



## “Up to HKD10,000 Cash Rebate promotion for Pure Tax Loan” Terms and conditions:

### 「純稅務貸款高達 HK\$10,000 現金回贈」條款及細則：

1. The promotion period of the "Up to HKD10,000 Cash Rebate promotion for Pure Tax Loan" ("Promotion") is from 6 October 2025 to 31 March 2026, both dates inclusive ("Promotion Period").

「純稅務貸款高達 HK\$10,000 現金回贈」（「本優惠」）之推廣期由 2025 年 10 月 6 日起至 2026 年 3 月 31 日止（包括首尾兩天）（「推廣期」）。

2. A) The following terms and conditions apply to New Premier Banking Customer with OCBC Bank  
以下條款適用於全新華僑銀行「宏富理財」的客戶：

- i) New Premier Banking Customer with OCBC Bank means a personal customer who has successfully applied and opened a deposit account for Premier Banking with OCBC Bank (Hong Kong) Limited and deposit designated amount of new funds into the said account within 1 month before or after the approval date of the loan ("Eligible Customers"). The customers are also bound by the terms and conditions herein, and the terms and conditions of the relevant account opening documentation and Note as well as all other terms and conditions applicable to them respectively. Please contact the customer service officer of the Bank for details. 全新華僑銀行「宏富理財」的客戶指客戶於批核貸款日期的前後 1 個月內成功於華僑銀行申請及開立「宏富理財」的存款戶口並存入指定新資金至該賬戶（「合資格客戶」）。客戶須同時受本條款及細則，以及有關開戶文件及貸款合約的條款及細則及所有其他分別對其適用的條款及細則約束。詳情請聯絡本行之客戶服務主任。
- ii) Subject to these terms and conditions, Eligible Customers who fulfil specific credit score requirement successfully apply the Pure Tax Loan ("Loan") with the Bank during the Promotion Period and subsequently draw down the approved Loan will be entitled the cash rebate ("Rebate") as set out in the table below: -

Successful Drawdown Amount	Cash Rebate Value (For repayment Tenor of 12 Months or above)	Cash Rebate Value (For repayment Tenor of 24 Months)
HK\$1,500,000 or above	HK\$6,800 or above*	HK\$10,000 or above*

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純稅務貸款計劃（「貸款」），以及其後成功提取獲批核貸款，可獲贈現金回贈（「回贈」），詳情如下：

成功提取貸款額	可獲回贈 (適用於還款期 12 個月或以上)	可獲回贈 (適用於還款期 24 個月)
HK\$1,500,000 或以上	HK\$6,800 或以上*	HK\$10,000 或以上*

\*The cash rebate amount HK\$6,800 and HK\$10,000 of the example is calculated based on loan amount HK\$1,500,000 with repayment tenor of 12 months and 24 months respectively. For example, if the loan amount is \$1,500,000 with the monthly flat rate at 0%, when approval is obtained from the Bank, the APR for 12 months and 24 months will be 1.38% (inclusive of HK\$8,200 cash rebate and 3-Month "Interest-Free Skip-Payment" Offer) or 2.71% (excluding cash rebate) and 2.86% (inclusive of HK\$10,000 cash rebate) or 3.52% (excluding cash rebate) respectively, including the handling fee of 1.46% and 1.825% per annum, the total repayment amount will be HK\$1,521,900 and HK\$1,554,768. The handling fee shall be added onto the loan amount and to be paid together with the monthly instalments. The value of the Rebate that an Eligible Customer is entitled to will depend on the Loan amount applied for and drawn down and the APR.

例子所示之 HK\$6,800 現金回贈及 HK\$10,000 以 HK\$1,500,000 貸款額及 12 個月及 24 個月還款期計算。以貸款額 HK\$1,500,000 及還款期 12 個月及 24 個月計算的每月平息 0% 為例，若貸款最終獲得本行批核，還款期 12 個月及 24 個月，實際年利率分別為 1.38%（包括 HK\$6,800 現金回贈及 3 個月「免息免供」優惠）或 2.71%（不包括現金回贈）及 2.86%（包括 HK\$10,000 現金回贈）或 3.52%（不包括現金回贈），當中已包括分別每年為 1.46% 及 1.825% 之手續費在內，總還款額為 HK\$1,521,900 及 HK\$1,554,768，而該手續費將與貸款金額一併計算於每月還款內繳付。合資格客戶所得之回贈價值取決於申請及批核之貸款金額和實際年利率。

2. B) The following terms and conditions apply to New customers:

以下條款適用於全新客戶：

- i) The Promotion is only applicable to new customers ("Eligible Customers")
  - a. 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
  - b. 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」）

