



“Online Application Offer - HK\$50 Starbucks e-Gift Certificate” Terms and conditions:

「網上申請優惠 - HK\$50 星巴克電子現金券」條款及細則：

1. The promotion period of the "Online Application Offer - HK\$50 Starbucks e-Gift Certificate" ("Promotion") is from 1 October 2025 to 31 December 2025, both dates inclusive ("Promotion Period").
「網上申請優惠 - HK\$50 星巴克電子現金券」（「本優惠」）之推廣期由 2025 年 10 月 1 日起至 2025 年 12 月 31 日止（包括首尾兩天）（「推廣期」）。

2. The Promotion is only applicable to new customers ("Eligible Customers")

- i) 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 and Revolving Credit) with OCBC Bank (Hong Kong) Limited ("the Bank") at any time during the 12 months immediately preceding the date of the Eligible Customers' loan application; and
- ii) 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 OCBC Credit (Hong Kong) Limited at any time during the 12 months immediately preceding the date of the Eligible Customers' loan application.

本優惠只適用於全新客戶（「合資格客戶」）

- i) 由申請日起過去 12 個月內之任何時候未曾於華僑銀行（香港）有限公司（「本行」）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及循環貸款）；及
- ii) 由申請日起過去 12 個月內之任何時候未曾於華僑信用財務（香港）有限公司開立或持有（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）。

3. Eligible Customers who successfully apply the instalment loan ("Loan") with the Bank via Online during the Promotion Period will be entitled up to HK\$50 Starbucks e-Gift Certificate ("e-Coupons").
合資格客戶若在推廣期內於本行網上成功申請分期貸款計劃（「貸款」），可獲贈 HK\$50 星巴克電子現金券（「e-Coupons」）。

4. The Promotion cannot be transferred, assigned or exchanged for cash or other offers.

本優惠不能轉讓、出讓或兌換現金或其他優惠。

5. Each Eligible Customers can only enjoy the Offer once.

每位合資格客戶只可享有本優惠一次。

6. Should any of the e-Coupons be lost (including but not limited to delivery loss), stolen or destroyed, the Bank will not reissue the e-Coupons and will not bear any responsibility or liability relating thereto.

電子現金券如有遺失（包括但不限於投遞遺失）、被竊或損毀，本行將不會補發電子現金券，並恕不承擔任何責任或義務。

7. The Bank is not the supplier of the e-Coupons. Use of the e-Coupons is subject to the terms and conditions stipulated by the supplier. The Bank assumes no liability or responsibilities for the terms and conditions and any other matters relating to the e-Coupons. Should there be any dispute or complaint or claim (if any) with regard to the e-Coupons, the Eligible Customer should make such demand or claim directly with the supplier.

本行並非電子現金券之供應商。有關電子現金券之使用受供應商指定之條款及細則所限。本行不會就或有關電子現金券的條款及細則和與電子現金券有關的任何其他事項承擔任何責任或義務。如對電子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。

8. The Bank will send out an email to the email address (registered with the Bank) of Eligible Customers within 1 month after the date of application of the Loan. The email contains the Redemption Details and Terms & Conditions.

本行將於合資格客戶成功申請貸款後 1 個月內發放電郵予合資格客戶於本行登記有效之電郵地址，該電郵含兌換細節及條款及細則。

9. To ensure Eligible Customers can receive the relevant email sent out by the Bank, Eligible Customers must provide a valid email address with the Bank during the online loan application. Otherwise, Eligible Customers shall be disqualified without further notice and the e-Coupons will be considered as forfeited.

為確保合資格客戶收到由本行發出有關電子現金券的電郵，合資格客戶必須在申請貸款時提供有效之電郵地址，否則將視作自動放棄電子現金券，其得獎資格將會被取消而不作另行通知。

10. The offers are based on a first-come-first-serve basis subject to quota. The Bank may change these terms and conditions, modify, or terminate the Promotion without notice. The Bank's decision is final.

此推廣優惠數量有限，先到先得。本行有權修改此條款及細則，更改或終止此推廣而無須給予通知。本行的決定為最終定論。

11. Before you make request for early repayment for Instalment loan, please refer to "FAQ" of OCBC Bank's website at <https://www.ocbcr.com.hk>.

請在申請提早償還私人貸款前參閱華僑銀行網站的「常見問題」，網址為 <https://www.ocbcr.com.hk>。

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 Bank is entitled to deliver the aforementioned privileges to any one of the account holders of that joint account as the Bank 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視為該賬戶之單一賬戶持有人以享有上述優惠。本行有權將上述優惠贈予本行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. The aforementioned privileges are subject to these terms and conditions and prevailing regulatory requirements. The Bank 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 Bank'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。本行保留隨時修改、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，均以本行之決定及解釋（包括但不限於對本文中所有或任何定義及資格）為準，而本行之決定及解釋亦具終局性，並對所有客戶具約束力。



14. The Bank 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 Bank 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.
本行保留所有決定利率、修改貸款條款及細則以及批准貸款申請之最終決定權。本行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。

15. 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。