

Fubon Credit (Hong Kong) Limited Welcome Offer Terms and Conditions

1. The promotion period for the welcome offers below provided by Fubon Credit (Hong Kong) Limited (the “**Company**”) is from 1 September 2024 to 31 March 2025, both dates inclusive (the “**Promotion Period**”).
2. The welcome offer (“**Welcome Offer**”) includes:
 - a. A HK\$200 gift voucher for submitting a loan application through the Boni mobile app;
 - b. a separate cash reward for making a drawdown on that account. (For the cash reward details, please refer to the table shown in clause 5).
3. New customers refer to individuals who have not previously had any personal loan accounts with the Company (“**Eligible Customers**”). The personal loan solutions provided by the Company includes “Personal Instalment Loan”, “Balance Transfer Personal Loan” and “Property Owner Loan.”
4. The HK\$200 gift voucher reward (“**Application Reward**”) is applicable to Eligible Customers. To qualify for these rewards, the Eligible Customers must have:
 - a. submitted their loan applications and the required supporting documents through the Boni mobile app within the Promotion Period; and
 - b. had their submitted documents successfully verified by the Company.
5. Eligible Customers who have successfully made a drawdown on a personal loan with a loan amount of HK\$30,000 or above and a loan tenor of 24 months or longer within the Promotion Period will receive cash rebate (“**Cash Reward**”). The amount of the Cash Reward will be calculated based on the following:

| Loan Amount (HK\$) | Welcome Offer Up to HK\$9,000 Reward | | |
|-------------------------|--------------------------------------|----------------------------------|----------------------------|
| | Application Reward | Cash Reward | Total Reward Amount (HK\$) |
| | | Loan Tenor of 24 Months or above | |
| \$30,000 – \$49,999 | \$200 Supermarket Gift Voucher | \$800 | \$1,000 |
| \$50,000 – \$99,999 | | \$1,800 | \$2,000 |
| \$100,000 – \$149,999 | | \$2,800 | \$3,000 |
| \$150,000 – \$199,999 | | \$3,800 | \$4,000 |
| \$200,000 – \$299,999 | | \$4,800 | \$5,000 |
| \$300,000 – \$499,999 | | \$5,800 | \$6,000 |
| \$500,000 – \$749,999 | | \$6,800 | \$7,000 |
| \$750,000 – \$1,000,000 | | \$8,800 | \$9,000 |

6. In order to be eligible for the Welcome Offer, Eligible Customers must submit their loan application exclusively through the Boni mobile app. Applications submitted through any other channels will not qualify for any rewards under this Welcome Offer.
7. The Application Reward will be mailed to the corresponding address of the Eligible Customers within 4-6 weeks after the successful submission of personal loan application.
8. Eligible Customers who have successfully submitted loan applications via Boni mobile app and have provided the supporting documents as required and verified by the Company, but have not yet received the Application Reward within 3 months from the date of successful submission shall proactively contact the Company. Otherwise, it will be deemed as a waiver of the Application Reward.
9. The Cash Reward will be directly credited to Eligible Customers' registered auto debit repayment accounts within 4-6 weeks after they have made their first 4 loan instalment payments on time. The auto debit repayment account and the Boni personal loan account held by customers must be valid, non-delinquent, and in a good standing at the time the Cash Reward is released.
10. Eligible Customers (with no overdue repayments for the first 4 loan instalment payments) are required to reach out to the Company within 3 months of completing those initial 4 instalment payments, in the event they do not receive the Cash Reward, otherwise the Cash Reward will be deemed to have been forfeited.
11. Eligible Customers are only eligible to receive the Welcome Offer once during the Promotion Period, irrespective of the number of successful loan applications they may have.
12. Redeemed gift vouchers cannot be returned, replaced or exchanged.
13. If any Eligible Customer makes an early repayment of the loan, the Company reserves the right to either request a full refund of the Cash Reward earned during the application process, or deduct the value of the Cash Reward from any of the Eligible Customer's account(s) without prior notice.
14. The benefits under this Welcome Offer are non-transferrable and cannot be used in conjunction with any other promotional offers.
15. The Company reserves the right to terminate or amend the terms and conditions of this Welcome Offer without prior notice. In case of dispute, the decision of the Company shall be the final.

16. No person other than the Eligible Customers and Company 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.
17. These Terms and Conditions are governed by and construed in accordance with the laws of Hong Kong and any disputes or claims arising out of or in connection with shall be submitted to courts of Hong Kong.
18. In case of any disputes, the decision of the Company shall be final and binding.
19. If there is any discrepancy or conflict between the English and Chinese versions of these terms and conditions, the English version shall prevail.

To borrow or not to borrow? Borrow only if you can repay!

Issued by Fubon Credit (Hong Kong) Limited