

ZA Bank x Planto 稅季貸款優惠活動條款及細則

1. ZA Bank x Planto 稅季貸款優惠活動（「Planto 優惠活動」）推廣期為 2021 年 1 月 11 日至 2021 年 3 月 31 日，包括首尾兩天（「推廣期」）。
2. 推廣期間，滿足以下條件的客戶（「合資格客戶」）將根據第 3 條規定獲取現金獎賞（“現金獎賞”）：
 - a. 提交貸款申請時輸入於宣傳單張上的指定邀請碼「PLTLOAN」並成功申請及提取 HKD 50,000 或以上的貸款（「合資格貸款」）。

3. 成功滿足第 2 條所提及的條件後，合資格客戶將根據以下規則獲得獎勵：

合資格貸款的放款額	現金獎賞
HKD 50,000 – HKD 1,000,000	HKD 100

4. 現金獎賞將在合資格客戶提取合資格貸款後存入合資格客戶於銀行的儲蓄戶口而不作另行通知。如果合資格客戶的賬戶正通過內部查核，現金獎賞將會延遲至賬戶查核通過後發放。
5. 合資格客戶在 ZA Bank 的賬戶狀態必須保持正常以獲得現金獎賞（如有）。如果參加者的賬戶狀態非為正常，ZA Bank 保留不再給予該貸款現金獎賞的權利而不另行通知，同時，也不會以任何理由及任何形式發放合資格貸款的現金獎賞至任何其他賬戶。
6. 如果被合資格客戶在 7 天冷靜期內提前清還該貸款，發放至合資格客戶 ZA Bank 賬戶的現金獎賞將會在提前清還的時候被扣除。
7. 現金獎賞將不可以任何其他方式或形式發放。
8. 眾安銀行保留更改、結束及取消此推廣，及對推廣之條款及細則的修訂、取消的權力而不作另行通知。任何因推廣更改、結束及取消所引致的虧損或損失，眾安銀行概不負責。合資格客戶將於推廣期內受現行條款及細則所約束。
9. 就推廣之條款及細則中有任何歧義、疑問或爭議，眾安銀行保留最終決定權。
10. 上述條款及規則受香港特別行政區法律規管，並按其詮釋。雙方服從香港特別行政區法院的管轄權。
11. 此條款與細則應與眾安銀行分期貸款條款及細則一併閱讀。若本條款與分期貸款條款及細則有任何歧異或不一致，概以分期貸款條款及細則為準。

12. 除合資格客戶和眾安銀行（包括其繼承人及受讓人）外，其他人均不能按《合約（第三者權利）條例》（第 623 章）享有以上條款的優惠及權利。
13. 本條款的中英文版本如有任何歧異或不一致，概以英文版為準。
14. 眾安銀行員工及 ZA Group 員工不享有是次推廣優惠。

借定唔借？還得到先好借。

Terms and Conditions of ZA Bank x Planto Tax Season Loan Offer Program

1. The promotion of the ZA Bank x Planto Tax Season Loan Offer Program (“**Planto Offer**”) commences from 11 January 2021 to 31 March 2021, both dates inclusive (the “**Promotion Period**”).
2. During the promotion period, customer (“**Eligible Customer**”) will be eligible for the cash rewards (“**Cash Rewards**”) in Clause 3 if the conditions below are fulfilled:
 - a. Successfully submit a personal loan application with the designated invitation code [**PLTLOAN**] shown in promotion materials and drawdown with ZA Bank with an amount of HKD 50,000 or above (“**Personal Loan**”).

3. Upon fulfilling the conditions in Clause 2, Eligible Customer shall be rewarded according to the criteria as set out below:

