



“Customer Referral Program” Terms and Conditions

「客戶推薦計劃」條款及細則

1. The promotion period of the Customer Referral Program is from April 1, 2025 to September 30, 2025 (both dates inclusive) ("Promotion Period").

本客戶推薦計劃的推廣期由 2025 年 4 月 1 日至 2025 年 9 月 30 日（包括首尾兩天）（「推廣期」）。

2. If the Referrer successfully refers the Referee to apply and drawdown a loan with the Bank during the Promotion Period, the Referrer may enjoy the Referral Reward as specified under Section B below.

推薦人於推廣期內成功推薦受薦人於本行申請並提取貸款，可獲享於下列乙部分所列明之推薦獎賞。

3. This Loan Referral Form ("Form") must be filled-in by the Referee and submitted to any Loan Centre(s) of the Bank or submitted to the Bank via the email to enquiry_cr@ocbc.com (as determined in accordance with the Bank's record).

受薦人須填妥本貸款轉介表格（「本表格」）及遞交到任何本行貸款中心或電郵至 enquiry_cr@ocbc.com（以本行紀錄為準）

4. The Referrer and the Referee cannot refer each other. The Referrer and the Referee cannot be the same person.

推薦人與受薦人不可互相推薦。推薦人與受薦人不能為同一人。

5. The Referrer must be an existing customer of the Bank or the Bank and must not be the staff member of the Bank, the Bank or the subsidiary companies of the Bank. The Referee must be a new customer of the Bank 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 the Bank at any time during the 12 months immediately preceding the date of the Referee's loan application

推薦人必須為本行或銀行之現有客戶，並不能為本行、銀行或銀行附屬公司職員。受薦人必須為由申請日起過去 12 個月內之任何時候未曾於本行開立或持有（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、按揭貸款及循環貸款）之全新客戶。

6. The Referee is not required to pay any fee to the Referrer.

受薦人不須支付任何費用予推薦人。

7. The personal data together with the information regarding the loan application as provided above to the Bank are for the purposes of allowing the Bank to contact the Referee to deal with the Referee's enquiries and applications in relation to the loan services offered by the Bank and for any purposes relating and incidental thereto.

受薦人以上提供予本行的個人及有關貸款申請資料將用作聯絡受薦人以處理受薦人對本行提供之貸款服務以及任何其他相關及附帶之查詢及申請。

8. The Referee agrees the Referrer to provide the above personal data of the Referee to the Bank for the Bank to verify this referral and to take any follow-up action.

受薦人同意推薦人向本行提供受薦人以上的個人資料，以讓本行核實本轉介及作跟進。



9. The Referrer shall not provide the Referee's personal data to the Bank unless with the Referee's written consent as provided in the Form.

除非獲得受薦人之在本表格中的書面同意，推薦人不得提供受薦人的個人資料予本行。

10. The Referrer agrees the Referee to provide the above personal data of the Referrer to the Bank for taking any follow-up action and verification relating to this referral.

推薦人同意受薦人向本行提供以上推薦人之個人資料，以作跟進及核實本轉介。

11. The Bank will keep and use the personal data provided above for taking any follow-up action and verification relating to this referral arrangement and for audit purposes.

本行將保留及使用以上提供的個人資料作跟進及核實有關轉介安排及審計之用途。

12. It is the Bank to deal with the Referee's enquiries and applications in relation to any loan services, and for any purpose(s) relating thereto. The Referrer does not invite or induce the Referee nor provide the Referee with any advice and representation in connection with any loan services.

受薦人對任何貸款服務及與之相關的任何查詢及申請將由本行處理。推薦人沒有就有關任何貸款服務向受薦人作出邀請、誘導或提供任何建議和陳述。

13. No reliance has been placed on the Referrer by the Referee regarding the Referee's application of any loan services offered by the Bank (if any). If the Referrer or Referee are in doubt about any of the contents of the Form, the Referrer or Referee should obtain independent professional advice.

受薦人沒有就申請任何由本行提供之貸款服務（如有）對推薦人作出任何依賴。如推薦人或受薦人對本表格的內容有任何疑問，應向獨立人士尋求專業意見。

14. The Referee understands that it is entirely the Referee's own decision to apply for any loan services (if any) in the market.

受薦人明白，對於在市場上申請任何貸款服務（如有），這完全是受薦人的自身決定。

15. The Referee should have a clear understanding of his/her own financial condition, daily expenses, and actual borrowing needs before making any loan application.

受薦人於申請貸款前應清楚了解自己的財務狀況，日常開支及實際貸款需要。

16. The Referee should assess his/her own repayment ability and avoid over-borrowing.

受薦人應評估自身的還款能力，避免過度借貸。

17. Before applying for any loan service(s), the Referee should read, fully understand and accept the risk disclosure, content, terms and conditions of the relevant loan service(s).

受薦人於申請任何貸款服務前必須閱讀、完全明白並接受有關貸款服務之風險披露、內容及條款及細則。

18. The Referee understands that the role of the Referrer in this Customer Referral Program is, at the Referee's request and consent, referring the Referee and providing the Referee's personal data together with the information regarding the loan application as



provided in the Form to the Bank for the purpose of verifying this referral.

