「額外$6,800 現金回贈」優惠條款及細則 (“優惠”)：

1. 是次優惠推廣期由 2023 年 1 月 4 日起至 2023 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/清卡數貸款/結餘轉戶貸款申請，並成功提取以下新貸款額及供款期達 24 期或以上，即可獲贈高達 $6,800 現金回贈(“現金回贈”) 。優惠須受提取貸款時所簽署的合約上之條款及細則約束。現金回贈金額取決於提取之貸款金額而定，詳列如下:

提取之貸款金額	還款期/供款期	現金回贈
HK$800,001 或以上	24 個月或以上	HK$6,800
HK$400,001 至 HK$800,000	24 個月或以上	HK$5,000
HK$200,001 至 HK$400,000	24 個月或以上	HK$3,800

3. 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。
4. 現金回贈將由 WELEND LIMITED(“WELEND”)於第四期供款或之前以回贈方式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。
5. 如客戶以任何虛假、不正確、不完整或不適用等資料向本公司申請貸款或於本公司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，本公司將會取消該客戶獲得有關現金回贈之資格並不作另行通知及有權追討有關費用。
6. 推廣期內每位合資格客戶只可獲享一次現金回贈。除另有聲明外，此優惠不可與其他優惠同時使用(「高達$12,000 現金獎」優惠除外) 。
7. 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。
8. WELEND 擁有對貸款審批及任何爭議之最終決定權。
9. 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。
10. 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 Extra $6,800 Cash Rebate (“Promotion”)

1. The Promotion is valid from January 4, 2023 to April 30, 2023, both dates inclusive("Promotion Period").
2. During the Promotion Period, selected customers who have successfully applied for and have drawn down on the Personal Loan/ Card Debit Consolidation /Balance Transfer through www.MoneyHero.com.hk with a minimum loan tenor of twenty-four instalments shall be eligible to receive a cash rebate of up to a total amount of HK$6,800 (“Cash Rebate”). The Promotion is subject to the terms and conditions of signed agreements for the loan application. The maximum amount of Cash Rebate for each customer is determined by the net loan amount, as shown below:

Net Loan Amount	Minimum Loan Tenor	Cash Rebate
HK$800,001 or above	twenty-four instalments	HK$6,800
HK$400,001 to HK$800,000	twenty-four instalments	HK$5,000
HK$200,001 to HK$400,000	twenty-four instalments	HK$3,800

3. 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.
4. The Cash Rebate amount will be credited by WELEND LIMITED (“WELEND”) to eligible customers’ loan account directly on or before the fourth instalment due date for repayment. The Cash Rebate 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 can be credited.
5. If the application for the designated 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 and 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.
6. Each eligible customer is entitled to the Cash Rebate only once during the Promotion Period and may not enjoy this offer in conjunction with any other promotions offered by WELEND (except “Up to $12,000 Cash Rebate” offer).
7. WELEND reserves the right to terminate and/or suspend the Promotion or modify its terms and conditions at any time without prior notice.
8. WELEND reserves its absolute right on any loan approval decision and any disputes.
9. 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.
10. In the event of any inconsistencies between the English and Chinese versions of the Terms and Conditions, the English version shall prevail.