- a. 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
- b. 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）。

ii) Subject to these terms and conditions, Eligible Customers who successfully apply the pure tax loan ("Loan") with the Bank during the Promotion Period and subsequently draw down the approved Loan will be entitled up to HK\$9,000 cash rebate ("Rebate"). The value of the Rebate that an Eligible Customer is entitled to will depend on the Loan amount applied for and drawn down, and the details are set out in the table below: -

Successful Drawdown Amount	Cash Rebate Value (For repayment Tenor of 12 Months or above)	Cash Rebate Value (For repayment Tenor of 24 Months)
HK\$1,500,000 or above	-	HK\$9,000
HK\$1,000,000 to HK\$1,499,999	-	HK\$5,000
HK\$500,000 to HK\$999,999	-	HK\$2,000
HK\$300,000 to HK\$499,999	-	HK\$1,000
HK\$100,000 to HK\$299,999	-	HK\$700

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純稅務貸款計劃（「貸款」），以及其後成功提取獲批核貸款，最高可獲贈 HK \$9,000 現金回贈（「回贈」）。合資格客戶所得之回贈價值取決於申請及批核之貸款金額，詳情如下：

成功提取貸款額	可獲回贈 (適用於還款期 12 個月或以上)	可獲回贈 (適用於還款期 24 個月)
HK\$1,500,000 或以上	-	HK\$9,000
HK\$1,000,000 至 HK\$1,499,999	-	HK\$5,000
HK\$500,000 至 HK\$999,999	-	HK\$2,000
HK\$300,000 至 HK\$499,999	-	HK\$1,000
HK\$100,000 至 HK\$299,999	-	HK\$700

2. C) The following terms and conditions apply to Existing Premier Banking Customer with OCBC Bank:  
以下條款適用於現有華僑銀行「宏富理財」的客戶：

- i) The Promotion is only applicable to Existing premier banking customers of OCBC Bank (Hong Kong) Limited ("Bank") ("Eligible Customers").  
本優惠只適用於現有華僑銀行「宏富理財」的客戶。
- ii) Subject to these terms and conditions, Eligible Customers who successfully apply the tax loan ("Loan") with the Bank during the Promotion Period and subsequently draw down the approved Loan will be entitled up to HK\$10,000 cash rebate ("Rebate"). The value of the Rebate that an Eligible Customer is entitled to will depend on the Loan amount applied for and drawn down, and the details are set out in the table below: -

Successful Drawdown Amount	Cash Rebate Value (For repayment Tenor of 12 Months or above)	Cash Rebate Value (For repayment Tenor of 24 Months)
HK\$1,500,000 or above	HK\$3,000	HK\$10,000
HK\$1,000,000 to HK\$1,499,999	HK\$3,000	HK\$6,000
HK\$500,000 to HK\$999,999	HK\$1,500	HK\$3,000
HK\$300,000 to HK\$499,999	HK\$1,000	HK\$2,000
HK\$100,000 to HK\$299,999	HK\$700	HK\$1,000

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稅務貸款計劃（「貸款」），以及其後成功提取獲批核貸款，最高可獲贈 HK \$10,000 現金回贈（「回贈」）。合資格客戶所得之回贈價值取決於申請及批核之貸款金額，詳情如下：

成功提取貸款額	可獲回贈 (適用於還款期 12 個月或以上)	可獲回贈 (適用於還款期 24 個月)
HK\$1,500,000 或以上	HK\$3,000	HK\$10,000
HK\$1,000,000 至 HK\$1,499,999	HK\$3,000	HK\$6,000
HK\$500,000 至 HK\$999,999	HK\$1,500	HK\$3,000
HK\$300,000 至 HK\$499,999	HK\$1,000	HK\$2,000
HK\$100,000 至 HK\$299,999	HK\$700	HK\$1,000



3. Each eligible customer can only enjoy one of the offers listed in 2A) to 2C) above and cannot be used in conjunction with other offers.

