

隨時隨地 線上申請按揭不受限制

只需填寫簡單個人及按揭物業資料，便可即時申請。
毋須預約，隨時隨地使用手機操作申請服務，方便快捷。

Anytime, Anywhere, Boundary free for Online Mortgage Application

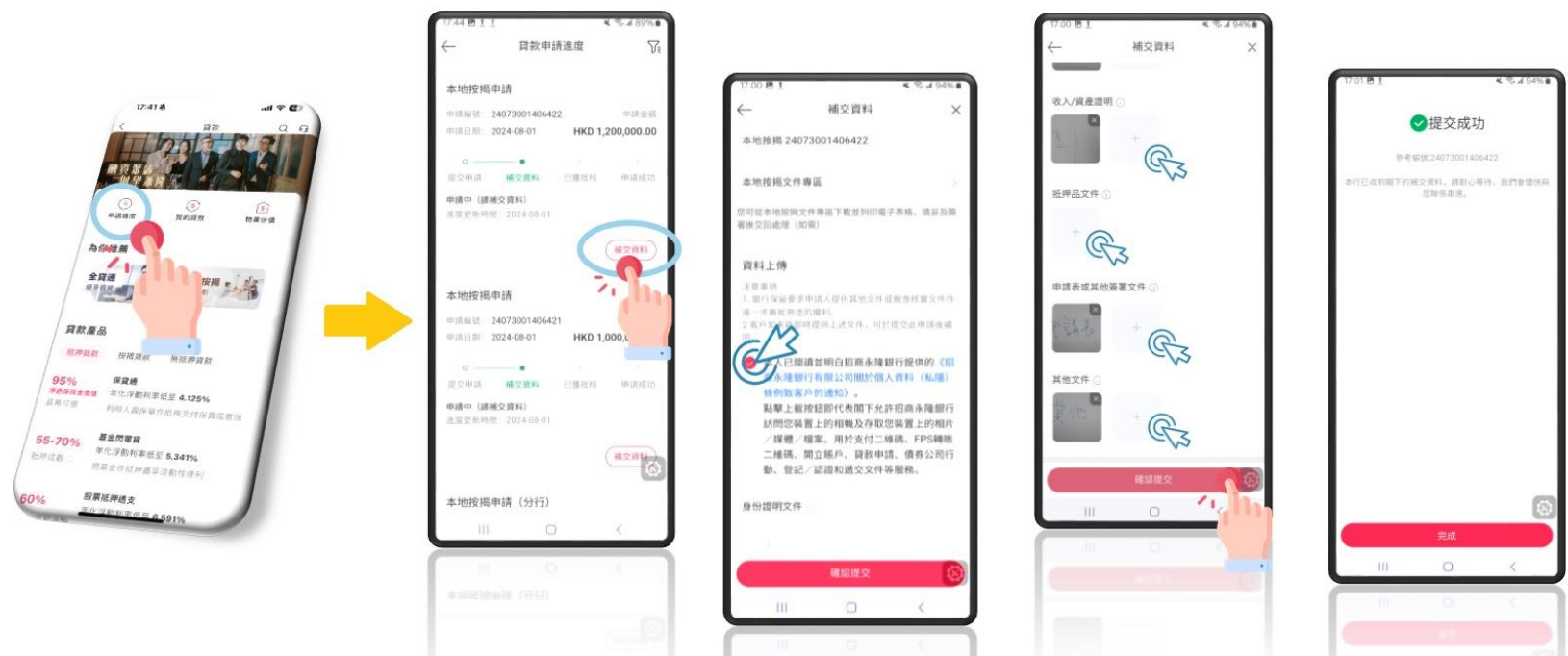
Fill in simple personal and mortgage property information to apply immediately.
No appointment is required, it is convenient and fast to process the application service by your mobile phone anytime and anywhere.

線上遞交 既輕鬆又快捷

簡單步驟助你輕鬆遞交文件，當你在線上申請按揭的同時，
可即時透過手機 APP 遞交或補交證明文件，手續簡便。

Submit Online, Easy and Fast

Simple steps help you submit documents easily.
When you apply for a mortgage application online,
you can submit supporting or additional documents via mobile phone APP instantly, making the process simple.



置業規劃 做好事前準備

“貸款專區”內提供 物業估價 功能，只需輸入按揭物業地址，
便可即時為物業進行銀行估價，做好置業預算。

Prepared in advanced, Plan and budget for home purchase

Property valuation function is available in the "Loan Section" page.
Just enter the to-be-mortgaged property address and you can instantly conduct
a bank valuation of the property and prepare a home purchase budget.



立即體驗 展開您的置業大計 Experience now and start your home buying plan.

由 2024 年 9 月 1 日至 2024 年 12 月 31 日（優惠期）為止，包括首尾兩天，個人客戶經招商永隆銀行 App 申請本地住宅按揭貸款服務，並於貸款審批通過後 3 個月內成功提取貸款，可獲享「手機 App 申請獎賞」。

From September 1, 2024 to December 31, 2024 (the promotion period), both dates inclusive, personal customers who apply for local residential mortgage loan services through CMB Wing Lung Bank mobile APP, and successfully drawdown within 3 months after the loan approval will be eligible for a "Mobile App Application Reward".

了解詳情及即時申請： To learn more and apply immediately:

招商永隆銀行手機 APP/ CMB Wing Lung Bank mobile APP:
(繁中) (簡中) (ENG)



服務及優惠受有關條款及細則約束。 The service and offer are subject to relevant terms and conditions.

提示：借定唔借？還得到先好借！ Warning: To borrow or not to borrow? Borrow only if you can repay!

