



## 於英之傑購買豐田指定型號車款 可獲贈高達HK\$3,700禮品

### 優惠詳情



於推廣期內，華僑銀行信用卡持卡人於英之傑(香港)有限公司購買豐田指定型號車款並符合以下所有要求，可獲贈：

**HK\$2,000汽油禮券或行車紀錄儀一個(價值HK\$3,700)！**

- 以華僑銀行信用卡簽賬支付訂金；
- 成功申請及提取華僑銀行汽車貸款；及
- 以華僑銀行信用卡償還華僑銀行汽車貸款

**推廣期：**  
**由即日起至2024年9月30日**

### 豐田指定型號車款：

#### Sienta HEV



#### RAV4



#### Corolla Cross HEV



**立即行動！盡享華僑銀行帶給您的優惠！**

上述優惠受條款及細則約束，圖片僅供參考及說明用途。

### 華僑銀行信用卡客戶專享



#如需查閱或申請調整信用卡之信用額，可致電華僑銀行卡務中心熱線2543 2223或登入網上或流動理財辦理(登入後 > 卡服務 > 調整信用額)。

### 提提你：「借定唔借？還得到先好借！」

華僑銀行(香港)有限公司

#### 華僑銀行信用卡x英之傑聯乘推廣(「本推廣」)之條款及細則：

1. 推廣期為2024年8月12日至2024年9月30日，包括首尾兩日(「推廣期」)。
2. 本推廣只適用於華僑銀行(香港)有限公司(「本行」)發行之華僑銀行信用卡及聯營卡(「合資格信用卡」)之持有人(「持卡人」)。
3. 持卡人如符合所有以下要求，可獲贈HK\$2,000汽油禮券或行車紀錄儀一個(價值HK\$3,700)(「禮品」)：
  - a. 推廣期內於英之傑(香港)有限公司(「商戶」)購買指定型號車款(定義見以下條款4)；
  - b. 推廣期內以合資格信用卡支付訂金；
  - c. 成功申請及提取本行之汽車貸款(「汽車貸款」)；及
  - d. 以合資格信用卡償還汽車貸款分期款項
4. 指定型號車款指豐田Sienta HEV、豐田RAV4或豐田Corolla Cross HEV。
5. 持卡人可於完成上述條款3所指定的所有要求後，直接於商戶換領禮品。禮品換完即止。如禮品已換領完畢，商戶保留權利以其他禮品取替而無須另行通知。
6. 本推廣不可與其他折扣、推廣優惠或現金券同時使用，亦不得轉讓及不能兌換現金或其他優惠。
7. 本推廣須視乎指定型號車款之供應情況而定。
8. 指定型號車款之訂單一經確認，並不設取消、更改或退款。
9. 如有任何舞弊/欺詐/撤銷或取消獲享禮品之交易，本行保留權利代商戶(如適用)從持卡人的合資格信用卡賬戶或於本行維持的其他賬戶內扣除禮品的等值金額而毋須另行通知。
10. 商戶如停止營業，本推廣將會立即終止。
11. 有關本推廣之詳情請與商戶聯絡(豐田灣仔旗艦店：+852 2886 6188/豐田九龍灣旗艦店：+852 2884 7999/豐田沙田旗艦店：+852 2821 7160)或瀏覽www.toyota.com.hk/tc/。
12. 本推廣所涉及之所有貨品、服務及資訊均由商戶直接售賣及提供給持卡人，本行並不會就所有有關責任及義務負責。如對本推廣所涉及之所有貨品、服務及資訊有任何爭議、投訴或索償，持卡人應直接向商戶提出該等要求或索償。
13. 本行及商戶保留不時及隨時暫停、修改、更改及/或終止禮品、本推廣及/或本條款及細則或其任何部分之權利，而無須事先通知任何客戶或取得客戶同意。就禮品、本推廣及/或本條款及細則或其任何部份所涉及或產生之事宜及/或爭議，均以本行及商戶之決定及解釋(包括但不限於對本文中所有或任何定義及資格)為準，而本行及商戶之決定及解釋亦具終局性，並對所有客戶具約束力。
14. 任何人士若非本條款及細則的一方，不可根據《合約(第三者權利)條例》(香港法例第623章)強制執行本條款及細則的任何條文。
15. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
16. 本條款及細則受現行監管規定約束。
17. 本條款及細則的中、英文版本如有任何歧異之處概以英文版本為準。

#### #註：

1. 本行將考慮信貸資料服務機構提供之信貸報告，閣下亦授權本行不時在其認為有需要之情況之下，可一次或以上索取閣下由有關信貸資料服務機構持有的資料作信貸查閱。
2. 本行保留全權決定批准或拒絕任何申請之權利而無需給予任何理由。