Drawdown amount of Personal Loan	Cash Rewards
HKD 50,000 – HKD 1,000,000	HKD 100

4. The Cash Rewards will be credited to Eligible Customer’s ZA Bank account upon drawdown of Personal Loan. If the account is under internal review, the Cash Reward will be credited to his/her ZA Bank account upon the completion of internal review.
5. Eligible Customer shall maintain a valid and active ZA Bank account in order to receive the Cash Rewards (if any). If his/her account is not in a valid and active status, ZA Bank has the right to forfeit the Cash Rewards without prior notice, and no reward will be credited to any other account or through any other means.
6. In the event that the Eligible Customer early settles the loan within the 7 days cooling-off period, the Cash Reward credited to the Eligible Customer’s ZA Bank account upon drawdown of Personal Loan will be deducted upon early settlement.
7. Cash Rewards cannot be transferred, returned, exchanged or converted into other form.
8. The Bank reserves the right to adjust, withdraw or cancel this promotion, and to amend or revise any of these terms and conditions from time to time without prior notice and without assigning any reasons whatsoever. In no event shall the Bank be responsible for any loss or liability which the Eligible Customer may suffer or incur as a result of such promotion be adjusted, withdrawn or cancelled. The Eligible Customer will be subject to these terms and conditions in force at the time of applying to the Bank for the Loan during the Promotion Period.
9. In case of any ambiguity, doubts or disputes arising out of or under any of these terms and conditions or any communications, the decision of the Bank is final and conclusive in all

circumstances without assigning any reasons whatsoever and no correspondence will be entered into.

10. These terms and conditions are governed in all respects by and construed in accordance with the laws of the Hong Kong Special Administrative Region. The parties submit to the jurisdiction of the courts of the Hong Kong Special Administrative Region.
11. These terms and conditions should read in conjunction with the Bank's Instalment Loan Terms and Conditions. If there are any inconsistencies between the Instalment Loan Terms and Conditions and the terms herein, the Instalment Loan Terms and Conditions shall prevail.
12. No one other than the Eligible Customer and the Bank (includes its successors and assignees) will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provision of these terms and conditions.
13. In the event of any discrepancy or inconsistencies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
14. ZA Bank employees and the employees of other members of the ZA Group are not eligible for this promotion.

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

優惠條款及細則

「稅季貸款一口價 實際年利率 1.88%」

1. 稅季貸款一口價實際年利率 1.88%（「貸款」）推廣期為 2021 年 1 月 16 日至 2021 年 3 月 31 日，包括首尾兩天（「推廣期」）。
2. 推廣期間，成功申請並提取貸款額為 HKD200,000 或以上及還款期為 6 至 24 個月的貸款的客戶（「合資格客戶」）將可獲享劃一實際年利率 1.88% 及以下月平息。

還款期	月平息	實際年利率
6 個月	0.0909%	1.88%
9 個月	0.0866%	
12 個月	0.0845%	
18 個月	0.0825%	
24 個月	0.0815%	

3. 實際年利率 1.88% 是以貸款額 HKD200,000 或以上、還款期 6 - 24 個月計算。以 24 個月為例，月平息為 0.0815%，其他月平息可參閱貸款利率表。利息是以一年 365 日作計算。實際年利率是採用香港銀行公會所載的有關指引計算。實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費
4. 眾安銀行保留更改、結束及取消此推廣，及對推廣之條款及細則的修訂、取消的權力而不作另行通知。任何因推廣更改、結束及取消所引致的虧損或損失，眾安銀行概不負責。客戶將於推廣期內受現行條款及細則所約束。
5. 就推廣之條款及細則中有任何歧義、疑問或爭議，眾安銀行保留最終決定權。
6. 上述條款及規則受香港特別行政區法律規管，並按其詮釋。雙方服從香港特別行政區法院的管轄權。
7. 此條款與細則應與眾安銀行分期貸款條款及細則一併閱讀。若本條款與分期貸款條款及細則有任何歧異或不一致，概以分期貸款條款及細則為準。
8. 除客戶和眾安銀行（包括其繼承人及受讓人）外，其他人均不能按《合約（第三者權利）條例》（第 623 章）享有以上條款的優惠及權利。
9. 本條款的中英文版本如有任何歧異或不一致，概以英文版為準。
10. 眾安銀行員工及 ZA Group 員工不享有是次推廣優惠。

Promotional Terms and Conditions

Tax Season Loan at a fixed APR of 1.88%

1. The promotion of the Tax Season Loan at a fixed APR of 1.88% ("**Loan**") commences from 16 January 2021 to 31 March 2021, both dates inclusive (the "**Promotion Period**").
2. Customer who successfully applied and drawdown a Loan with principal amount of HKD200,000 or above and tenor of 6 months to 24 months during the Promotion Period ("**Eligible Customer**") could enjoy the standardized Annualized Percentage Rate ("**APR**") of 1.88% and monthly flat rate as below:

