

Personal Instalment Loan Up to HKD12,000 Cash Rebate Offer (“Offer”) Terms and Conditions

1. The promotion period of the Offer starts from 17 October 2024 to 31 March 2025, both dates inclusive (“Promotion Period”).
2. Customer can enjoy the Offer within the Promotion Period upon the successful application of the Personal Instalment Loan application via CWB Wing Lung Bank Limited (“the Bank”) branches, mobile application or customer service hotline and the successful drawdown with the following designated loan amount and repayment tenor on or before 31 May 2025. The loan amount and repayment tenor are subject to the Bank’s final approval. The applicable cash rebate (“Cash Rebate”) for the corresponding drawdown amount is shown as below.

Repayment Tenor	24-month or below	36-month or above
Loan Amount	Cash Rebate	Cash Rebate
HK\$200,000 – HK\$499,999	HK\$250	HK\$500
HK\$500,000 – HK\$1,199,999	HK\$750	HK\$1,500
HK\$1,200,000 – HK\$2,999,999	HK\$2,000	HK\$4,000
HK\$3,000,000 or above	HK\$6,000	HK\$12,000

3. The Cash Rebate will be credited to the customer’s repayment account in 3 months from the Personal Instalment Loan successful drawdown date without prior notice.
4. Customer must has no record of default or early settlement of the instalment loan before the Cash Rebate is credited. If customers early settle the instalment loans after the Cash Rebate has been credited, the Cash Rebate shall be returned in full to the Bank upon settlement of the loan.
5. The Bank reserves the right to suspend, amend, terminate or cancel any offers, and/or amend these Terms and Conditions at any time without further notice. Should there be any disputes of the Terms and Conditions of this Offer, the Bank reserves the final right of explanation and decision.

6. In case of discrepancies between the English and Chinese versions of these Terms and Conditions, the Chinese version shall prevail.

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

Declaration

I agree and confirm that:

1. I understand and agree to accept the terms and conditions of the Personal Instalment Loan Personal Instalment Loan Up to HKD12,000 Cash Rebate Offer.
2. I agree that if there is any dispute, the Bank can make the final decision.

Borrower's Signature

Borrower's name:

HKID Card No. :

Date:

銀行專用 FOR BANK USE ONLY	Branch/Dept:	BCIF No(s):
	S.V.:	Checker: (Date)
	CAAS:	