如有任何查詢，請致電華僑銀行卡務中心熱線2543 2223。

**條款及細則提醒** 以上資訊將以完全非紙本格式提供，分行可依要求提供紙本副本。您可以在30天內透過本資訊資料中提及的超連結或到銀行網站www.ocbc.com.hk/cmh/files/Card/C28.pdf下載並儲存這些條款及細則。在指定的時間範圍到期後，您可能無法下載和儲存該版本的資訊。

一般來說，提前清還信用卡總結欠是可節省未償還的利息開支，但決定是否提前還款時，還應考慮涉及的手續費。如客戶選擇提前還款，可能得不償失，因為就算節省了未償還的利息，也可能不足以彌補提前還款的相關手續費。客戶考慮提前還款時，應先向本行查詢提前還款的總金額(包括信用卡剩餘欠款、提前還款手續費及其他的費用等)和未清還的利息金額，比較和考慮清楚後，才決定是否選擇提前還款。

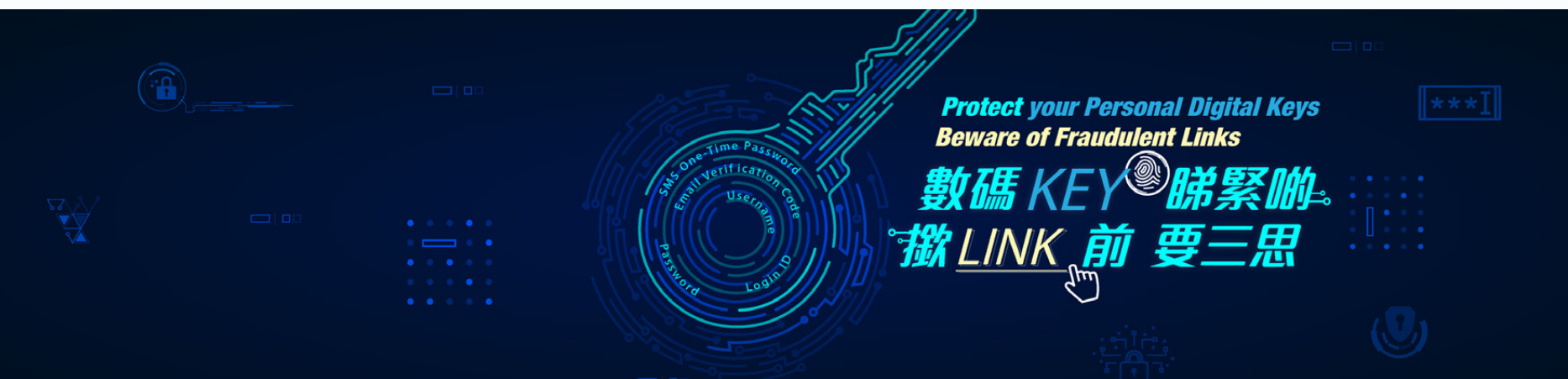
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保安提示：華僑銀行採納高度安全標準及程序以防止客戶之資料未經授權而外洩。華僑銀行不會以電郵或其他方式聯絡客戶，而要求客戶核實個人資料，例如使用者名稱、戶口號碼或個人密碼等，亦不會發出含有超連結往交易網站之電郵予客戶。客戶如有任何懷疑，可致電2543 2223與華僑銀行卡務中心聯絡。

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## Enjoy up to HK\$3,700 gift upon purchasing designated Toyota model at Inchcape

### OFFER DETAILS



OCBC Credit Card Cardholders will be entitled to **HK\$2,000 fuel coupon or 1 set of Car Camera (valued at HK\$3,700)** upon purchasing any of designated Toyota model at Inchcape Hong Kong Limited during the Promotion Period and fulfilling all of the following requirements:

- Settle deposit payment with OCBC Credit Card;
- Successfully apply for and drawdown OCBCHK Car Loan; AND
- Repay OCBCHK Car Loan with OCBC Credit Card

**Promotion Period:**  
**From now until 30 September 2024**

### Designated Toyota Model:

#### Sienta HEV



#### RAV4



#### Corolla Cross HEV



**Act Now! Enjoy the offer OCBC brings to you!**

The above offer is subject to terms and conditions. Photos are for reference and illustrative purposes only.

### Exclusively for OCBC Credit Card Cardholders



# If you would like to enquire or apply to adjust the credit limit of your credit card, please contact OCBC Card Service Hotline at 2543 2223 or login to e-banking or mobile banking (After login > Card Services > Adjust credit limit).