Repayment period	Monthly Flat Rate	APR
6 months	0.0909%	1.88%
9 months	0.0866%	
12 months	0.0845%	
18 months	0.0825%	
24 months	0.0815%	

3. The APR of 1.88% is calculated based on a loan amount of HKD200,000 or above and repayment tenor of 6 - 24 months. For tenor of 24 months, monthly flat rate is 0.0815%, please refer to the Loan Interest Rate Table for monthly flat rate of other tenors. Interest is calculated on the basis of 365 days per year. The APR is calculated using method specified in relevant guidelines issued by the Hong Kong Associations of Banks. The APR is a reference rate, which includes all applicable interest rates, fees and charges of the product, expressed as an annualized rate.
4. The Bank reserves the right to adjust, withdraw or cancel this promotion, and to amend or revise any of these terms and conditions from time to time without prior notice and without assigning any reasons whatsoever. In no event shall the Bank be responsible for any loss or liability which the Customer may suffer or incur as a result of such promotion be adjusted, withdrawn or cancelled. The Customer will be subject to these terms and conditions in force at the time of applying to the Bank for the Loan during the Promotion Period.
5. In case of any ambiguity, doubts or disputes arising out of or under any of these terms and conditions or any communications, the decision of the Bank is final and conclusive in all circumstances without assigning any reasons whatsoever and no correspondence will be entered into.

6. These terms and conditions are governed in all respects by and construed in accordance with the laws of the Hong Kong Special Administrative Region. The parties submit to the jurisdiction of the courts of the Hong Kong Special Administrative Region.

7. These terms and conditions should read in conjunction with the Bank's Instalment Loan Terms and Conditions. If there are any inconsistencies between the Instalment Loan Terms and Conditions and the terms herein, the Instalment Loan Terms and Conditions shall prevail.

8. No other than the Customer and the Bank (includes its successors and assignees) will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provision of these terms and conditions.

9. In the event of any discrepancy or inconsistencies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

10. ZA Bank employees and the employees of other members of the ZA Group are not eligible for this promotion.

「30 分鐘承諾」

1. 眾安銀行有限公司(「銀行」)提供從 2021 年 1 月 16 日起至 2021 年 6 月 30 日(包括首尾兩天)(「推廣期」)的 30 分鐘承諾(「承諾」)。
2. 在推廣期內，銀行將在星期一至星期五，上午 9 點 30 分至晚上 12 點(「服務時間」)期間(公眾假期除外)向客戶提供該承諾，並以通過移動應用程式所收到客戶完整貸款所需的資料和文件(「完整資料」)的前提為準。
3. 要合資格獲得承諾，客戶(「合資格客戶」):
 - I. 必須是香港特別行政區的永久居民;
 - II. 必須提供有效的公司電郵;
 - III. 必須向銀行申請本金不超過 100,000 港元的個人貸款(「個人貸款」)，並以銀行收到客戶完整資料時的申請本金為準; 和
 - IV. 推廣期內未領取任何承諾現金回贈
 - V. 必須在銀行服務時間內(星期一至星期五，上午 9 點 30 分至晚上 12 點，公眾假期除外)提交個人貸款申請至最終審批。在服務時間以外提交的任何個人貸款申請均無權獲得承諾。
4. 銀行將在收到完整資料後 30 分鐘內反饋結果給每位合資格客戶。如銀行未能履行其承諾，每超時 1 分鐘，合資格客戶則可獲得 HKD10 的承諾現金回贈。為此，不足 1 分鐘亦當 1 分鐘計算。承諾現金回贈將一直累積到銀行反饋最終審批結果發佈為止; 上限為 HKD500。
5. 儘管有上述規定，實際審批時間可能會因每個個案的因素和情況而異，包括某一特定時間網絡的擁塞程度，這超出了銀行的合理控制範圍。在這種情況下，銀行不會對於未能滿足承諾的任何不可用、失敗、中斷、暫停或延遲，對合資格客戶負責，但將努力在合理可行的範圍內盡快完成申請的處理。
6. 完整資料的定義和充分性由銀行全權決定。
7. 銀行保留決定客戶是否符合承諾資格的權利，該權利將根據銀行的絕對酌情決定權視具體情況而定。
8. 根據上文第 4 條的規定，一旦合資格客戶所申請的個人貸款獲得銀行的最終審核批准並成功放款，承諾現金回贈(如有)將在推廣期內存入到合資格客戶在銀行開立的活期儲蓄賬戶。
9. 儘管有上述第 8 條的規定，一旦合資格客戶在推廣期間的任何時間支取放款後 7 日內提前全額結清其個人貸款，則該客戶可能喪失獲得承諾現金回贈的權利。在這種情況