查詢熱線：(852)230 95555 Enquiry Hotline：(852) 230 95555

招商永隆銀行有限公司 CMB Wing Lung Bank Limited

#本地住宅按揭「手機 App 申請獎賞」活動之條款及細則

1. 本地住宅按揭「手機 App 申請獎賞」活動適用於由 2024 年 9 月 1 日至 2024 年 12 月 31 日（優惠期）為止，包括首尾兩天，個人客戶經招商永隆銀行 App 申請本地住宅按揭貸款服務，並於貸款審批通過後 3 個月內成功提取貸款，可獲享「手機 App 申請獎賞」。

2. 獎賞活動內容：

目標客戶： 所有經由招商永隆銀行 App 申請本地住宅按揭之個人客戶借款人（商業客戶不適用）

獎賞條件： 個人客戶借款人（單名申請或聯名將計算為一個單位）及於推廣期內經招商永隆銀行 App 申請本地住宅按揭服務並於貸款審批通過後 3 個月內成功放款，在成功取款後方可以獲得以下獎賞。名額有限，額滿即止。

適用範圍	最低貸款額	獎賞金額
所有申請本地住宅按揭的個人客戶借款人（單名申請或聯名將計算為一個單位）	港幣\$200 萬或以上	港幣\$500

注意事項： 在整個優惠期間內及本行存入「手機 App 申請獎賞」至合資格借款人之港元還款賬戶時，合資格借款人之按揭賬戶及合資格借款人所有相關賬戶必須仍然有效及保持良好之記錄，方可獲贈手機 App 申請獎賞。

3. 「手機 App 申請獎賞」於成功取款後三個月內存入借款人的指定還款賬戶內。

4. 如借款人提交多於一份申請表，最終合資格借款人身份以本行記錄及申請書所提交借款人身份為準，如有爭議，由本行作最終決定。如合資格借款人在本行持有多於一個港元存款賬戶，存入「手機 App 申請獎賞」之賬戶將由本行全權決定。本行將會因應合資格借款人之相關賬戶狀況，保留取消合資格借款人獲得「手機 App 申請獎賞」之權利而無須另行通知。

5. 借款人同意提交相關個人資料(包括但不限於借款人的姓名、電話號碼及賬戶號碼)予本行作為參與本次活動之用。借款人的個人資料，只用作參與「手機 App 申請獎賞」活動之用。

6. 本行職員不能享此獎賞。

7. 借款人獲享計劃獎賞將受本計劃獎賞之條款及細則約束。

8. 本行保留權利隨時暫停、結束或取消計劃優惠，或修訂或改變任何有關條款而無須作另行通知。

9. 如有任何爭議，一概以本行之最終決定及記錄為準。

10. 如此條款及細則的中、英文版有所差異，一概以中文版為準。

本行保留決定權是否接受合資格客戶參與本優惠的權利，而合資格客戶是否成功參與本優惠取決於本行最終決定。

忠告: 借定唔借? 還得到先好借!

招商永隆銀行有限公司

RFD

1. The local residential mortgage "Mobile App Application Reward" Campaign is applicable between September 1, 2024 and December 31, 2024 (the promotion period), both days inclusive. Personal customers who apply for local residential mortgage loan services through CMB Wing Lung Bank mobile APP, and successfully drawdown within 3 months after the loan approval will be eligible for a cash reward.
2. Reward campaign details:
 - Target customers: All personal borrowers (Not applicable to commercial borrowers) who apply for local residential mortgages through CMB Wing Lung Bank mobile APP
 - Reward conditions: Personal borrowers (Individual customers or Joint customers will be counted as one unit) who apply for local residential mortgage services through CMB Wing Lung Bank mobile APP during the promotion period and successfully drawdown within 3 months after the loan approval will be eligible for the reward. Reward will be given after successful drawdown. Limited quota on a first-come-first-served basis.

Scope of eligibility	Minimum loan amount	Reward amount
Personal borrowers who apply local residential mortgage loan (Individual customers or Joint customers will be counted as one unit)	HK\$2 million or above	HK\$500

Remarks: During the entire promotion period and when the Bank deposits the "Mobile App Application Reward" into the Hong Kong dollar repayment account of the eligible borrower, the mortgage account of the eligible borrower and all related accounts of the eligible borrower must remain valid and in good condition.

3. "Mobile App Application Reward" will be deposited into the designated repayment account of the borrower who successfully drawdown the local mortgage loan within 3 months after the loan drawdown date.
4. If the borrower(s) submit more than one application, the final identity of the qualified borrower will be determined based on the bank's records and the identity of the borrower submitted in the application form. In case of dispute, the Bank will make the final decision. If the eligible borrower holds more than one Hong Kong dollar saving account with the Bank, the account which the "Mobile App Application Reward" will be deposited into will be determined by the Bank at its sole discretion. The Bank reserves the right to cancel the eligible borrower's "Mobile App Application Reward" without prior notice based on the relevant account status of the eligible borrower.
5. The borrower(s) agree to submit relevant personal information (including but not limited to the borrower's name, phone number and account number) to the Bank for the purpose of participating in this campaign. The borrower's personal information will only be used to participate in the "Mobile App Application Reward" campaign.
6. Employees of the Bank are not eligible for this reward.
7. The borrower's eligibility of the cash rewards will be subject to the terms and conditions of this campaign.
8. The Bank reserves the right to suspend, end or cancel program offers at any time, or to amend or change any relevant terms without prior notice.
9. In case of any dispute, the final decision and records of the Bank shall prevail.
10. In the event of any inconsistency or conflict between the English and Chinese versions of these Terms and Conditions, the Chinese version shall prevail.

The Bank reserves the right of final decision on the eligibility of any customer for the relevant campaign, and whether qualified customers successfully participate in this offer depends on the Bank's final decision.

Warning: To borrow or not to borrow? Borrow only if you can repay!