### Reminder - To borrow or not to borrow? Borrow only if you can repay!

OCBC Bank (Hong Kong) Limited

#### Terms and Conditions of OCBC Credit Card x Inchcape Joint Promotion [the "Promotion"]:

1. The promotion period is from 12 August 2024 to 30 September 2024, both dates inclusive [the "Promotion Period"].
2. The Promotion is only applicable to the cardholders of OCBC Credit Cards and Co-branded Cards [the "Eligible Cards"] issued by OCBC Bank (Hong Kong) Limited [the "Bank"] [the "Cardholders"].
3. The Cardholders will be entitled to HK\$2,000 Fuel Coupon or 1 set of Car Camera [valued at HK\$3,700] [the "Gift"] upon fulfilling all of the following requirements:
  - a. purchase any Designated Car Models [as defined in clause 4 below] at Inchcape Hong Kong Limited [the "Merchant"] during the Promotion Period;
  - b. settle deposit payment with an Eligible Card during the Promotion Period;
  - c. successfully apply for and drawdown the car loan offered by the Bank [the "OCBCHK Car Loan"]; and
  - d. repay OCBCHK Car Loan installments by an Eligible Card.
4. Designated Car Models refer to Toyota Sienta HEV, Toyota RAV4 and Toyota Corolla Cross HEV.
5. Cardholders can redeem the Gift directly from the Merchant after fulfilling all of the requirements as specified in clause 3 above. The Gift is available while stock lasts. The Merchant reserves the right to offer any alternative gift without prior notice if the Gift is not available or out of stock.
6. The Promotion cannot be used in conjunction with other discount, Promotion offers or cash coupons, and is not transferable and cannot be exchanged for cash or other offers.
7. The Promotion is subject to availability of the Designated Car Models.
8. Cancellation, change or refund are not allowed once the order for the Designated Car Model has been confirmed.
9. In case of any fraud/abuse/reversal or cancellation of transactions in respect of which the Gift was awarded, the Bank reserves the right, on behalf of the Merchant [if applicable], to debit the equivalent amount of the Gift from the Cardholders' Eligible Card accounts or any other accounts maintained at the Bank without prior notice.
10. Upon closure of the Merchant, the Promotion shall be terminated immediately.
11. Please contact the Merchant at [Toyota Wan Chai Showroom: +852 2886 6188/Toyota Kowloon Bay Showroom: +852 2884 7999/Toyota Shatin Showroom: +852 2821 7160] or visit [www.toyota.com.hk/en/](http://www.toyota.com.hk/en/) for details of the Promotion.
12. All products, services, and information related to the Promotion is directly sold and supplied to the Cardholders by the Merchant and the Bank is not responsible for all the related obligations and liabilities. Should there be any dispute or complaint or claim with regard to the products, services, and information related to the Promotion, the Cardholders shall make such demand or claim directly with the Merchant.
13. The Bank and the Merchant reserve the right to suspend, amend, vary and/or terminate the Gift, the Promotion and/or the terms and conditions stated herein or any part thereof from time to time and at any time without notice to or consent of any customer. The Bank and the Merchant's decision(s) and interpretation(s) on any/all matters and/or disputes concerning or arising from the Gift, the Promotion and/or the terms and conditions herein or any part thereof [including without limitation all or any definitions herein] shall be final, conclusive and binding on all customers.
14. A person who is not a party to these terms and conditions may not enforce any of their terms under the Contracts (Rights of Third Parties) Ordinance [Cap 623 of the Laws of Hong Kong].
15. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
16. These terms and conditions are subject to prevailing regulatory requirements.
17. In case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

#### #Notes:

1. The Bank will consider credit report(s) from the credit reference agency(ies), and you authorize the Bank from time to time to access your data held by the relevant credit reference agency(ies) on one or more occasions for the purposes of credit checking if the Bank consider it necessary.
2. The Bank reserves the right to approve or decline any application at its sole discretion without giving any reason therefor.

#### Reminder for Terms and Conditions

The above information will be provided in an exclusively non-paper based format, physical copies are available upon request at the branches. You can download and store those terms and conditions from hyperlinks mentioned in this information material or from the Bank's website at [www.ocbc.com.hk/cmh/files/Card/C28.pdf](http://www.ocbc.com.hk/cmh/files/Card/C28.pdf) within 30 days. You may not be able to download and store such version of the information after the expiry of the specified timeframe.

Generally speaking, you may save the outstanding interest expenses by making early repayment of credit card outstanding balance. Nevertheless, you should consider the early repayment charges involved before deciding whether to pay off the repayment early or not. If you choose to pay off the repayment early, the loss may outweigh the gain as the amount of interest saved may not be enough to cover the relevant charges for early repayment. If you consider to make the early repayment, you should first check with the Bank about the total amount involved in early repayment (including credit card outstanding balance, early repayment charges and other fees, etc.) and the amount of outstanding interest. You should then compare different scenarios and consider carefully before making a decision of repaying early or not.

Please do not reply to this email.

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Security Reminder: OCBC Bank maintains strict security standards and procedures to prevent unauthorized access to information about its customers. The Bank will never contact its customers by email or otherwise and ask customers to validate personal information such as user ID, account number or password information, and will not send out emails with embedded links to other websites for transactions. If you receive such a request, you should contact OCBC Card Centre at 2543 2223.

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