

貸款審批保證 條款及細則

簡介

- 維信金融財務有限公司（「維信金融」／「CreFIT 維信」）提供審批保證，承諾收到貸款完整的申請資料及開始同意授權查閱信貸報告起後 60 秒內獲得審批結果，如未能在保證時間內反饋審批結果，成功批核的客戶則可獲得高達 HK\$1,000 免息券（請見下文使用條款）。
- 在本條款中，客戶是指未曾持有任何 CreFIT 維信 旗下賬戶之全新客戶（「合資格客戶」）。
- 下述條款由即日起至 2025 年 6 月 30 日生效（首尾兩天包括在內）。

使用條款

I. 免息券用途

- 貸款審批保證僅適用於 CreFIT 現金貸。
- 透過 CreFIT 維信 應用程式申請，成功批核及提取貸款金額須超過指定最低 HK\$10,000 並選擇 12 個月或以上還款期數便可使用免息券；
- 每位客戶只可獲用貸款審批保證乙次及最高免息額為 HK\$1,000；
- 免息券實際扣除金額等於該客戶提取貸款的首月利息金額及最高扣除 HK\$1,000（扣除利息金額視乎每個案的因素和情況不同而定），首月利息金額顯示於貸款合約的還款時間表內為準；
- 如貸款的首月利息超過 HK\$1,000，可獲的扣除利息則為 HK\$1,000 上限。
- 免息券將在成功審批後 5 個工作天內，於 CreFIT 維信 應用程式中發放，有效期由發出當日起計 45 日內有效，並將顯示在優惠券的欄位，逾期無效並不設補發。
- 除另有訂明外，貸款審批保證不可與其他推廣優惠同時享用。

一般條款

- 儘管有上述規定，實際審批時間可能會因每個案的因素和情況而異，包括不恰當使用本程式或某一特定超出合理控制範圍的網絡擁塞程度。在這種情況下，CreFIT 維信 不會對於未能滿足承諾的任何無法使用、失敗、中斷、故障、錯誤、暫停、延遲或與之相關而對合資格客戶發放免息券，但 CreFIT 維信 將努力在合理可行的範圍內盡快完成貸款申請的審批及處理相關異常情況。
- 提取貸款或使用免息券時，合資格客戶在 CreFIT 維信 的所有賬戶狀態須維持正常、有效及沒有任何逾期還款紀錄。
- 合資格客戶的還款記錄，須以維信金融電腦系統時間的先後次序及入數紀錄為準；
- 所有申請及／或交易記錄，將以本公司的電腦系統紀錄為準，逾期申請／或提取貸款／或不正常賬戶狀態，將不能獲取相關免息券。

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- 如客戶於獲得優惠後在貸款期內任何時候作提早清還貸款或出現逾期還款紀錄，則可能喪失獲得免息券的權利，並須於清還或取消貸款時一併退還全數優惠金額予維信金融，而無需事先通知。
- 免息券不得轉讓、不可兌換現金或其他產品；使用後將不能撤銷、重用或補發。

其他條款

- 維信金融保留決定申請及審批 CreFIT 現金貸所需資料的定義和充分性、客戶是否符合貸款審批保證資格、對貸款審批保證的利息扣除之計算方法及償還金額之最終決定權；
- 維信金融保留隨時終止或不時更改有關貸款審批保證之權利及批核貸款之最終決定權，以及可在沒有預先通知的情況下，隨時終止或不時修訂有關其詳情、條款及細則。
- 轉數快 (FPS) 為香港銀行同業結算有限公司所提供之快速支付系統服務。有關「轉數快」詳情，請瀏覽香港銀行同業結算有限公司網頁。
- 本條款及細則受現行的監管要求所限，並受香港特別行政區法律規管，並按其詮釋。
- 除相關客戶及本公司（包括其承繼人和受讓人）外，沒有其他人有權按《合約（第三者權利）條例》強制執行或享有本條款及細則的任何利益。
- 如有任何爭議，本公司保留最終決定權。
- 本條款的中文版本僅供參考，若中英文版本之間有任何不一致，概以英文版本為準。

忠告: 借錢梗要還 咪俾錢中介

查詢及投訴熱線： 6369 2338

放債人牌照號碼： 0751/2024

維信金融財務有限公司

Cash Loan Approval Pledge

Terms and Conditions

Introduction

- VCREDIT Finance Limited (“VCREDIT” / “CreFIT”) pledges approval result within 60 seconds after receiving complete loan application information and customer’s consent for accessing the credit reference report. If the approval result is not available within the guaranteed time, successfully approved customers can enjoy an Interest Waiver Coupon up to value HK\$1,000 (Please see Use of the Facility below).
- In these Conditions, customers refer to new customers who do not hold any CreFIT account (“Eligible Customers”).
- Below Conditions effect **from today till 30 Jun 2025 (both days inclusive)**.

