

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responsible for any loss or liability which the Customer may suffer or incur as a result of such promotion be adjusted, withdrawn or cancelled.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 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-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!