"Up to 1% Cash Rebate promotion for Decoration Loan" Terms and conditions:

「裝修貸款高達 1%現金回贈」條款及細則：

1. The promotion period of the "Up to 1% Cash Rebate promotion for Decoration Loan" ("Promotion") is from 1 November 2026 – 31 December 2026, both dates inclusive ("Promotion Period").
「裝修貸款高達 1%現金回贈」（「本優惠」）之推廣期由 2026 年 11 月 1 日起至 2026 年 12 月 31 日止（包括首尾兩天）（「推廣期」）。

2. The Promotion is only applicable to new customers who are property owners directly holding any property located in Hong Kong under their own names and/or jointly with any third party ("Eligible Customers"). New customers refer to customers who have not opened or maintained (whether in the customer's sole name or jointly with any third party) any unsecured personal loan account (including but not limited to Personal 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 customer's loan application.
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全新客戶（「合資格客戶」）。全新客戶指由貸款申請日起過去 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）任何無抵押私人貸款戶口（包括但不限於私人分期貸款及循環貸款）之客戶。

3. Subject to these terms and conditions, Eligible Customers who successfully apply for a decoration loan ("Loan") with the Bank during the Promotion Period and subsequently draw down the approved Loan will be entitled to a cash rebate of up to 1% of the loan drawdown amount ("Rebate"). The cash rebate will be calculated based on the loan drawdown amount and the applicable cash rebate ratio, and rounded to the nearest dollar. The Cash Rebate Ratio that an Eligible Customer is entitled to will depend on the drawdown amount and repayment tenor, and the details are set out in the table below: -

Successful Drawdown Amount	**Cash Rebate Ratio (For Repayment Tenor of 12 Months or above)**	**Cash Rebate Ratio (For Repayment Tenor of 24 Months or above)**	**Cash Rebate Ratio (For Repayment Tenor of 48 Months or above)**
HK$1,500,000 or above	0.70%	0.70%	1.00%
HK$1,000,000 to HK$1,499,999	-	0.40%	0.60%
HK$100,000 to HK$999,999	-	0.25%	0.40%

受本條款及細則所限，合資格客戶若在推廣期內於本行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，最高可獲贈提取貸款金額 1%之現金回贈（「回贈」）。現金回贈金額將根據貸款提取金額及適用之現金回贈比率計算，並以四捨五入方式計算至最接近之整數元。合資格客戶所得現金回贈比率取決於成功提取貸款額及還款期，詳情如下：

成功提取貸款額	**現金回贈比率 (適用於還款期 12 個月或以上)**	**現金回贈比率 (適用於還款期 24 個月或以上)**	**現金回贈比率 (適用於還款期 48 個月或以上)**
HK$1,500,000 或以上	0.70%	0.70%	1.00%
HK$1,000,000 至 HK$1,499,999	-	0.40%	0.60%
HK$100,000 至 HK$999,999	-	0.25%	0.40%

4. Each Eligible Loan can only enjoy the Offer once .
每筆合資格貸款只可享有本優惠一次。

5. The Offer cannot be transferred, assigned or exchanged for other offers.
本優惠不得轉讓、出讓或兌換其他優惠。

6. The Cash Rebate will be credited to customer's loan account as specified in the Loan Documents ("Loan Account") within 3 months after the repayment in full of the 3rd monthly instalment of the Approved Loan upon the fulfillment of the requirements. In order to enjoy the Cash Rebate, the Loan Account must remain valid and in good standing at the time when the Cash Rebate is credited, without any overdue or adverse payment record or breach of any of the terms and conditions herein and the terms and conditions applicable to the Approved Loan. Otherwise, customer's entitlement and right to receive the Cash Rebate will be conclusively forfeited automatically.
現金回贈將於全數償還第 3 期月供供款的日期起計 3 個月內存入至客戶於合約所述之貸款戶口（「貸款戶口」）。該貸款戶口必須在現金回贈存入之時持續有效及維持良好狀況，並且沒有任何逾期或不良還款紀錄或違反任何本條款及細則或適用於該批核貸款之任何條款及細則，方可享有現金回贈。否則，客戶獲享現金回贈的權利將自動取消。

7. If the Eligible Customer has made an early settlement of the Approved Loan before receiving the Cash Rebate, the Eligible Customer's right to receive the Cash Rebate will be forfeited. In the event of early repayment of the entire Approved Loan prior to the final loan repayment date after the Cash Rebate is credited, customer is required to pay to the Bank in full of the Cash Rebate and any other fees and/or charges required to be paid to the Bank in case of early repayment of the Approved Loan as specified in the Loan Documents and/or OCBC Bank (Hong Kong) Limited Loan Terms and Conditions. The Bank reserves its right to debit such amounts from the customer's loan repayment account without any prior notice.

若合資格客戶於收取現金回贈前已提早償還批核貸款，合資格客戶獲得現金回贈之權利將被取消。如客戶於收取現金回贈後在供款期間申請提早償還全數批核貸款，客戶須支付本行全數現金回贈及合約及/或華僑銀行 (香港) 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。本行保留從客戶的貸款還款戶口扣除上述款項的權利而無須任何事先通知。

8. Before you make request for early repayment for Instalment loan, please refer to "FAQ" of OCBC Bank's website (OCBC Bank (Hong Kong) Limited Corporate Website > Personal Banking> Loans > See all Loans > Personal > Decoration Loan> Explore more> FAQ).
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」(華僑銀行（香港）有限公司網站> 個人理財 > 貸款 > 查看所有貸款> 私人貸款 > 裝修貸款> 了解更多> 常見問題)。

9. 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。

10. 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。

11. 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。

12. 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。