

## “Decoration Loan: Up to HKD8,000 Supermarket Cash Coupon promotion” Terms and conditions:

### 「裝修貸款：高達 HK\$8,000 超市現金券」條款及細則：

- The promotion period of the "Decoration Loan: Up to HKD8,000 Supermarket Cash Coupon promotion" ("Promotion") is from 10 March 2023 to 31 May 2023, both dates inclusive ("Promotion Period").  
「裝修貸款：高達 HK\$8,000 超市現金券」（「本優惠」）之推廣期由 2023 年 3 月 10 日起至 2023 年 5 月 31 日止（包括首尾兩天）（「推廣期」）。
- The Promotion is only applicable to property owners who directly hold any properties located in Hong Kong under their own names and/or jointly with any third party.  
本優惠只適用於以個人名義直接持有及/或與第三方聯名直接持有任何位於香港的物業的業主。
- Subject to these terms and conditions, Eligible Customers who successfully apply the decoration loan ("Loan") with the Company during the Promotion Period and subsequently draw down the approved Loan will be entitled up to HK\$8,000 supermarket cash coupons ("Coupons"). The value of the Coupon that an Eligible Customer is entitled to will depend on the Loan amount applied for and drawn down, and the details are set out in the table below: -

Successful Drawdown Amount	Coupon Value (For repayment Tenor of 12 Months or Above)
HK\$1,000,000 or above	HK\$8,000
HK\$500,000 to HK\$999,999	HK\$5,000
HK\$300,000 to HK\$499,999	HK\$3,000
HK\$100,000 to HK\$299,999	HK\$1,500

受本條款及細則所限，合資格客戶若在推廣期內於本公司成功申請裝修貸款計劃（「貸款」），以及其後成功提取獲批核貸款，最高可獲贈 HK \$8,000 超市現金券（「現金券」）。合資格客戶所得之現金券價值取決於申請及批核之貸款金額，詳情如下：

成功提取貸款額	可獲現金券 (適用於還款期 12 個月或以上)
HK\$1,000,000 或以上	HK\$8,000
HK\$500,000 至 HK\$999,999	HK\$5,000
HK\$300,000 至 HK\$499,999	HK\$3,000
HK\$100,000 至 HK\$299,999	HK\$1,500

- Each Eligible Customer can only enjoy the Promotion once during the Promotion Period.  
每位合資格客戶於推廣期內只限換領現金券 1 次。
- The Promotion cannot be used in conjunction with other special promotions, offers, discounts or promotional coupons, nor be transferred, assigned or exchanged for cash or other offers.  
本優惠不能與其他特別促銷活動、優惠、折扣或推廣優惠券同時使用，也不得轉讓、出讓或兌換現金或其他優惠。
- 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。
- 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。
- 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。
- If the Eligible Customer has made an early settlement of the Loan before receiving the Coupons, the Eligible Customer's right to receive the Coupons will be forfeited. In the event of repayment of the entire Loan prior to the final



loan repayment date, regardless of whether the customer has redeemed the Coupons, customer is required to pay to the Company in total the face value of the Coupons and any other fees and/or charges to be paid to the Company in case of early repayment of the Loan as specified in the Promissory Note and/or OCBC Wing Hang Credit Limited Loan Terms and Conditions. The Company reserves its right to debit such amounts from the customer's repayment account without any prior notice.

若合資格客戶於收取現金券前已提早償還貸款，合資格客戶獲得現金券之權利將被取消。如客戶在供款期間申請提早償還全數貸款，不論客戶是否已經兌換現金券，本公司將收取相等於現金券價值的金額及貸款合約及/或華僑永亨信用財務有限公司貸款之條款及細則內所述有關提早償還貸款時須繳付的金額。本公司保留從客戶的還款戶口扣除上述款項的權利而毋須任何事先通知。

10. Before you make request for early repayment for Instalment loan, please refer to "FAQ" of OCBC Wing Hang Credit's website at <https://www.ocbcwhcr.com>.

請在申請提早償還私人貸款前參閱華僑銀行永亨信用財務網站的「常見問題」，網址為 <https://www.ocbcwhcr.com>。

11. For each joint account, all the account holders of that joint account will collectively be considered as one single account holder of the joint account for the aforementioned privileges. The Company is entitled to deliver the aforementioned privileges to any one of the account holders of that joint account as the Company may deem fit in its sole and absolute discretion and such delivery shall be conclusively deemed to have been made to and received by all the account holders of that joint account.

就聯名賬戶而言，所有賬戶持有人將被共同地被視為該賬戶之單一賬戶持有人以享有上述優惠。本公司有權將上述優惠贈予本公司按其唯一及絕對酌情權認為合適之該賬戶的其中一位賬戶持有人，而上述優惠亦將被終局性地視作已送交予該賬戶之所有賬戶持有人並為其所收悉。

12. 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。

13. 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。

14. 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。