

"Decoration Loan Premium Gift Offer" Terms and Conditions

OCBC Wing Hang Credit Limited ("Company") is the wholly-owned subsidiary of OCBC Wing Hang Bank Limited. The Company is the entity which processes the application of the Decoration Loan and provides the loan and related services. Customers can submit applications through the branches of the Company and OCBC Wing Hang Bank Limited. To enquire about the relevant terms and conditions, please contact the staff of the Company.

1. The promotion period of "Decoration Loan Premium Gift Offer" ("Promotion") is from 28 May 2021 to 31 December 2021 (both dates inclusive) ("Promotion Period").
2. The Promotion is applicable to property owners who directly hold any properties located in Hong Kong under their own names and/or jointly with any third party, and who have not opened or maintained any personal loan account (whether solely or jointly with any third party; including but not limited to Personal Instalment Loan and Revolving Credit, but excluding mortgage account) with the Company at any time during the 1 month immediately preceding the date of the respective loan application (collectively, "Eligible Customer").
3. Eligible Customers who provide the Company with confirmations in relation to the Promotion in the form as specified by the Company from time to time (the "Special Offer Confirmation") and successfully draw down the Decoration Loan with an approved loan amount of HK\$200,000 or above and a repayment tenor of 12 months or more ("Loan") during the Promotion Period will be entitled to one set of gift card code (with value that is equal to the retail price of a Dyson Cool™ Tower Fan AM07 (White/Silver)) (the "Gift Card Code") to purchase one of the below products at an exclusive redemption price.

Gift	Redemption Price (HK\$)
Dyson Cool™ Tower Fan AM07 (White/Silver)	\$0
Dyson Pure Cool™ Purifying Tower Fan TP00 (White/Silver)*	\$600
Re-engineered Dyson Supersonic™ HD03 (Iron/Fuchsia)*	\$700
Dyson Digital Slim™ Fluffy Vacuum*	\$1,500

* Available while stocks last

4. If an Eligible Customer submits the Special Offer Confirmation or any other instructions by facsimile or email, the Eligible Customer expressly agrees and acknowledges that: (i) there is always a risk of fraud, forgery, lack of authority, lack of clarity, error or delay or partial or total failure in transmission and duplication in relation to instructions transmitted by facsimile or email (including the Special Offer Confirmation), and that, other than taking reasonably practicable steps as the Company may consider appropriate, the Company shall have no further duty or obligation to enquire, verify or confirm that such instructions are for the Eligible Customer's benefit, the identity, authority and power of the person giving such confirmation so as to ascertain the same to be the Eligible Customer, and shall be entitled (but not bound) to accept as genuine and act upon any such instructions believed by the Company in good faith to have been given by the Eligible Customer; and (ii) instructions sent by facsimile and/or over the Internet cannot be guaranteed to be completely secure and may be intercepted. The Company shall have no liability whatsoever for any losses, liabilities, claims, costs or expenses that may be incurred or sustained by the Eligible Customer directly or indirectly as a result of such submissions or the Company's reliance upon or compliance with such instruction.
5. The Gift Card Code will be sent to the Eligible Customer's email address provided in the Loan application within 1 month after the date of drawdown of the Loan (the "Redemption Email"). The Eligible Customer is required to visit <https://corpsolutions.jebsenconsumer.com/pages/owhc-gift-redemption-2> to access the website provided by the supplier (the "Website"), to create an account and/or log in the Website, confirm the choice of product specified in clause 3, enter the Gift Card Code and pay the redemption price (if any) by the method specified by the supplier for gift redemption. All products shall be redeemed within 60 days upon issuance of the Redemption Email (including the date of such issuance). Otherwise, the Gift Card Code will be voided, and the Eligible Customer will be deemed to have forfeited all the rights under the Promotion. Eligible Customers may refer to the Redemption Email for details. If the Eligible Customer does not receive the Redemption Email accordingly, he/she should inform the Company within 2 months after the date of drawdown of the Loan, failing which the Eligible Customer shall be deemed to have received the Gift Card Code in accordance with this clause 5.

