

Terms and Conditions of ZA Bank Tax Season Loan Influencer Offer Program

1. The promotion of the ZA Bank Tax Season Loan Influencer Offer Program (“**Influencer Program**”) commences from 23 December 2020 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 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for any loss or liability which the Eligible Customer may suffer or incur as a result of such promotion be adjusted, withdrawn or cancelled.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.

ZA Bank 稅季貸款 Influencer 優惠活動條款及細則

1. ZA Bank 稅季貸款 Influencer 優惠活動（「**Influencer 優惠活動**」）推廣期為 2020 年 12 月 23 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。