

## 「高達 HK\$6,000 之利息現金獎賞」推廣優惠之條款及細則：(優惠)

1. 推廣期由即日至 2021 年 12 月 31 日 (包含首尾兩天，名額以先到先得形式) (「推廣期」)。
2. 迎新優惠只適用於全新客戶(「合資格客戶」)。(並不包括經第三方轉介之客戶) 合資格客戶在推廣期內成功申請及獲批私人貸款，於此推廣及有關條款及細則約束下，可享有相應之利息現金獎賞。有關詳情請參閱條款 3、4、5 及 6。
3. 利息現金獎賞只適用於合資格客戶，成功申請及於優惠期獲批私人貸款之客戶於首 3 期完成供款及沒有任何遲還款紀錄，方可享獲利息現金獎賞。並會於貸款之第 4 期及第 7 期的供款發放利息現金獎賞，共分兩期存入合資格客戶之貸款戶口內。若客戶於還款期內提早清還貸款。請與本公司客戶服務部查詢有關詳情。
4. 合資格客戶須按照本條款及細則成功提取指定貸款金額，即可獲取相應之利息現金獎賞，如下表所示。

貸款額 (港幣)	回贈	%
HK\$10,000 – HK\$19,000	HK\$250 – HK\$475	2.50%
HK\$20,000 – HK\$29,000	HK\$600 – HK\$870	3.00%
HK\$30,000 – HK\$39,000	HK\$1,050 – HK\$1,365	3.50%
HK\$40,000 – HK\$49,000	HK\$1,600 – HK\$1,960	4.00%
HK\$50,000 – HK\$59,000	HK\$2,250 – HK\$2,655	4.50%
HK\$60,000 – HK\$100,000	HK\$3,600 – HK\$6,000	6.00%

5. 合資格客戶必須並非處於逾期欠款狀態，方可領取此利息現金獎賞。獎賞必須會先扣起衍生之行政費用，如有。
6. 合資格客戶於提取貸款日起計首 30 天內簽約，方可獲得此獎賞。
7. 利息現金獎賞會存入合資格客戶之貸款戶口內，合資格客戶必須於利息現金獎賞前一直維持良好之還款紀錄，並維持貸款及還款戶口正常及有效(「合資格客戶」)，方可享獲利息現金獎賞。及合資格客戶須確保於有關還款期內每月準時以每月供款額供款，以免引致逾期還款。而有關存入利息現金獎賞的日子並非與客戶的每月還款日相同。
8. 本公司保留隨時終止或更改以上優惠及條款及細則之權利，而毋須另行通知。如有任何爭議，本公司保留最終決定權。
9. 本文之中、英文版本如有歧義，一概以英文版本為準。

**Terms and Conditions of “Up to HK\$6,000 Cash Reward Program” ( “the Program” ):**

1. The promotion period of the Program is from now until December 31, 2021 (both dates inclusive, first come first reserved) ( “the Promotion Period” ).
2. This Welcome Offer is only applicable to new customers ( “Eligible Customers” ). (excluded customers who from agents ‘referrals) Eligible customers who successfully apply personal loan during Promotion Period and drawdown, under the terms and conditions herein, are entitled to the corresponding cash reward. For details, please refer to terms and conditions 3, 4, 5 and 6 .
3. Cash reward is only applicable to eligible customers with no delinquent record within the first 3 instalments of personal loan. The cash reward will be on 4<sup>th</sup> instalment and 7<sup>th</sup> instalment respectively. The cash reward will split into two designated instalments and be credited to eligible customers’ loan accounts.

For service charges applicable to personal loan, please visit our company or call 2500 2800 for enquiry.

4. Eligible customers can entitle up the corresponding cash reward upon successfully drawing down the required loan amount in accordance with criteria below:-

Loan Amount	Cash Reward Amount	%
HK\$10,000 – HK\$19,000	HK\$250 – HK\$475	2.50%
HK\$20,000 – HK\$29,000	HK\$600 – HK\$870	3.00%
HK\$30,000 – HK\$39,000	HK\$1,050 – HK\$1,365	3.50%
HK\$40,000 – HK\$49,000	HK\$1,600 – HK\$1,960	4.00%
HK\$50,000 – HK\$59,000	HK\$2,250 – HK\$2,655	4.50%
HK\$60,000 – HK\$100,000	HK\$3,600 – HK\$6,000	6.00%

5. Eligible customers are entitled to claim the reward only where there is no delay payment on his/her own account. The reward will deduct the administrative fee, if have.
6. Eligible customers should drawdown within the 30 days to ensure the cash reward.
7. The cash reward will be credited to eligible customers’ loan accounts. To enjoy the cash reward customers’ personal loan repayment accounts must be valid and have good repayment records on rebate date. Eligible customers should repay the monthly repayment amount each month on time within the loan tenor to avoid any delinquent. The date of crediting cash reward will not match customers’ monthly repayment date.
8. The HY Credit Company Limited reserves the right to terminate the above offers, or to amend their terms and conditions at any time without prior notice. In case of dispute, the decision of the Company shall be final.
9. In the event of discrepancies between the Chinese version and English version of these terms and conditions, the English version shall prevail.