6. Notwithstanding anything to the contrary, if the Eligible Customer has made an early settlement of the Loan before receiving the Redemption Email, the Eligible Customer will be conclusively deemed to have unconditionally and irrevocably waived all his/her entitlement and rights under the Promotion. In addition, in the event of repayment of the entire Loan prior to the final loan repayment date, if the Eligible Customer has redeemed the gift, the Eligible Customer is required to **pay to the Company in full the retail price of a Dyson Cool™ Tower Fan AM07 (White/Silver) (HK\$2,680) 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 Eligible Customer's repayment account without any prior notice or consent.
7. All products specified in clause 3 will be delivered by the supplier in accordance with the relevant terms and conditions of the supplier. Should the delivery be delayed or the product be lost (including but not limited to delivery lost), stolen or destroyed, the Company will not reissue the Gift Card Code and will not bear any responsibility or be liable for any compensation.
8. Each Eligible Customer can only enjoy the Promotion once during the Promotion Period. For the avoidance of doubt, the Company reserves its right not to offer any or all of the aforementioned privileges at its sole and absolute discretion without giving any reason therefor.
9. The Promotion cannot be transferred, assigned, exchanged for cash or other offers or be treated as cash, unless otherwise stated by the Company.
10. The Company is not the supplier of the products specified in clause 3, and does not own, operate or manage the Website. The usage and redemption of the Gift Card Code and the products and the usage of the Website are subject to the relevant terms and conditions (including any privacy policy and/or cookies policy) stipulated by the supplier. Unless otherwise expressly provided herein, the Company assumes no liability or responsibility for the terms and conditions (including any privacy policy and/or cookies policy) and any other matters relating to the Gift Card Code, the Website and/or the products. By applying for the Promotion, the Eligible Customers agree that they understand and accept the relevant terms and conditions of the supplier (including any privacy policy and/or cookies policy) and agree to be bound by them. Please visit the Website for details. Should there be any dispute, complaint or claim with regard to the Gift Card Code, the Website and/or the products, the Eligible Customer should make such demand, complaint or claim directly with the supplier (Jebsen Home Tech Company Limited, Tel: (852) 3180 3020; Email: jcs@jebsen.com). The Company reserves the right to replace the products specified in clause 3 with any alternative gifts at any time without prior notice or consent.
11. Before making request for early repayment for any personal loan, Eligible Customers shall first refer to "FAQ" of the Company's website at <https://www.ocbcwhcr.com>.
12. 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.
13. The Company reserves the right to amend, extend, suspend, terminate or cancel the Promotion and/or the terms and conditions or any parts thereof from time to time and at any time without prior notice or consent. The decision and interpretation of the Company on all matters and/or disputes concerning or arising from any of the aforementioned privileges and/or these terms and conditions herein or any part thereof (including without limitation all or any definitions and criteria herein) shall be final and conclusive and binding to all customers.
14. All products and services mentioned herein are subject to the terms and conditions of the relevant account opening documentation and all other terms and conditions applicable to them respectively.
15. The English version shall prevail if there is any inconsistency between the English and Chinese versions.

「裝修貸款尊享禮遇」的條款及細則

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之全資附屬機構。本公司為裝修貸款之處理及提供該貸款及有關貸款服務之機構。客戶可透過本公司及華僑永亨銀行有限公司之各分行遞交申請。如欲查詢有關之條款及細則，請向本公司職員查詢。

1. 「裝修貸款尊享禮遇」（「本優惠」）之推廣期由 2021 年 5 月 28 日起至 2021 年 12 月 31 日為止（包括首尾兩天）（「推廣期」）。
2. 本優惠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，而該等業主須由新貸款申請日計起過去 1 個月內任何時候未曾於本公司開立或持有任何私人貸款戶口（不論有關戶口屬單人或與第三方聯名開立或持有；包括但不限於私人分期貸款及循環貸款，但不包括樓宇按揭貸款戶口）（統稱「合資格客戶」）。
3. 合資格客戶凡於推廣期內成功提取獲批核貸款額為港幣 200,000 或以上及還款期為 12 個月或以上之裝修貸款（「貸款」），可獲贈一組禮券卡代碼（價值等同於 Dyson Cool™ 風扇 座地式 AM07（銀白色）乙件之建議零售價）（「禮券卡代碼」）以尊享換購價購買以下產品其中一項乙件：

禮品	換購價 (HK\$)
Dyson Cool™ 風扇 座地式 AM07（銀白色）	\$0
Dyson Pure Cool™ 空氣清新機 TP00（銀白色）*	\$600
升級版 Dyson Supersonic™ 風筒 HD03（桃紅色）*	\$700
Dyson Digital Slim™ Fluffy 輕量無線吸塵機*	\$1,500

