

## 一般條款及細則

- 「本行」指交通銀行（香港）有限公司。
- DreamCash 私人貸款當中已包括 DreamCash 結餘轉戶產品。
- 上述產品須受 DreamCash 私人貸款及 DreamCash 結餘轉戶之條款及細則約束。
- 有關客戶的信貸評級必須符合本行要求，申請的最終審批將由本行作最終決定，而毋須向客戶提供任何理由。
- 有關 DreamCash 私人貸款的收費詳細請參閱分期貸款產品資料概要。
- 本行保留隨時終止或更改以上優惠及條款之權利，而毋須另行通知。本行對於任何有關優惠的更改或終止恕不承擔任何責任。
- 除有關客戶及及銀行外，任何人均無權根據香港法例第 623 章《合約（第三者權利）條例》強制執行本條款及細則的任何條款或享有任何條款中的利益。
- 本推廣優惠條款及細則之中、英文版本如有任何歧異，一概以英文版本為準。

## 推廣優惠之條款及細則：

1. 推廣期由 2018 年 1 月 29 日至 2018 年 3 月 31 日，包括首尾兩天（「推廣期」）。
2. 高達 HK\$3,000 信用卡簽賬回贈（「簽賬回贈」）只適用於其 DreamCash 私人貸款或 DreamCash 結餘轉戶提取貸款額達 HK\$200,000 或以上及還款期達 36 個月或以上的客戶，有關不同之提取金額可獲得之簽賬回贈金額詳情如下：

	信用卡簽賬回贈 (HK\$)	
提取之貸款金額(HK\$)	DreamCash 私人貸款	DreamCash 結餘轉戶
200,000 - 499,999	300	900
500,000- 799,999	500	1,500
800,000 或以上	1,000	3,000

3. HK\$200 信用卡簽賬回贈（「簽賬回贈」）只適用於使用本行賬戶作為該筆貸款（包括 DreamCash 私人貸款或 DreamCash 結餘轉戶）之放款及還款戶口之客戶。
4. 如客戶同時成功申請指定交通銀行信用卡，可額外獲享 HK\$400 信用卡簽賬回贈為迎新優惠，有關信用卡迎新優惠的詳情、條款及細則請參閱相關宣傳單張。
5. 所有簽賬回贈只適用於客戶在推廣期內成功申請 DreamCash 私人貸款或 DreamCash 結餘轉戶並於 2018 年 4 月 30 日或之前提取貸款。所有簽賬回贈將於 2018 年 5 月 31 日或之前記入客戶的有效交通銀行信用卡。
6. 簽賬回贈只可用作日後信用卡零售簽賬用途，並不可用作透支現金、支付任何財務費用或繳交獲贈免找數簽賬額前累積未繳的信用卡結欠。
7. 簽賬回贈不能兌現金、轉換其他禮品、退回或轉讓。
8. 如客戶持有一張或以上的合資格交通銀行信用卡，簽賬回贈將記入順序為 VISA 白金卡、Go-Goal 白金卡、FWD 富衛 VISA 白金卡、銀聯雙幣鑽石卡、FWD 富衛銀聯雙幣鑽石卡、仁濟銀聯雙幣鑽石卡、VISA 金卡、Go-Goal 金卡、銀聯雙幣金卡、FWD 富衛銀聯雙幣金卡、仁濟銀聯雙幣金卡、VISA 普通卡、Go-Goal 普通卡、FWD 富衛 VISA 普通卡及 MI 普通卡。

9. 當本行誌入簽賬回贈時，客戶還款賬戶或貸款賬戶狀況必須正常，有效並維持良好信用狀況。本行保留撤銷有關優惠的權利而毋須事先通知。
10. 當本行誌入簽賬回贈時，客戶若未持有任何交通銀行信用卡，銀行將以超級市場現金券「(現金券)」替代簽賬回贈。現金券之換領信將於 2018 年 5 月份或以前郵寄至客戶於申請表填寫之通訊地址。現金券須受商戶的條款及細則約束。一切與現金券有關之責任由商戶獨自承擔。現金券之換領信如有遺失、被竊或損毀，銀行將不會補發，恕不承擔責任，也不會作任何賠償。現金券不可退換，轉換或兌換現金。
11. 每位客戶推廣期內只可獲取各項獎賞一次。

