the Referee's enquiries and applications in relation to the loan services offered by the Company and for any purposes relating and incidental thereto.
9. 受薦人同意推薦人向本公司提供受薦人以上的個人資料，以讓本公司核實本轉介及作跟進。
The Referee agrees the Referrer to provide the above personal data of the Referee to the Company for the Company to verify this referral and to take any follow-up action.

10. 除非獲得受薦人之在本表格中的書面同意，推薦人不得提供受薦人的個人資料予本公司。
The Referrer shall not provide the Referee's personal data to the Company unless with the Referee's written consent as provided in the Form.
11. 推薦人同意受薦人向本公司提供以上推薦人之個人資料，以作跟進及核實本轉介。
The Referrer agrees the Referee to provide the above personal data of the Referrer to the Company for taking any follow-up action and verification relating to this referral.
12. 本公司將保留及使用以上提供的個人資料作跟進及核實有關轉介安排及審計之用途。
The Company will keep and use the personal data provided above for taking any follow-up action and verification relating to this referral arrangement and for audit purposes.
13. 受薦人對任何貸款服務及與之相關的任何查詢及申請將由本公司處理。推薦人沒有就有關任何貸款服務向受薦人作出邀請、誘導或提供任何建議和陳述。
It is the Company to deal with the Referee's enquiries and applications in relation to any loan services, and for any purpose(s) relating thereto. The Referrer does not invite or induce the Referee nor provide the Referee with any advice and representation in connection with any loan services.
14. 受薦人沒有就申請任何由本公司提供之貸款服務（如有）對推薦人作出任何依賴。如推薦人或受薦人對本表格的內容有任何疑問，應向獨立人士尋求專業意見。
No reliance has been placed on the Referrer by the Referee regarding the Referee's application of any loan services offered by the Company (if any). If the Referrer or Referee are in doubt about any of the contents of the Form, the Referrer or Referee should obtain independent professional advice.
15. 受薦人明白，對於在市場上申請任何貸款服務（如有），這完全是受薦人的自身決定。
The Referee understands that it is entirely the Referee's own decision to apply for any loan services (if any) in the market.
16. 受薦人於申請貸款前應清楚了解自己的財務狀況，日常開支及實際貸款需要。
The Referee should have a clear understanding of his/her own financial condition, daily expenses, and actual borrowing needs before making any loan application.
17. 受薦人應評估自身的還款能力，避免過度借貸。
The Referee should assess his/her own repayment ability and avoid over-borrowing.
18. 受薦人於申請任何貸款服務前必須閱讀、完全明白並接受有關貸款服務之風險披露、內容及條款及細則。
Before applying for any loan service(s), the Referee should read, fully understand and accept the risk disclosure, content, terms and conditions of the relevant loan service(s).
19. 受薦人明白推薦人於本客戶推薦計劃的角色只是應受薦人的要求及同意轉介及將受薦人在本表格中提供的個人及有關貸款申請的資料提供予本公司以作核實本轉介的用途。
The Referee understands that the role of the Referrer in this Customer Referral Program is, at the Referee's request and consent, referring the Referee and providing the Referee's personal data together with the information regarding the loan application as provided in the Form to the Company for the purpose of verifying this referral.
20. 推薦人/受薦人不會就任何因轉移個人資料至本公司而產生及 / 或與之相關的任何損失和損害負上任何責任，除非該損失及損害是由推薦人/受薦人的疏忽或失責所引致。
The Referrer/Referee shall not be held liable for any loss and damage arising from and/or in connection with the transfer of the personal data to the Company save for such loss and damage caused by the default or negligence of the Referrer/Referee.

21. 本公司保留要求推薦人核實受薦人聯絡資料的權利。假如本公司發現受薦人的聯絡資料無效或是由推薦人以不正當途徑取得，本公司保留作出有關決策權及拒絕提供推薦獎賞予推薦人之權利。

The Company reserves the right to (a) request the Referrer to verify the contact details of the Referee, and (b) in the absolute opinion of the Company, refuse granting the Referral Reward to the Referrer should it be discovered by the Company that the contact details of the Referee are invalid or improperly obtained by the Referrer.

22. 推薦人及受薦人均已收到「華僑永亨銀行有限公司 - 關於個人資料(私隱)條例的客戶及其他個別人士通知」(「該通知」)，並確認已細閱、明白及同意該通知之內容。

Both the Referrer and Referee have received the “OCBC Wing Hang Bank Limited – Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance” (the “Notice”) and confirm to have read, understood and agreed the contents of the Notice.

23. 任何人士提出關於資料查閱或更正，或索取有關本行的資料政策及實務及所持有資料類別的要求，或取消在本表格內的同意，應向下列人士提出：

香港中環皇后大道中 161 號，華僑永亨銀行有限公司，資料保護主任電郵：

enquiry_hk@ocbcwh.com

The person to whom requests for access to data or correction of data or for information regarding the Bank's policies and practices and kinds of data held, or for cancellation of the consent herein given, are to be addressed is as follows:

The Data Protection Officer, OCBC Wing Hang Bank Limited, 161 Queen's Road Central, Hong Kong Email: enquiry_hk@ocbcwh.com

乙. 推薦獎賞詳情

B. Referral Reward details:

24. 合資格客戶 Eligible Customers :

如受薦人於推廣期內成功申請並提取貸款，推薦人及受薦人將可獲享超市現金券（「現金券」）作獎賞。詳情如下：

The Referrer and the Referee will be entitled to supermarket cash coupons (Coupons) as reward if the Referee successfully applies and drawdowns the loan during the Promotion Period. The details are set out in the table below:

適用於推廣期內的成功推薦:

Applicable to the Successful Referrals during the Promotion Period:

成功推薦數量 Number of Successful Referrals	推薦人現金券獎賞(每個成功推薦) Referrer Coupons Reward (Per Successful Referral)	受薦人現金券獎賞 Referee Coupons Reward
1-2	HK\$ 500	HK\$ 500
3-4	HK\$ 700	
5	HK\$ 1,000	

25. 每位推薦人最多可獲 HKD5,000 的現金券（即最多 5 次成功推薦）
Each Referrer can enjoy a maximum of HKD 5,000 Coupons (i.e. 5 successful referrals at maximum).
26. 每位受薦人只可被推薦一次。如出現多位推薦人同時推薦同一位受薦人，推薦獎賞將依本公司之記錄贈予第一位推薦人。 Each Referee can only be referred once. If the Referee is referred by more than one Referrer, the Referral Reward will be given to the first Referrer according to the Bank's record.
27. 現金券不能兌換為現金，並須按現券商戶訂明的條款及細則使用。本公司並非現金券之供應商及與供應商無任何關係。 The Coupons cannot be exchanged for cash, and shall be used subject to the terms and conditions as the merchant of the Coupons may prescribe. The Company is not the supplier of the Coupons and has no relation to the supplier.
28. 現金券將於推廣期後 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。若合資格客戶於推廣期開始直至現金券發出時有任何遲還款記錄或提早償還貸款，合資格客戶獲得現金券之權利將會被取消。在此情況下，本公司不會將現金券郵寄給合資格客戶。 The Coupons will be mailed to the Eligible Customers' respective correspondence addresses within 3 months after the end of the Promotion Period. This promotion is only applicable to the Eligible Customers whose loan accounts are in good standing without any past due. If, during the period starting from the starting date of the Promotion Period to the date when the Coupons are to be mailed out, the Eligible Customers' loan accounts have any past due records or the 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.
29. 本重要通知的中、英文版本之間如有歧異，概以英文版本為準。 The English version shall prevail if there is any inconsistency between the English and Chinese versions of this Important Notice.