受薦人明白推薦人於本客戶推薦計劃的角色只是應受薦人的要求及同意轉介及將受薦人在本表格中提供的個人及有關貸款申請的資料提供予本行以作核實本轉介的用途。

19. The Referrer/Referee shall not be held liable for any loss and damage arising from and/or in connection with the transfer of the personal data to the Bank save for such loss and damage caused by the default or negligence of the Referrer/Referee.

推薦人/受薦人不會就任何因轉移個人資料至本行而產生及 / 或與之相關的任何損失和損害負上任何責任，除非該損失及損害是由推薦人/受薦人的疏忽或失責所引致。

20. The Bank reserves the right to (a) request the Referrer to verify the contact details of the Referee, and (b) in the absolute opinion of the Bank, refuse granting the Referral Reward to the Referrer should it be discovered by the Bank that the contact details of the Referee are invalid or improperly obtained by the Referrer.

本行保留要求推薦人核實受薦人聯絡資料的權利。假如本行發現受薦人的聯絡資料無效或是由推薦人以不正當途徑取得，本行保留作出有關決策權及拒絕提供推薦獎賞予推薦人之權利。

21. Both the Referrer and Referee have received the “OCBC Bank (Hong Kong) Limited – Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance” (the “Notice”) and confirm to have read, understood and agreed the contents of the Notice.

推薦人及受薦人均已收到「華僑銀行 (香港) 有限公司 - 關於個人資料(私隱)條例的客戶及其他個別人士通知」(「該通知」)，並確認已細閱、明白及同意該通知之內容。

22. The person to whom requests for access to data or correction of data or for information regarding the Bank’s policies and practices and kinds of data held, or for cancellation of the consent herein given, are to be addressed is as follows:

The Data Protection Officer, OCBC Centre, 161 Queen’s Road Central, Hong Kong

Email: enquiry_hk@ocbc.com

任何人士提出關於資料查閱或更正，或索取有關本行的資料政策及實務及所持有資料類別的要求，或取消在本表格內的同意，應向下列人士提出：

香港中環皇后大道中 161 號，資料保護主任

電郵：enquiry_hk@ocbc.com

23. Eligible Customers:

The Referrer and the Referee will be entitled to supermarket cash coupons (“Coupons”) as reward if the Referee successfully applies and drawdowns the loan during the Promotion Period. The details are set out in the table below:

Applicable to the Successful Referrals during the Promotion Period:

| Number of Successful Referrals | Referrer Coupons Reward (Per Successful Referral) | Referee Coupons Reward |
|--------------------------------|--|------------------------|
| 1-2 | HK\$500 | HK\$500 |
| 3-4 | HK\$700 | |
| 5 | HK\$1,000 | |



合資格客戶：

如受薦人於推廣期內成功申請並提取貸款，推薦人及受薦人將可獲享超市現金券（「現金券」）作獎賞。詳情如下：

適用於推廣期內的成功推薦：

| 成功推薦數量 | 推薦人現金券獎賞 (每個成功推薦) | 受薦人現金券獎賞 |
|--------|-------------------|----------|
| 1-2 | HK\$500 | HK\$500 |
| 3-4 | HK\$700 | |
| 5 | HK\$1,000 | |

24. Each Referrer can enjoy a maximum of HKD 5,000 Coupons (i.e. 5 successful referrals at maximum).

每位推薦人最多可獲 HKD5,000 的現金券（即最多 5 次成功推薦）

25. Each Referee can only be referred once. If the Referee is referred by more than one Referrer, the Referral Reward will be given to the first Referrer according to the Bank's record.

每位受薦人只可被推薦一次。如出現多位推薦人同時推薦同一位受薦人，推薦獎賞將依本行之記錄贈予第一位推薦人。

26. The Coupons cannot be exchanged for cash, and shall be used subject to the terms and conditions as the merchant of the Coupons may prescribe. The Bank is not the supplier of the Coupons and has no relation to the supplier.

現金券不能兌換為現金，並須按現券商戶訂明的條款及細則使用。本行並非現金券之供應商及與供應商無任何關係。

27. The Coupons will be mailed to the Eligible Customers' respective correspondence addresses within 3 months after the end of the Promotion Period. This promotion is only applicable to the Eligible Customers whose loan accounts are in good standing without any past due. If, during the period starting from the starting date of the Promotion Period to the date when the Coupons are to be mailed out, the Eligible Customers' loan accounts have any past due records or the Eligible Customers have made an early settlement of the loan, the Eligible Customers' right to receive the Coupons will be forfeited. In such cases the Bank will not mail the Coupons to the Eligible Customers.

現金券將於推廣期後 3 個月內郵寄至合資格客戶之相關聯絡地址。本優惠只適用於還款記錄良好的合資格客戶。若合資格客戶於推廣期開始直至現金券發出時有任何遲還款記錄或提早償還貸款，合資格客戶獲得現金券之權利將會被取消。在此情況下，本行不會將現金券郵寄給合資格客戶。

28. The English version shall prevail if there is any inconsistency between the English and Chinese versions of this Important Notice.

本重要通知的中、英文版本之間如有歧異，概以英文版本為準。