

「高達 \$30,399 獎賞」優惠條款及細則(“優惠”):

1. 是次優惠推廣期由 2025 年 4 月 24 日起至 2025 年 4 月 30 日止 (包括首尾兩日) (“推廣期”)。
2. 新舊客戶凡於推廣期內經 www.MoneyHero.com.hk 遞交私人貸款，供款期 24 期或以上，並成功提取指定新貸款額，(“合資格客戶”) 即可獲贈高達合共\$21,800 現金獎 (“合共現金獎”)。

合共現金獎金額取決於貸款提取金額而定，詳列如下:

提取新貸款額 (HK\$)	現金獎金額 (HK\$)
>=\$150,001 - \$200,000	\$2,800
>=\$200,001 - \$300,000	\$9,800
>=\$300,001 - \$500,000	\$13,800
>=\$500,001 - \$599,999	\$15,800
>=\$600,000 - \$799,999	\$17,800
>=\$800,000	\$21,800

3. 新舊客戶凡於推廣期內經 www.MoneyHero.com.hk 遞交私人貸款，並成功提取新貸款額須達 HK\$600,000 或以上及供款期 24 期或以上，即可獲贈 iPhone 16 Pro (128G ; 顏色隨機) (1) 部 (“禮品”) (價值 HK\$8,599)。
4. 此優惠須受提取貸款時所簽署的合約上之條款及細則約束。
5. 就本條款及細則而言，新舊客戶是指申請時沒有任何 WELEND LIMITED (“WELEND”) 貸款之客戶。
6. 現金獎將以回贈方式於第四期供款或之前存入合資格客戶之貸款戶口作扣減供款及其他合資格之應繳款項之用。客戶必須於回贈前成功設立以自動轉賬形式供款。
7. WELEND 將於 2025 年 8 月 15 日或之前透過手機短訊 / 電郵向合資格客戶發出換領禮品通知及有關換領詳情。客戶須按手機短訊 / 電郵換領通知上之指示的換領有效日前到換領中心領取，逾期恕不受理。所有合資格客戶需出示香港身份證及換領通知到換領中心領取禮品。如客戶未收妥換領通知，必須於 2025 年 8 月 22 日或之前通知 WELEND；否則，WELEND 將不承擔任何責任。禮品一經派發，恕不補發。
8. 有關禮品不可兌換現金、轉換其他禮品或轉讓予第三者。如客戶因申請時提供錯誤資料或任何原因未能成功兌換禮品，WELEND 將不承擔任何責任。
9. 禮品如未能於換領有效日期或之前因任何原因未能換領均作放棄論並不得退款，WELEND 不會承擔任何責任亦不會作出賠償。
10. 如客戶以任何虛假、不正確、不完整或不適用等資料向 WELEND 申請貸款或於 WELEND 維持不良貸款戶口狀況，包括但不限於不按時還款及不保持良好信貸紀錄，在不損害本公司可能具有的任何其他權利和救濟的情況下，WELEND 將會取消該客戶獲得有關現金獎之資格並不作另行通知及有權追討有關費用。
11. 推廣期內每位合資格客戶只可獲享一次合共現金獎和禮品 (合共現金獎金額按成功提取新貸款額而定)。除另有聲明外，此優惠不可與其他優惠同時使用。

12. WELEND 保留隨時終止及/或暫停本優惠或修改有關本優惠之條款及細則之權利，而不作另行通知。
13. WELEND 擁有對貸款審批及任何爭議之最終決定權。
14. 除有關貸款申請人及 WELEND 以外，並無其他人士有權按《合約(第三者權利)條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
15. 以上之條款及細則，如中、英文兩個版本有任何抵觸或不相符之處，應以英文版本為準。

Terms and Conditions for up to \$30,399 Reward (the “Promotion”)

1. The Promotion is valid from 24 April 2025 to 30 April 2025, both dates inclusive ("Promotion Period").
2. During the Promotion Period, selected customers who have successfully applied for and drawn down on the designated Personal Loan through www.MoneyHero.com.hk, the tenor being 24 months or above, and fulfils the below requirements (“Eligible Customers”) shall be enjoy up to total \$21,800 cash rebate (“ Total Cash Rebate”)

Total Cash Rebate amounts is determined by the loan disbursement amount as detailed below:

Net loan amount (HK\$)	Maximum amount of Cash Rebate (HK\$)
>=\$150,001 - \$200,000	\$2,800
>=\$200,001 - \$300,000	\$9,800
>=\$300,001 - \$500,000	\$13,800
>=\$500,001 - \$599,999	\$15,800
>=\$600,000 - \$799,999	\$17,800
>=\$800,000	\$21,800

3. During the Promotion Period, selected customers who have successfully applied for and drawn down with a net loan amount of HK\$600,001 or above, on the designated Personal Loan through www.MoneyHero.com.hk with a minimum loan tenor of twenty-four instalments shall be eligible to receive one (1) iPhone 16 Pro (128G, Random colour) (“Gift”) (Retail value HK\$8,599).
4. The Promotion is subject to the terms and conditions of signed agreements for the loan application.
5. For the purposes of these Terms and Conditions, a “selected customer” means a customer who does not have any active loans with WELEND LIMITED (“WELEND”) at the time of making the loan application.
6. The Cash Rebate amount will be credited to Eligible Customers’ loan account directly on or before the fourth instalment due date for repayment. The Cash Rebate amount will be set-off against the instalment repayment or any fees and charges due. Customers must successfully set up direct debit authorization for repayment before the Cash Rebate amount that can be credited.
7. Redemption notification for the Gift and details of the redemption arrangement will be sent to eligible customers via SMS or email on or before 15 Aug 2025. Customers who have not received any redemption notification by this date shall notify WELEND by email by 22 Aug 2025; failing which, WELEND shall accept no liability, whatsoever, for the lack of notification given to Customer for the redemption. Customers are required to follow the instructions on the redemption notification to redeem the Gift. All Gifts must be redeemed by the redemption deadline as stated in

your redemption SMS or email. Eligible customers are required to present their original HKID and redemption notification to the redemption centre. Once the Gift is redeemed, it will not be reissued.

8. A Gift cannot be exchanged for other gifts, cash or cash equivalents. WELEND takes no responsibility whatsoever if the Gift cannot be redeemed due to false or incorrect information provided during the loan application.
9. Any Gift which is not redeemed by the redemption deadline for any reason shall be considered as forfeited and no refund will be allowed.
10. If the application for the designated personal loan is made with any false, inaccurate, incomplete, inapplicable information or if the customer does not maintain a good loan account record, including but not limited to non-punctual repayment or has any unsatisfactory credit record with WELEND, without prejudice to any other rights and remedies available to WELEND, WELEND reserves the right to revoke the Cash Rebate without further notice. WELEND reserves the right to recover any costs incurred in relation thereto.
11. Each Eligible Customer is entitled to the Total Cash Rebate and Gift only once (Total Cash Rebate amount will be determined by the net loan amount drawn down) during the Promotion Period and may not enjoy this offer in conjunction with any other promotions offered by WELEND.
12. WELEND reserves the right to terminate and/or suspend the Promotion or modify its terms and conditions at any time without prior notice.
13. WELEND reserves its absolute right on any loan approval decision and any disputes.
14. No person other than the loan applicant and WELEND will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
15. In the event of any inconsistencies between the English and Chinese versions of the Terms and Conditions, the English version shall prevail.