



Terms and Conditions of Personal Instalment Loans Lucky Draw Programme (the “Lucky Draw”)

1. The promotion period is from 11 October 2021 to 30 November 2021 (the “**Promotion Period**”).
2. Clients who have (a) successfully applied for a Personal Instalment Loan or Debt Consolidation Program (“**Program Loan**”) online with Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) during the Promotion Period and (b) drawn down the Program Loan with loan amount of HKD350,000 or more on or before 28 February 2022 (the “**Eligible Loan**”) will be enrolled in the Lucky Draw automatically without further registration in accordance with these terms and conditions (the “**Eligible Clients**”).
3. The Bank’s computer system will draw 10 winners (“**Winners**”) from new Eligible Clients who are not holding any loans and/or credit cards issued by the Bank at the time of submitting application for the Program Loan and 5 winners from existing Eligible Clients who are holding any loans and/or credit cards issued by the Bank at the time of submitting application for the Program Loan. Each Winner will be entitled to one Apple iPhone 13 Pro 512GB (worth HKD10,999) (the “**Lucky Draw Prize**”).

	Loan Amount Requirement	Number of winners	Lucky Draw Prize
New Eligible Clients	On or above HKD350,000	10	One Apple iPhone 13 Pro 512GB for each Winner
Existing Eligible Clients		5	

Winners will be notified individually and receive a redemption letter for the Lucky Draw Prize by registered mail on or before 16 May 2022 from the Bank. The Winners are required to redeem the Lucky Draw Prize at the redemption centre according to the details stated in the redemption letter.

4. Each Eligible Client may only win one Lucky Draw Prize during the Promotion Period.
5. Eligible Clients who have been enrolled in the Lucky Draw may also enjoy other prevailing offers on the Program Loan provided by the Bank.
6. Eligible Client’s Eligible Loan account must be valid, non-delinquent and in good financial standing at the time when the Bank conducts the Lucky Draw; otherwise, the relevant Eligible Client will not be entitled to participate in the Lucky Draw.
7. Winners must maintain their up-to-date and valid personal information with the Bank by the time of the Lucky Draw.
8. The Bank reserves the right to offer an alternative prize or voucher as replacement without prior notice if the Lucky Draw Prize is not available or in the event of any other issues.
9. The Lucky Draw Prize is non-transferable and cannot be exchanged/redeemed for cash or other products.
10. Winner understands and accepts that the Bank is not the supplier of the Lucky Draw Prize. The Bank shall bear no liability relating to any aspect of the Lucky Draw Prize, including without limitation, their quality and the supply, the descriptions of the Lucky Draw Prize provided by the supplier, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Lucky Draw Prize provided by the supplier, it’s employees, officers or agents. Use of the Lucky Draw Prize may be subject to additional terms and conditions as stipulated by the supplier.
11. The photos and reference retail price of the Lucky Draw Prize are for reference only. The Bank will not accept any liability for the difference between the reference retail price and the actual market price.
12. In case of dispute in relation to the means of Lucky Draw, eligibility requirements, number of chances attained for the Lucky Draw, details of the Lucky Draw Prize and any matters arising from or in relation to the Lucky Draw, the decision of the Bank shall be final and conclusive.
13. The Bank reserves its right to vary, modify and terminate the Lucky Draw and to amend any of these terms and conditions at any time without prior notice in the Bank’s sole and absolute discretion.
14. 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!



私人分期貸款抽獎活動之條款及細則 (「抽獎」)

1. 推廣期為2021年10月11日至2021年11月30日(「推廣期」)。
2. 客戶(a)成功於推廣期內網上成功申請渣打銀行(香港)有限公司(「本行」)私人分期貸款或分期貸款結餘轉戶計劃(「貸款」)及(b)於2022年2月28日或之前提取HK\$350,000或以上貸款(「合資格貸款」)將會自動登記抽獎，依照本條款及細則毋須另行登記(「合資格客戶」)。
3. 本行將會以電腦系統於全新合資格客戶(指於申請貸款時並未持有任何本行貸款及/或信用卡之客戶)及其他合資格客戶(指於申請貸款時持有任何本行貸款及/或信用卡之客戶)分別隨機抽取10位及5位得獎者(「得獎者」)。每位得獎者獎可享Apple iPhone 13 Pro 512GB (價值 HK\$10,999) (「獎品」)一部。

	貸款額要求	得獎人數	獎品
全新合資格客戶	HK\$350,000 或以上	10	Apple iPhone 13 Pro 512GB 一部 (價值 HK\$10,999)
其他合資格客戶		5	

本行會將於2022年5月16日或之前寄出獎品換領信掛號信個別通知得獎者。得獎者須根據換領信上的詳情換領獎品。

4. 每位合資格客戶於推廣期內只可贏得一份獎品。
5. 合資格客戶可同時享有由本行提供之其他貸款優惠。
6. 於本行推行抽獎時，合資格客戶之貸款戶口必須仍然有效及無任何逾期還款/不良信貸記錄。否則相關合資格客戶將不可參加抽獎。
7. 得獎者須於抽獎時保持本行最新個人資料。
8. 若獎品未能提供或其他問題情況下，本行保留送出其他禮品或禮券以代替獎品，恕不另行通知。
9. 獎品不能轉讓或兌換現金或其他產品。
10. 得獎者明白及接納獎品並非由本行所提供。因此，有關商戶、其員工、其人員及其供應商於獎品的各方面，包括但不只限於商戶所提供的產品及/或其服務的質素、供應量、產品及/或其服務說明、任何虛假的交易說明、虛假陳述、錯誤聲明、遺漏、未經授權的陳述、與此推廣相關或就提供此獎品不公平貿易慣例或行為，本行均毋須負上任何責任。
11. 獎品相片及建議零售價只供參考。本行對建議零售價與實際市價之間的差異不承擔任何責任。
12. 若對抽獎的方式、資格要求、獎品詳情以及因抽獎引起或與抽獎有關的任何事項有爭議，本行將保留最終決定權。
13. 本行保留隨時更改、延長或終止優惠，以及修訂條款及細則之權利。如對有關此抽獎的條款及細則有任何爭議，本行將保留最終決定權。
14. 如中英文條款有所差異，一概以英文版本為準。

借定唔借?還得到先好借!

由渣打銀行(香港)有限公司刊發