

Fubon Credit (Hong Kong) Limited “Boni Members Get Members” Personal Loan Referral Program Terms and Conditions

1. Boni Members Get Members Programme (the “**Programme**”) is organized by Fubon Credit(Hong Kong) Limited (the “**Company**”) and is governed by these terms and conditions. Participation in the Programme by any individual signifies their acknowledgment of having read, comprehended, and consented to adhere to these terms and conditions.
2. The promotion period for the Programme below provided by the Company is from 1 June 2025 to 31 December 2025, both dates inclusive (the “**Promotion Period**”).
3. To be eligible to participate in the Programme, the eligible referrer (the “**Referrer**”) must be an existing personal loan customer of the Company. The personal loan solutions provided by the Company includes “Personal Instalment Loan”, “Balance Transfer Personal Loan” and “Property Owner Loan.” Staff of the Company are not eligible to participate in the Programme.
4. The eligible referee (the “**Referee**”) refer to individuals who have not previously had any personal loan accounts with the Company. The personal loan products provided by the Company includes “Personal Instalment Loan”, “Balance Transfer Personal Loan” and “Property Owner Loan.”
5. To be eligible for the referral reward under the Programme (“**Referral Reward**” as defined in clause 6 below), the Referee must provide the Referrer’s registered phone number with the Company in the Promotion Code field of the Boni Mobile App during loan application submission.
6. Referee who have successfully made a drawdown on a personal loan during the Promotion Period with loan amount of HK\$30,000 or above and a loan tenor of 24 months or longer within the Promotion Period will receive cash reward as Referral Reward. The amount of the Referral Reward for the Referrer and the Referee will be calculated based on the following:

Loan Drawdown Amount (HK\$)	Cash Reward (HK\$) as Referral Reward Loan Tenor must be 24 Months or above	
	Applicable to Referrer	Applicable to Referee
\$30,000 – \$49,999	\$400	\$300
\$50,000 – \$99,999	\$750	\$300
\$100,000 – \$149,999	\$1,250	\$300
\$150,000 – \$199,999	\$1,750	\$300
\$200,000 – \$299,999	\$2,500	\$300

\$300,000 – \$499,999	\$3,500	\$500
\$500,000 – \$899,999	\$5,000	\$500
\$900,000 – \$1,000,000	\$18,000	\$1,000

7. The Referral Reward will be directly credited to the Referrers' and the Referees' registered auto debit repayment accounts within 4-6 weeks after the Referrers has made the first 4 loan instalment payments on time. The auto debit repayment account and the personal loan account held by the Referrers and the Referees must be valid, non-delinquent, and in a good standing at the time the Referral Reward is granted.
8. The Referee (with no overdue repayments for the first 4 loan instalment payments) and the Referrer are required to proactively reach out the Company within 3 months of completing those initial 4 instalment payments, in the event they do not receive the Referral Reward, otherwise the Referral Reward will be deemed to have been forfeited.
9. If any of the Referee makes an early repayment of the loan, the Company reserves the right to either request a full refund of the Referral Reward earned during the Programme, or deduct the value of the Referral Reward from any of the Referrer's and the Referee's account(s) without prior notice.
10. In order to be eligible for the Referral Reward, the Referee must submit their loan application exclusively through the Boni Mobile App. Applications submitted through any other channels will not qualify for Referral Reward under the Programme.
11. The Referrer and the Referee shall not be the same person.
12. There is no limit to the number of referrals that can be referred by the Referrer.
13. The Promotion Code must be inputted during the loan application process in the Boni Mobile App, where subsequent supplements or changes are not allowed.
14. The Referral Reward under the Programme cannot be transferred, returned, exchanged, or converted into other forms.
15. The Company reserves the right to check the Proof of Identity to verify the identity of customers. If the information provided by the customers is incomplete, unclear, missing, or if the customers cannot be contacted nor their identity cannot be verified, the Company reserves the right to disqualify their eligibility to this Programme with prior notice.

16. The Referrer should not enter into or sign any agreement with the Referee with regarding to charge, recover, demand or receive any fees, charges, reward or consideration from the Referee for or in relation to the application of the loan.
17. Referral is based upon first-come-first-served basis. For any repeated referrals, eligibility will be granted to the earliest referral application received by the Company.
18. The Company processes the information of both the Referrer and the Referee in accordance with the purposes specified in 'Personal Information Collection Statement' and "guidelines. For further details, please refer to the Company's website.
19. The Company reserves the right to terminate or amend the terms and conditions of the Programme without any prior notice. In case of any disputes, the decision of the Company shall be the final.
20. No person other than the Referrer, the Referee and the 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.
21. 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.
22. In case of any disputes, the decision of the Company shall be final and binding.
23. 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