

CreFIT 卡卡貸現金及超市禮券獎賞

優惠條款及細則

推廣活動對象

- 優惠期由 2024 年 4 月 1 日至 7 月 4 日（首尾兩天包括在內）（「優惠期」）
- 此優惠只適用於過去 12 個月內未曾持有 CreFIT 卡卡貸的貸款賬戶之全新客戶

推廣活動優惠詳情及資格

- 合資格客戶須於優惠期內透過指定 CreFIT 維信手機應用程式申請及提取 CreFIT 卡卡貸達指定金額並選擇 12 個月或以上還款期數，可享總值高達 HK\$4,000 現金及超市禮券獎賞。
- 現金獎賞金額以貸款還款表內的第四個月利息金額為準及最高回贈 HK\$1,000 元。如首次貸款的第四個月利息超過 HK\$1,000，可獲得的獎賞以 HK\$1,000 為上限。
- 超市禮券獎賞價值將根據首次提取之貸款金額而定，詳情如下：

首次提取之貸款額	超市禮券獎賞價值
HK\$5,000-\$19,999	HK\$100
HK\$20,000-\$59,999	HK\$200
HK\$60,000-\$99,999	HK\$400
HK\$100,000-\$139,999	HK\$800
HK\$140,000-\$159,999	HK\$1,500
HK\$160,000-\$200,000	HK\$3,000

- 若客戶未能按照本條款及細則行事，本公司將會取消其獲獎賞資格而毋須事先通知。

獲享優惠前須注意事項

1. 在向合資格客戶發放獎賞前，該客戶的 CreFIT 卡卡貸賬戶狀態須維持正常、有效及沒有任何逾期還款紀錄，方可獲享有關優惠。
2. 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。
3. 合資格客戶需於 2024 年 9 月 30 日前於 CreFIT 應用程式上設立並預設 eDDA 連結客戶持有的銀行戶口，以獲取現金獎賞。
4. 上述的現金獎賞將於 2024 年 11 月 4 日或之前，以轉數快存入合資格客戶已設立並預設有效的 eDDA 銀行戶口，成功發放後將不會另行通知。
5. 如合資格客戶於 2024 年 9 月 30 日前，未完成設立並預設 eDDA，客戶將不能獲取相關之現金獎賞，而維信金融亦不予另行發放。
6. 超市禮券獎賞將於 2024 年 11 月 4 日或之前以郵遞形式分批寄予合資格客戶，以平郵為準。
7. 每位合資格客戶只可享獲本推廣優惠乙次；除另有訂明外，本推廣優惠不可與其他推廣優惠同時享用。

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8. 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／或未完成設立並預設 eDDA／或不正常賬戶狀態，將不能獲取相關之回贈。
9. 如合資格客戶於獲得回贈後在貸款期內任何時候作提早清還貸款，客戶須於清還或取消貸款時一併退還全數回贈金額予維信金融。
10. 本優惠計劃的任何獎賞均不得轉讓、撤銷或退回。

備註

1. 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某一客戶是否符合資格成為特選客戶。維信金融的決定為最終且具有決定性。
2. 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。
3. 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）、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。
4. 維信金融將不定時發放或客戶於優惠期（由即日至 2024 年 7 月 4 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。
5. 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。
6. 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。
7. 維信金融財務有限公司（“維信金融”）保留隨時終止或不時更改有關優惠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，不時修訂有關條款及細則。
8. 如有任何爭議，本公司保留最終決定權。
9. 如此條款及細則的中、英文版有所差異，一概以英文版為準。

忠告: 借錢便要還 咪俾錢中介

查詢及投訴熱線：6369 2338

放債人牌照號碼：0462/2023

維信金融財務有限公司

CreFIT ClearCard Credit Rewards with Cashback and Supermarket Vouchers

Terms and Conditions

Promotion Eligibility

- The promotional period is from April 1st to July 4th, 2024 (including the first and last day) (“Promotional Period”).
- This promotion is valid for new customers who have not held a CreFIT ClearCard Credit account in the past 12 months from the Promotional Period.

