



"Education Loan" Terms and conditions:

「升學進修貸款」條款及細則：

1. Customer should open a deposit saving account in OCBC Bank and uses it as the repayment account of the Education Loan.

客戶須於華僑銀行開立儲蓄存款戶口，並以該戶口作為升學進修貸款之還款戶口。

2. This privilege is applicable to customer who has successfully applied for and drawn the Loan with loan amount of HK\$50,000 or above and loan tenor of 12 months or above. Each customer can only enjoy this privilege once. The Cash Coupon will be sent to customers' correspondence address according to the Company's record by mail within 6 weeks after the loan drawdown. Should the Cash Coupon be lost (including but not limited to delivery loss), stolen or destroyed, the Company will not reissue the Cash Coupon and will not bear any responsibility, nor be liable for any compensation. The Company is not the supplier of the Cash Coupon. The supplier is responsible for all the related responsibilities and obligations of the Cash Coupons. The Company is not liable for any related responsibilities and obligations of the Cash Coupon and will not provide any kind of guarantees and warranties regarding the Cash Coupon (express or otherwise). Should there be any dispute or complaint or claim (if any) with regard to the coupon, customers should make such demand or claim directly with the supplier. All Cash Coupons cannot be exchanged into cash or other discount and are subject to the terms and conditions imposed by the supplier.

此優惠適用於成功申請及提取 HK\$50,000 或以上之升學進修貸款，並以 12 個月或以上為還款期之客戶。每名合資格貸款人只可獲此優惠一次。HK\$200 現金書券(「現金券」)將於客戶提取貸款後 6 個星期內按本公司記錄的客戶通訊地址郵寄予客戶。現金券如有遺失(包括但不限於投遞遺失)、被竊或損毀，本公司將不會補發，恕不承擔責任，也不會作任何賠償。本公司並非現金券之供應商，所有有關現金券之責任及義務概由供應商負責。本公司不會就或有關現金券承擔任何責任及義務。本公司亦不會就或有關任何現金券作出任何性質之聲明及保證(不論明確或含隱的)。如對現金券有任何爭議或投訴或索償(如有的話)，客戶需直接向供應商提出。所有現金券均不能兌回現金或其他折扣，並需受供應商所訂之條款及細則約束。

3. This privilege is only applicable to customer who has successfully applied for and drawn the Loan with loan amount of HK\$200,000 or above and loan tenor of 24 months or above. Each customer can only enjoy this privilege for up to 10 times. To enjoy this privilege, customer must submit the copy of the receipt of telegraphic transfer which is issued by OCBC Bank (where the country of the payee's bank should match with the country where the education institution is located as provided in the application form and tuition fee proof/student card) within 1 month after using the telegraphic transfer service and before the settlement date of the Loan. The telegraphic transfer handling fee paid by the customer will be disbursed to eligible customers' OCBC Bank repayment account within 1 month after submission of the copy of the receipt of telegraphic transfer. Customer should have no more than 14 days of accumulated late repayment record on or before the date of disbursement in order to enjoy this privilege.

此優惠適用於成功申請及提取 HK\$200,000 或以上之升學進修貸款，並以 24 個月或以上作還款期之客戶。每名合資格貸款人最多可獲此優惠十次。客戶必須於電匯後一個月內及於清還整筆升學進修貸款日或之前提交由華僑銀行發出之電匯收據副本(其收款銀行之所在地需與本產品申請表及學費單或學生證上列明之院校所在地一致)，客戶



為進行有關匯款交易所繳付之電匯手續費將於提交電匯收據後一個月內存入合資格客戶之華僑銀行還款戶口。客戶須於電匯手續費回贈前沒有累積超過 14 日之逾期還款紀錄，方可享有此優惠。

4. This privilege is only applicable to customer who has successfully applied for and drawn the Loan with loan amount of HK\$200,000 or above and loan tenor of 24 months or above. Each customer can only enjoy this privilege once. Customer must have successfully paid full amount of at least 6 monthly instalments with no more than 14 days of accumulated late repayment record on or before the date of Scholarship disbursement, and submit the copies of Certificate of Graduation or Transcript (where the student name, educational institution name and course name should match with those provided in the application form and as listed in tuition fee demand note/student card) within the period from 6th instalment repayment due date to the settlement date of the Loan in order to enjoy this privilege. The Scholarship will be disbursed to eligible customers' OCBC Bank repayment account within 1 month after submission of the Certificate of Graduation or Transcript. The Scholarship applicable to loan amount HK\$600,000 to HK\$1,200,000 is HK\$2,500 and the Scholarship applicable to loan amount HK\$200,000 to HK\$599,999 is HK\$1,000.

此優惠適用於成功申請及提取 HK\$200,000 或以上之升學進修貸款，並以 24 個月或以上作還款期之客戶。每名合資格貸款人只可獲優惠一次。客戶必須成功繳付不少於 6 期升學進修貸款之全數每月供款及於領取獎學金前沒有累積超過 14 日之逾期還款紀錄，並於第 6 期到期付款日至清還整筆貸款日期間提交畢業證書或成績單副本（其學生姓名、院校名稱及課程名稱需與申請表及學費單或學生證上之資料一致），方可享有此優惠。獎學金將於提交畢業證書或成績單後一個月內存入合資格客戶之華僑銀行還款戶口。適用於貸款額 HK\$600,000 至 HK\$1,200,000 之獎學金為 HK\$2,500，而適用於貸款額 HK\$200,000 至 HK\$599,999 之獎學金為 HK\$1,000。

5. The Company 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 Company 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

本公司保留所有決定 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。本公司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。

6. 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。