每位合資格客戶只可享有上述 2A) 至 2C) 條所列之其中一項優惠，不可與其他優惠同時使用。

4. 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。

5. 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 個月內回贈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。

6. 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，客戶須支付貴公司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。貴公司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。

7. Before you make request for early repayment for Instalment loan, please refer to "FAQ" of OCBC Bank's website (Personal Banking > Loans > See all Loans > Personal > "Interest-free" Tax 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」（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> 了解更多> 常見問題）。

8. 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。

9. 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。

10. 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。

11. 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。



## “3-Month Interest-Free Skip-Payment” Terms and conditions:

### 「3個月免息免供」條款及細則：

The following terms and conditions are only applicable to the “3-Month Interest-Free Skip-Payment” offer (only applicable to customers who have successfully applied for the “3-Month Interest-Free Skip-Payment” offer):

「3個月免息免供」優惠之條款及細則如下（只適用於成功申請「3個月免息免供」優惠之客戶）：

(i) the “3-Month Interest-Free Skip-Payment” offer is only applicable to any approved loan with an approved loan amount of HK\$800,000 or above and a repayment tenor of 12 months under the Tax Loan program. Subject to the terms and conditions contained herein, any customer who has successfully applied for the “3-Month Interest-Free Skip-Payment” Tax Loan will be automatically entitled to the “Interest-Free Skip-Payment” offer for the 1st monthly instalment and may additionally apply for “Interest-Free Skip-Payment” offer once for each of the 4th and 7th monthly instalment by submitting an Interest-Free Skip-Payment Notice in accordance with these terms and conditions (please contact the customer service officer of the Bank for the relevant Interest-Free Skip-Payment Notice or download it from the Bank’s website). Customer in each application can only apply for the “Interest-Free Skip-Payment” offer in respect of 1 of such monthly instalments, with a maximum of 2 applications in total within the whole loan period. In respect of each approved application, the original due date of the relevant applied monthly instalment and all subsequent monthly instalments shall correspondingly be deferred for one calendar month, with a maximum of 3 months deferral in total for the whole loan period if customer successfully applies for “Interest-Free Skip-Payment” offer for each of the 4th and 7th monthly instalments. Save as aforesaid, the terms and conditions of the Note/Loan Confirmation Letter shall remain unchanged.

「3個月免息免供」優惠只適用於稅務貸款計劃獲批核貸款額為港幣 800,000 元或以上及還款期為 12 個月之貸款。受限於本文之條款及細則的規定，成功申請「3個月免息免供」稅務貸款計劃的客戶將於貸款還款期中第 1 期月供自動享有「免息免供」優惠，並可額外就各第 4 期月供及第 7 期月供根據本條款及細則遞交申請便條（有關之申請便條可向本行職員索取或於本行網站下載）申請一次「免息免供」優惠。客戶於每宗申請只可就一期還款期申請 1 個月之「免息免供」優惠，全期合共最多可以作出 2 次申請。就每宗成功獲批之申請，相關還款期及其後所有還款期之還款日將相應順延 1 個月，如客戶成功就第 4 及 7 期月供申請「免息免供」優惠，即全期最多可順延合共 3 個月。除上述者外，貸款合約/貸款確認書內之條款及細則維持不變。

(ii) Customer shall submit the Interest-Free Skip-Payment Notice for each application by email to the bank within 7 working days after the relevant due dates of the 3rd and 6th monthly instalment (as the case may be);

客戶必須分別於第 3 及 6 期月供（視乎情況）之供款到期日後 7 個工作天內將就每個申請填妥之申請便條電郵至本行，逾期申請將不獲接納，詳情請聯絡本行之客戶服務主任。

(iii) Customer’s tax loan account must remain valid and in good standing at the time of submitting an Interest-Free Skip-Payment Notice, without any overdue or adverse payment record or breach of any of the terms and conditions applicable to such account and/or tax loan at the time of submission, to be eligible for any of the privileges herein mentioned. Otherwise, the customer will be conclusively deemed to have unconditionally and irrevocably waived any and all his/her entitlement and right to any such privileges.

客戶之稅務貸款戶口必須在遞交「免息免供」申請便條時持續有效及維持良好狀況，沒有任何逾期或不良還款紀錄或違反任何適用於該戶口及／或稅務貸款之任何條款及細則，方有資格獲享本文提及之任何優惠。否則，客戶將被終局性地視作已不可撤銷性地及無條件地放棄其任何及所有就優惠享有之資格及權利。

(iv) The Bank reserves the right to evaluate from time to time customer’s eligibility for the “Interest-Free Skip-Payment” offer taking into account of customer’s credit record and repayment history and any other factors which the Bank in its sole and absolute discretion deems appropriate. For the avoidance of doubt, the Bank reserves its right not to offer the “Interest-Free Skip-Payment” offer at its sole and absolute discretion without giving any reason therefor.

本行有權隨時根據客戶的信貸及還款紀錄以及本行按其唯一及絕對酌情權認為合適的其他因素檢討客戶可否享有「免息免供」優惠。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「免息免供」優惠而毋須給予任何理由。

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