Promotion Details and Qualifications

- Qualified customers are required to apply and the first drawdown of CreFIT ClearCard Credit through CreFIT mobile application within the Promotional Period. The first drawdown repayment period must be 12 months or more in order to enjoy up to HK\$4,000 cashback and supermarket vouchers.
- Cashback amount is based on the fourth month’s interest amount in the first loan repayment schedule and the maximum rebate is HK\$1,000. If the fourth-month interest of the first loan exceeds HK\$1,000, the reward you can receive is capped at HK\$1,000.
- The value of supermarket vouchers will be determined based on the amount of the first drawdown. Details are as follows:

Loan Amount for the first drawdown	Supermarket Voucher Value
HK\$5,000-\$19,999	HK\$100
HK\$20,000-\$59,999	HK\$200
HK\$60,000-\$99,999	HK\$400
HK\$100,000-\$139,999	HK\$800
HK\$140,000-\$159,999	HK\$1,500
HK\$160,000-\$200,000	HK\$3,000

- If customers fail to follow with these terms and conditions, the Company reserves the right to cancel their eligibility for Rewards without prior notice.

CreFIT ClearCard Credit Rewards with Cashback and Supermarket Vouchers

Terms and Conditions

Important Notes Before Enjoying the Promotion

1. To be eligible for the Rewards, customers must maintain his CreFIT ClearCard Credit account a normal, valid, and in good condition without any late payment before issuance of the interest rebate.
2. The loan repayment records for qualified customers will be based on the chronological order and deposit records in computer records of VCREDIT.
3. Qualified customers must set up eDDA on the CreFIT mobile application on or before September 30th, 2024 in order to receive the cashback.
4. The cashback will be deposited into the qualified customers' eDDA bank accounts through FPS (Fast Payment System) on or before November 4th, 2024 without prior notice.
5. If qualified customers fail to set up eDDA on or before September 30th, 2024, they will not be entitled to receive the relevant cashback, and VCREDIT will not issue the cashback separately.
6. Supermarket Vouchers will be sent by post to qualified customers in batches on or before November 4th, 2024 and surface mail will prevail.
7. Each qualified customer can only enjoy this promotional offer once. Unless otherwise specified, this promotion cannot be combined with other promotional offers.
8. All applications and/or transaction records will be based on VCREDIT's computer system records. Customer will become disqualified from receiving the relevant Rewards if failure to meet the application deadline, loan disbursement, failure to set up eDDA, or abnormal account status.
9. If customers settle their CreFIT ClearCard Credit ahead of schedule after the Rewards have been credited, he/she shall return the cash rebate in full to VCREDIT upon settlement of the loan.
10. The Rewards under this promotion are non-transferable, non-revocable, and non-refundable.

Remarks

1. The Cash drawdown service of CreFIT ClearCard Credit is only applicable to selected customers, and VCREDIT reserves the right to determine at its discretion whether a customer is eligible to become a selected customer. The decision of VCREDIT is final and conclusive.
2. 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.

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3. CreFIT ClearCard Credit currently support the following card issuing banks: 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), AEON, PrimeCredit, AE and SIM Credit Card. The list of issuing banks will continue to be updated. Customers must hold a credit card account with the above-mentioned issuing banks when applying for and loan drawdown. When loan drawdown, the outstanding balance of the credit card account cannot be less than the minimum settlement amount of CreFIT ClearCard Credit.
4. 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 July 4th, 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.
5. 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.
6. 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.
7. VCREDIT Finance Limited (“VCREDIT”) reserves the final right to approve the loan application or may request customers to provide additional documents for the loan application at any time based on individual circumstances.
8. In case of any disputes, the final decision rests with the Company.
9. 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: 0462/2023

Inquiries and complaints hotline: 6369 2338

VCREDIT Finance Limited