下，銀行有權扣除承諾現金回贈的等值，而無需事先通知。

10. 銀行保留隨時更改、撤回或取消承諾、承諾現金回贈以及修改或修正任何促銷條款和條件的權利，而無需事先通知，也無需提出任何理由。合資格客戶將受推廣期內向銀行申請個人貸款時有效的促銷條款和條件約束。
11. 本推廣條款及細則須連同分期貸款條款及細則一併閱讀。如分期貸款條款及細則與本推廣條款不一致，以分期貸款條款及細則為準。
12. 如本推廣條款及細則或任何通訊引起任何歧義、疑問或爭議，則銀行的決定在任何情況下均為最終決定和決定性的，亦無需說明任何理由，也不會進行任何通訊。
13. 本推廣條款及細則在所有方面均受香港特別行政區法律管轄並據其解釋。雙方需服從香港特別行政區法院的管轄權。
14. 如本推廣條款及細則的英文和中文版本有任何差異，概以英文版本為準。

30 Minutes Pledge

1. ZA Bank Limited (the "Bank") offers a 30-minute pledge ("Pledge") runs from 16 January 2021 to 30 June 2021 (both dates inclusive) ("Promotion Period").
2. During the Promotion Period, the Pledge will be available, from Monday to Friday, between 9:30am and 12:00am (excluding public holidays) ("Service Hours"), to customers applying for personal loan subject to the Bank's receipt of full and complete set of required information and documents ("Full Documents") via the Bank's mobile APP.
3. To be eligible for the Pledge, a customer ("Eligible Customer"):
 - I. Must be a permanent resident of Hong Kong S.A.R.;
 - II. Must provide a valid work email; and
 - III. Shall apply to the Bank for a personal loan with a principal amount of up to HKD100,000 ("Personal Loan") which shall be subject to the loan amount applied upon receiving Full Documents; and
 - IV. Has not received any cash rebate for the Pledge during the Promotion Period
 - V. Application for the Personal Loan must be submitted for final approval during the Bank's Service Hours (Monday to Friday, 9:30 am – 12:00 am, excluding public holidays). Any application for the Personal Loan submitted outside the Service Hours will not be entitled to the Pledge.
4. The Bank shall respond to each Eligible Customer within 30 minutes after the Bank's receipt of Full Documents. In the event the Bank fails to meet its Pledge, the Eligible Customer will receive HKD10 cash rebate for the Pledge for every minute of overtime. For this purpose, any fraction of 1 minute shall be counted as 1 minute. The cash rebate for the Pledge will accrue until the final approval result is released; maximum cap at HKD500.
5. Notwithstanding the foregoing, actual approval time may vary upon factors and the circumstances of each individual case, including the level of congestion on the network at a given time, which are beyond the Bank's reasonable control, in which case the Bank shall not be liable to the Eligible Customer for any unavailability, failure, interruption, suspension or delay in meeting the Pledge but will endeavour to complete the processing of application as soon as reasonably practicable.
6. The definition and sufficiency of Full Documents is at the Bank's sole and absolute discretion.
7. The Bank reserves the right to determine the eligibility of a customer for the Pledge, which is to be considered on a case-by-case basis as the Bank may consider in its absolute discretion.

