



“Mobile App Application Offer” Terms and Conditions:

「手機應用程式申請優惠」條款及細則：

1. The promotion period of the “Mobile App Application Offer” (“Promotion”) is from 1 January 2026 to 31 March 2026, both dates inclusive (“Promotion Period”).
「手機應用程式申請優惠」（「本優惠」）之推廣期由 2026 年 1 月 1 日起至 2026 年 3 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 Mobile App during the Promotion Period will be entitled HK\$ 800 Supermarket Cash Coupon (“Coupons”).
合資格客戶若在推廣期內經本行之手機應用程式成功申請分期貸款計劃（「貸款」）可獲贈一組 HK\$800 超市現金券（「現金券」）。
4. The Promotion cannot be transferred, assigned, exchanged for cash or other offers or be treated as cash, unless otherwise stated by the Bank.
除非本行另有說明，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。
5. Each Eligible Customer can only enjoy the Promotion once during the Promotion Period. For the avoidance of doubt, the Bank reserves its right not to offer any or all of the aforementioned privileges at its sole and absolute discretion without giving any reason therefor.
每位合資格客戶於推廣期內只可享有本優惠 1 次。為免引起任何爭議，本行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。
6. Should any of the Coupons be lost (including but not limited to delivery loss), stolen or destroyed, the Bank 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，本行將不會補發現金券，並恕不承擔任何責任或義務。
7. The Bank is not the supplier of the Coupons. Use of the 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 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. The Bank reserves the right to replace the coupons with any alternative gifts at any time without prior notice or consent.
本行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。本行不會就或有關現金券的條款及細則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。本行保留隨時以其他禮品取代現金券之權利而無須事先另行通知或獲取任何同意。
8. The Bank will mail the coupons to the Eligible Customers’ registered mailing address within 3 months after the date of application of the Loan.
本行將於合資格客戶成功申請貸款後 3 個月內郵寄現金券予合資格客戶於本行登記有效之郵寄地址。
9. To ensure Eligible Customers can receive the coupons sent out by the Bank, Eligible Customers must provide a valid mailing address with the Bank during the online loan application. Otherwise, Eligible Customers shall be disqualified without further notice and the Coupons will be considered as forfeited.
為確保合資格客戶收到由本行發出有關現金券的郵件，合資格客戶必須在申請貸款時提供有效之郵寄地址，否則將視作自動放棄現金券，其得獎資格將會被取消而不作另行通知。
10. Before making request for early repayment for any personal loan, Eligible Customers shall first refer to “FAQ” of the Bank’s website (OCBC Bank (Hong Kong) Limited Corporate Website > Personal Banking > Loans > See all Loans > Personal > “Interest-free” Tax Loan/ Personal Loan/ Balance Transfer Personal Loan > Explore more > FAQ)
請在申請提早償還任何私人貸款前參閱本行網站的「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>「即供免息」稅務貸款計劃/私人貸款/結餘轉戶私人貸款>了解更多>常見問題)。
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 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。

12. The aforementioned privileges are subject to these terms and conditions and prevailing regulatory requirements. The Bank 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 Bank 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.
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。
13. 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。
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.
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. 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。