

CreFIT 卡卡貸 優惠條款及細則

簡介

- 在本條款中，維信金融財務有限公司，以下簡稱為「維信金融」。

一般條款

- CreFIT 卡卡貸提取現金服務只適用於特選客戶，而維信金融有權全權酌情決定客戶是否符合資格的權利；及
- 保留決定客戶是否符合本條款資格的權利，該權利將根據維信金融的絕對酌情決定權視具體情況而定，維信金融的決定為最終且具有決定性。
- 維信金融保留隨時終止或不時更改有關本條款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。
- 現時可直接以 CreFIT 卡卡貸清數的香港發卡銀行包括：滙豐銀行、中國銀行（香港）、渣打銀行、花旗銀行、恒生銀行、東亞銀行、星展銀行、中信銀行（國際）、大新銀行、中國工商銀行（亞洲）、招商永隆銀行、建設銀行（亞洲）、富邦銀行（香港）、AEON、安信信貸、美國運通及 SIM 信用卡。有關發卡銀行名單將持續更新。客戶申請貸款及提取貸款時，須持有上述發卡銀行的信用卡賬戶。而提取貸款時，該信用卡賬戶的結單結欠不能夠少於 CreFIT 卡卡貸的最低提款額。
- 維信金融將不定時發放或客戶於優惠期（由即日至 **2024 年 10 月 10 日**）內成功申請並獲批核卡卡貸，可獲取 7 日免息冷靜期優惠券（“免息優惠券”）。客戶可於提取貸款時使用免息優惠券，該筆貸款即可享有首 7 日免息冷靜期（“冷靜期”）。客戶於冷靜期內在 CreFIT 維信應用程式提早清還整筆貸款，即只需償還該筆貸款的本金而無須繳付相關貸款利息。維信金融保留對冷靜期之計算方法及償還金額之最終決定權。本公司有權隨時終止有關優惠或修改其詳情、條款及細則而不作另行通知。
- 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

CreFIT ClearCard Credit
Promotion Terms and Conditions

Introduction

- In these Conditions, VCREDIT Finance Limited hereinafter referred to as “VCREDIT”.

General lending conditions

- CreFIT ClearCard Credit cash out service is only available to selected customers, and VCREDIT’ has the right to determine whether customers are eligible at its sole discretion; and
- VCREDIT reserves the right to determine whether a customer is eligible for this product, which right will be determined on a case-by-case basis at VCREDIT’s absolute discretion.
- VCREDIT reserves the right to terminate or change the rights related to this terms and the final decision on loan approval at any time, and may terminate or amend the relevant information, details, terms and conditions 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.
- Available for these card-issuing banks/institutions in Hong Kong and will update continuously, they are: HSBC, Bank of China (HK), Standard Chartered Bank, Citi Bank, Hang Seng Bank, Bank of East Asia, DBS, China CITIC Bank International, Dah Sing Bank, ICBC (Asia), CMB Wing Lung Bank, China Construction Bank (Asia), Fubon Bank (HK), AEON, PrimeCredit, AE and SIM Credit Card. The list of card issuing banks will be continuously updated. When customers apply for and withdraw loans, they must hold a credit card account with the above-mentioned card-issuing bank. When withdrawing a loan, the statement balance of the credit card account cannot be less than the minimum drawdown amount of the CreFIT ClearCard Credit.
- VCREDIT will provide promotional offers from time to time or customers who successfully apply for and being approved for ClearCard Credit during the promotional period (**From now until 10th Oct 2024**) will receive a Coupon (“Coupon”) for 7-day interest-free cooling-off period (“Cooling-off Period”). Customer can use the Coupon when loan drawdown, and the loan will enjoy a 7-day interest-free Cooling-off Period starting from the day after loan drawdown. Customers can early repay the entire loan during the Cooling-off Period by payment for the principal with no interest. VCREDIT reserves the right to determine the calculation method for the Cooling-off Period and the final decision on the repayment amount. VCREDIT reserves the right to terminate the promotion or modify its details, terms and conditions without prior notice.

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Promotion Terms and Conditions

- 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.
- 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.

Money Lender's License Number: 0751/2024

Inquiries and complaints hotline: 6369 2338

VCREDIT Finance Limited