8. Subject to Clause 4 above, the cash rebate for the Pledge (if any) will be credited to the Eligible Customer's savings account maintained with the Bank once the applied Personal Loan has been successfully approved by the Bank and is drawn down by the Eligible Customer during the Promotion Period.
9. Notwithstanding Clause 8 above, an Eligible Customer may lose his or her right to the cash rebate for the Pledge in the event of an early settlement of his or her Personal Loan in full within 7 calendar days after draw down at any time during the Promotion Period. In such event, the Bank shall have the right to deduct the equivalent value of the cash rebate for the Pledge without prior notice.
10. The Bank reserves the right to adjust, withdraw or cancel the Pledge, the cash rebate for the Pledge, and to amend or revise any of these promotional terms and conditions from time to time without prior notice and without assigning any reasons whatsoever. The Eligible Customer will be subject to these promotional terms and conditions in force at the time of applying to the Bank for the Personal Loan during the Promotion Period.
11. These promotional terms and conditions should read in conjunction with Instalment Loan Terms and Conditions. If there are any inconsistencies between the Instalment Loan Terms and Conditions and the terms herein, the Instalment Loan Terms and Conditions shall prevail.
12. In case of any ambiguity, doubts or disputes arising out of or under any of these promotional terms and conditions or any communications, the decision of ZA Bank is final and conclusive in all circumstances without assigning any reasons whatsoever and no correspondence will be entered into.
13. These promotional terms and conditions are governed in all respects by and construed in accordance with the laws of the Hong Kong SAR. The parties submit to the jurisdiction of the courts of the Hong Kong SAR.
14. In the event of any discrepancy between the English and Chinese versions of these promotional terms and conditions, the English version shall apply and prevail.

「7 天冷靜期」

1. 視乎本行批核，7 天冷靜期適用於成功申請及提取「分期貸款」（「貸款」），並欲於提取貸款後之 7 個日曆日內提早償還全數貸款之客戶。本行可豁免有關客戶須就貸款而繳交之手續費、提早償還貸款手續費(欠款本金之 2%)及首月應繳之利息（「豁免」），並行使第 6.1 條條款的權利。已享豁免的合資格客戶將不能享有任何其他推廣優惠。
2. 每位合資格客戶於推廣期內可享有一次 7 天冷靜期。
3. 此條款與細則應與 ZA Bank 分期貸款條款及細則一併閱讀。若本條款與分期貸款條款及細則有任何歧異或不一致，概以分期貸款條款及細則為準。
4. 就推廣之條款及細則中有任何歧義、疑問或爭議，ZA Bank 保留最終決定權。
5. 上述條款及規則受香港特別行政區法律規管，並按其詮釋。雙方服從香港特別行政區法院的管轄權。
6. 除合資格客戶和 ZA Bank（包括其繼承人及受讓人）外，其他人均不能按《合約（第三者權利）條例》享有以上條款的優惠及權利。
7. 本條款的中英文版本如有任何歧異或不一致，概以英文版為準。

借定唔借 還得到先好借

7-days Cooling-off Period

1. Subject to the approval of the Bank, a 7-days Cooling-off Period is offered on application by Eligible Customers who have successfully applied for and drawn down the Loan and wish to early redeem the Loan in full within 7 calendar days of the drawdown date. Subject to the Bank's approval of the application for the 7-days cooling-off period and settlement of the Loan in full to the Bank's satisfaction, the Bank will waive the handling fee, the early redemption fee (2% of the outstanding principal) and the first month's interest payable by the relevant Eligible Customer under the Loan ("Waiver"), and will exercise its right under Clause 6.1. Eligible Customers who have enjoyed the Waiver will not be entitled to any other promotional offers by the Bank.
2. Each Eligible Customer may only enjoy the 7-days Cooling-off Period once during the Promotion Period.
3. These terms and conditions should read in conjunction with the Bank's Instalment Loan Terms and Conditions. If there are any inconsistencies between the Instalment Loan Terms and Conditions and the terms herein, the Instalment Loan Terms and Conditions shall prevail.
4. In case of any ambiguity, doubts or dispute arising out of or under any of these terms and conditions or any communications (whether written or oral), the decision of the Bank shall be final and conclusive.
5. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong SAR and the parties submit to the jurisdiction of the courts of the Hong Kong SAR.
6. No other than the Eligible Customers and the Bank (includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these terms and conditions.
7. In case of discrepancy 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!