#### **General Terms and Conditions:**

- The "Bank" means Bank of Communications (Hong Kong) Limited.
- DreamCash Balance Transfer is the product of DreamCash Personal Loan.
- The above products are subject to the relevant terms of the DreamCash Personal Loan and DreamCash Balance Transfer.
- The credit rating of customer must fulfill the requirements of the Bank. The approval of the loan is subject to the final decision of the Bank without the liability to provide reasons.
- For the fee and charges of DreamCash Personal Loan, please refer to the Key Facts Statement for Instalment Loan.
- The Bank reserves the rights to terminate the above offers, or to amend the terms and conditions at any time without prior notice. The Bank have no liability for any changes or termination of the offers
- No person other than the customers and the Bank will have any rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623, the Laws of Hong Kong) to enforce or to enjoy the benefit of any term under these Terms and Conditions.
- In the case of any discrepancy (ies) between the Chinese and English versions of these terms and conditions, English version shall prevail.

#### **Terms and Conditions for Promotion Offers :**

1. Promotion period commences from 29 January 2018 to 31 March 2018, both days inclusive ("Promotion Period").
2. Up to HK\$3,000 BOCOM Credit Card Free Spending Credit ("Free Spending Credit") is only applicable to customer who successfully applied for DreamCash Personal Loan or DreamCash Balance Transfer with the drawdown loan amount of HK\$200,000 or above and payment tenor of 36 months or above. The amount of Credit Card Spending Credit varies according to the approved loan amount and repayment period .The details as follow:

	Free Spending Credit (HK\$)	
Amount of Loan Drawdown (HK\$)	DreamCash Personal Loan	DreamCash Balance Transfer
200,000 - 499,999	300	900

500,000- 799,999	500	1,500
800,000 or above	1,000	3,000

3. HK\$200 Credit Card Free Spending Credit ("Free Spending Credit") is only available to customers who use the account of the Bank for disbursement and repayment of DreamCash Personal Loan or DreamCash Balance Transfer.
4. Customers who successfully applied for specified Bank of Communications Credit Card at the same time are also entitled to extra HK\$400 Credit Card Free Spending Credit. For details of the specified Bank of Communications Credit Card welcome offer together with the relevant terms and conditions, please refer to relevant materials.
5. All Free Spending Credit are only applicable to customer who successfully applied for DreamCash Personal Loan or DreamCash Balance Transfer within Promotion Period and drawdown the loan on or before 30 April 2018. All Free Credit Spending will be credited to the valid BOCOM Credit Card Accounts held by the customer on or before 31 May 2018.
6. Free Spending Credit can only be used for credit retail spending in future but cannot be used for cash advance, settlement of financial charge or any previous outstanding balance accrued before the Free Spending Credit is credited.
7. Free Spending Credit cannot be converted into cash or exchanged for other gifts and is not refundable and transferrable.
8. Any customers who hold more than one BOCOM Credit Card, the Fee Spending Credit will be credited in the order as VISA Platinum, Go-Goal Platinum, FWD VISA Platinum, CUP Dual Currency Diamond, FWD CUP Dual Currency Diamond, Yan Chai CUP Dual Currency Diamond, VISA Gold, Go-Goal Gold, CUP Dual Currency Gold, FWD CUP Dual Currency Gold, Yan Chai CUP Dual Currency Gold, VISA Classic, Go-Goal Classic, FWD VISA Classic and MI Classic.
9. The repayment account or loan account held by the customer must be valid, non-delinquent and in good standing. The Bank reserves the rights to terminate the relevant offer without prior notice.
10. Any customers who do not have any BOCOM Credit Cards at the time when the Free Spending Credit is credited by the Bank. The Bank will provide Supermarket Cash Coupon ("Cash Coupon") as a replacement for the Free Spending Credit. Cash Coupon redemption letter will be mailed to customers' correspondence address in the application form on or before May 2018. Cash Coupon is subject to the relevant terms and conditions by the Merchant. All liabilities in relation to the Cash Coupon are solely borne by the Merchant. The Bank will not re-issue the Gift or Cash Coupon Redemption Letter if it is lost, stolen or damaged. The Bank will not be liable under such circumstance and will not be liable for any compensation. Cash Coupon is not exchangeable, non-transferable or non-redeemable for cash.
11. Each customer will only be entitled to each offer once during the Promotion Period.