Use of the Facility

I. Usage of Interest Waiver Coupon

- This Cash Loan Approval Pledge is only applicable for CreFIT Cash Loan.
- Apply through the CreFIT app, the Interest Waiver Coupon can be executed when being approved and the drawdown reaches minimum loan amount of HK\$10,000 and repayment period of 12 months or above;
- Each Eligible Customer can only use the Interest Waiver Coupon once and receive a maximum interest waiver amount of HK\$1,000;
- The actual interest waiver amount is equal to the first month's interest amount for drawdown of the loan (the interest amount depends on the factors and circumstances of each case), the first-month's interest amount is shown in the repayment schedule of the loan contract;
- If the first-month interest of the first loan exceeds HK\$1,000, the interest waiver amount is capped at HK\$1,000.
- The Interest Waiver Coupon will be issued in the CreFIT app within 5 business days after successful approval. It will be valid for 45 days from the date of issuance and will be displayed in coupon column. It will be invalid after the expiration date and will not be reissued.
- Unless otherwise specified, Interest Waiver Coupon cannot be combined with other promotional offers.

Cash Loan Approval Pledge Terms and Conditions

General Conditions

- Notwithstanding the foregoing, actual approval result turnaround time may vary depending on factors and circumstances in each case, including inappropriate use of the App the level of network congestion beyond reasonable control. In this case, CreFIT will not be liable to issue Interest Waiver Coupon for any unavailability, failure, interruption, malfunction, error, suspension, delay or in connection with failure to meet the commitments but will endeavour to complete the processing of the application as soon as reasonably practicable.
- To be eligible for the Interest Waiver Coupon, customers must maintain all their CreFIT account a normal, valid, and in good condition without any late payment.
- The loan repayment records for Eligible Customers will be based on the chronological order and deposit records in computer records of VCREDIT;
- All application and/or transaction records will be based on the VCREDIT's computer system records. No Interest Waiver Coupon will be issue if belated application /or drawdown the loan/or have abnormal account status.
- If the customer pays off the loan early or has a past due repayment record at any time during the loan period, the customer may lose the right to obtain this Interest Waiver Coupon and VCREDIT reserves the right to claw back the full waiver amount without prior notice when Eligible Customer repaying or cancelling the loan.
- This Interest Waiver Coupon is non-transferable and cannot be exchanged for cash or other products; it cannot be revoked, reused or reissued after use.

Other conditions

- VCREDIT reserves the right to make the final decision on the definition and sufficiency of the information required to apply for and approve CreFIT Cash Loan, whether the customer eligible for the Cash Loan Approval Pledge, the calculation method of interest waiver for the Cash Loan Approval Pledge, and the repayment amount.
- VCREDIT reserves the right to terminate or change the Cash Loan Approval Pledge at any time and the final decision on loan approval, and may terminate or amend the details, terms and conditions at any time or from time to time without prior notice.
- FPS (Faster Payment System) is a quick payment system service provided by Hong Kong Interbank Clearing Limited for Hong Kong banks. For more information on FPS, please visit the Hong Kong Interbank Clearing Limited website.
- These terms and conditions are subject to current regulatory requirements and governed by and interpreted in accordance with the laws of the Hong Kong Special Administrative Region.
- Except for the relevant customer and the Company (including its successors and assigns), no other person has the right to enforce or enjoy any benefits under these terms and conditions under the Contracts (Rights of Third Parties) Ordinance.

Cash Loan Approval Pledge
Terms and Conditions

- In case of any disputes, the final decision rests with the Company.
- In the event of any discrepancy between the Chinese and English versions of these terms and conditions, the English version shall prevail.

Warning: You have to repay your loans. Don't pay any intermediaries.

Inquiries and complaints hotline: 6369 2338

Money Lender's License Number: 0751/2024

VCREDIT Finance Limited