* 供應視乎供應商庫存而定

4. 合資格客戶若透過傳真或電子郵件向本行傳輸優惠確認書或任何其他指示，則該合資格客戶特此明確同意及確認：(i) 透過傳真或電子郵件傳輸的指示（包括優惠確認書）均時刻存在欺詐、偽冒、欠缺授權、有欠明確、傳輸錯誤或延遲，或部分或全部不能傳輸及重複傳輸的風險，而本行除採取認為適當的合理切實可行的措施外，概無進一步職責或義務去查詢、核實或確認有關指示乃為該合資格客戶的利益而作出，以及作出有關指示的人士的身份、權限及權力，以確定有關指示乃由該合資格客戶作出，亦有權（但無義務）接受本行真誠地相信由該合資格客戶作出的任何指示為屬實，並按照該等指示行事；及(ii) 透過傳真或電子郵件傳輸的指示均無法保證完全保密及可能被截取。對於該等傳輸或因本行依賴或遵循有關指示而令該合資格客戶直接或間接招致或蒙受的任何損失、法律責任、申索、成本或支出，本行概無需負責。
5. 禮券卡代碼將於合資格客戶成功提取貸款後 1 個月內以電郵傳送至合資格客戶於貸款申請時提供之電郵地址（「換領電郵」）。合資格客戶須到供應商的網站(<https://corpsolutions.jebsonconsumer.com/zh-tw/pages/owhc-gift-redemption-2>)（「該網站」）建立帳戶及/或登入，確認其欲換購之條款 3 所述之產品，輸入禮券卡代碼及以供應商指定之付款方式繳付換購價（如有）以換購禮品。所有產品均須在換領電郵發出日期起 60 日內（包括發出日期）換領，逾期無效並視作放棄本優惠之所有權利。有關換領詳情請參閱換領電郵。若合資格客戶未能按時收妥換領電郵，他/她應在成功提取貸款後 2 個月內通知本公司，否則該合資格客戶將被視作已根據本條款 5 獲取禮券卡代碼。
6. 儘管本文另有規定，若合資格客戶於收取換領電郵前已提早償還貸款，合資格客戶將被終局性地視作已無條件地及不可撤銷性地放棄其於本優惠之一切權利。此外，如合資格客戶在供款期間提早償還全數貸款，合資格客戶如有換領禮品，本公司將收取相等於 Dyson Cool™ 風扇 座地式 AM07（銀白色）乙件之建議零售價 HK\$2,680 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費用及/或金額。本公司保留從合資格客戶的還款戶口扣除上述款項的權利而毋須事先作出任何通知或獲取任何同意。
7. 所有條款 3 所述之產品將由供應商根據其相關條款及細則安排運送。如運送有延誤或產品有遺失（包括但不限於投遞遺失）、被竊或損毀，本公司將不會補發禮券卡代碼或作出補償，並恕不承擔任何責任。

8. 每位合資格客戶於推廣期內只限享有本優惠 1 次。為免引起任何爭議，本公司有唯一及絕對酌情權拒絕向客戶提供任何或所有上述優惠而無須給予任何理由。
9. 除非本公司另有說明，否則不得轉讓本優惠、將其兌換現金或其他優惠或將其當作現金。
10. 本公司並非條款 3 所述之產品的供應商，亦並不擁有、運作或管理該網站。有關禮券卡代碼及產品的使用及換領及該網站的使用均受供應商之相關條款及細則所限（包括任何私隱政策及/或 COOKIES 政策）。除非本文另有明文規定，本公司不會就有關禮券卡代碼、該網站及/或產品的相關條款及細則（包括任何私隱政策及/或 COOKIES 政策）和與禮券卡代碼、該網站及/或產品有關的任何事項承擔任何責任或義務。合資格客戶若申請本優惠，即表示明白及同意供應商的相關條款及細則（包括任何私隱政策及/或 COOKIES 政策）並同意受其約束。詳情請瀏覽該網站。如對禮券卡代碼、該網站或產品有任何爭議、投訴或索償，合資格客戶須需直接向供應商提出（捷成尚品有限公司，電話：(852) 3180 3020；電郵：jcs@jebesen.com）。本公司保留隨時以其他禮品取代條款 3 所述之產品之權利而無須事先另行通知或獲取任何同意。
11. 請在申請提早償還任何私人貸款前參閱本公司網站的「常見問題」，網址為 <https://www.ocbcwhcr.com>。
12. 就聯名賬戶而言，所有該賬戶的賬戶持有人將被共同地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。
13. 本公司保留不時及隨時修改、延長、暫停、終止或取消本優惠及/或條款及細則及其任何部分之權利而無須事先另行通知或獲取任何同意。就以上任何上述優惠及/或條款及細則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。
14. 所有上述產品及服務均受有關開戶文件及所有其它分別對其適用的條款及細則所規限。
15. 中、英文版本之間如有歧異，概以英文本為準。