

Terms and Conditions of Online Application Reward for Wing Lung Balance Transfer Loan("Online Application Reward")

1. Online Application Reward is valid until 31 December 2016, both dates inclusive ("Promotion Period").
2. Customers, who successfully apply Wing Lung Balance Transfer Loan via Wing Lung Bank ("the Bank") website www.winglungbank.com during Promotion Period and drawdown of HKD50,000 or above with a repayment tenor of at least 6 months or above and drawdown the loan on or before 31 January 2017 ("Eligible Customers"), are "Eligible Customers" to receive HKD 500 supermarket cash coupon.
3. Eligible Customers for can enjoy Online Application Reward once during Promotion Period.
4. The cash coupon will be mailed to the eligible customers' correspondence address on or before 31 March 2017.
5. The cash coupons are available while stock lasts. The Bank reserves the rights to replace the cash coupons with alternative gift without prior notice. The cash coupons offered cannot be exchanged to cash and are not replaceable in the event of any loss or damage. The Bank accepts no liability in respect of the quality of the products or services provided by the cash coupons supplier involved in this promotion. The cash coupons are subject to relevant terms and conditions printed therein. The respective suppliers are responsible for all obligations and liabilities in relation to such products or services.
6. Eligible Customers should maintain the Wing Lung Balance Transfer Loan accounts in good condition without late payment or early payment, otherwise the Bank reserves the rights to forfeit the eligibility of the eligible customers to participate in Online Application Reward and the eligible customers shall immediately repay to the Bank the full amount of Online Application Reward awarded.
7. The Bank reserves the rights to amend these Terms and Conditions at any time without prior notice.
8. In case of disputes, the decision of the Bank shall be final and conclusive.
9. In the event of discrepancy or inconsistency between this English version of the terms and conditions and the Chinese version, the English version shall prevail.