

## 招商永隆銀行「專業彌償計劃貸款」服務推廣優惠

強制性專業彌償保險即將到期繳付，招商永隆銀行銀行（「本行」）明白您獨有的貸款需要，特別為您呈獻**招商永隆銀行「專業彌償計劃貸款」服務**。客戶凡於推廣期內<sup>1</sup>，成功申請及提取招商永隆銀行「專業彌償計劃貸款」，即可尊享年息低至**P<sup>#</sup>-2.7%**<sup>2</sup>，助您靈活周轉。優惠詳情如下：

- 貸款金額可高達**港幣 1,500,000 元**<sup>3</sup>
- 除了繳交專業彌償保費外，更可提取額外現金
- 年息低至**P<sup>#</sup>-2.7%**
- 還款期長達**24 個月**<sup>4</sup>
- 手續費**豁免**<sup>5</sup>

貸款申請手續簡便，客戶只需填妥申請表格，連同所需文件遞交至本行任何一間分行，即可享有上述優惠。如客戶同時投保由招商永隆保險有限公司提供的「專業彌償責任保險（附加保障）」或於2021年12月31日前申請及提取招商永隆銀行「小微貸」，招商永隆「專業彌償計劃貸款」服務之息率可獲額外扣減**0.05%**<sup>2</sup>。

我們期望能為您服務。如欲查詢有關招商永隆銀行「專業彌償計劃貸款」服務或由招商永隆保險有限公司提供的「專業彌償責任保險（附加保障）」之詳情及優惠，請致電本行客戶服務熱線 230 95555。

<sup>#</sup> P：為招商永隆銀行有限公司不時公佈的港元最優惠貸款利率，截至2020年8月1日利率為5.25%，受市場波動情況而定。  
上述優惠須受招商永隆銀行「專業彌償計劃貸款」服務申請表格上之招商永隆銀行「專業彌償計劃貸款」服務條款及細則，及背頁之條款及細則約束。

忠告：借定唔借？還得到先好借！

**招商永隆銀行「專業彌償計劃貸款」服務推廣優惠條款及細則（「本章則」）：**

- 招商永隆銀行「專業彌償計劃貸款」服務推廣優惠（「本推廣優惠」）只適用於招商永隆銀行有限公司（「本行」）之招商永隆銀行「專業彌償計劃貸款」服務。本推廣優惠之推廣期由即日起至2021年12月31日（首尾兩天包括在內）（「推廣期」）。
- 招商永隆銀行「專業彌償計劃貸款」服務推廣優惠年息

貸款金額	新客戶／現有客戶	客戶同時投保由招商永隆保險有限公司*提供的「專業彌償責任保險（附加保障）」或於2021年12月31日前申請及提取招商永隆銀行「小微貸」貸款服務，招商永隆銀行「專業彌償計劃貸款」服務之息率可獲額外扣減0.05%。
港幣 200,000 或元以下	年息 P-2.1%	年息 P-2.15%
港幣 200,001 元至港幣 499,999 元	年息 P-2.4%	年息 P-2.45%
港幣 500,000 元或以上	年息 P-2.7%	年息 P-2.75%

\*招商永隆保險有限公司（「招商永隆保險」）成立於1981年，為本行全資附屬公司，獲香港特別行政區政府保險業監理處授權承保一般保險。一般保險產品由招商永隆保險承保。招商永隆保險已獲香港保險業監理專員授權經營。本行為招商永隆保險委任之保險代理機構。對於本行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解中心職權範圍），本行須與客戶進行金融糾紛調解計劃程序；而有關保險產品的合約條款的任何爭議，由招商永隆保險與客戶直接解決。

- 招商永隆銀行「專業彌償計劃貸款」服務之最高貸款金額為港幣1,500,000元，最低貸款金額為港幣10,000元。最終獲批核之貸款金額按個別申請人情況而有所調整。
- 申請人可選擇12或24個月為招商永隆銀行「專業彌償計劃貸款」服務之還款期。
- 所有於推廣期內申請的招商永隆銀行「專業彌償計劃貸款」服務將豁免手續費。
- 本行可不時要求申請人提供額外文件及資料以作申請審批。
- 本行保留隨時終止或不時更改有關本推廣優惠、優惠利率之權利，以及批核貸款之最終決定權，或不時修訂有關條款及細則。如有任何爭議，本行具最終決定權。有關招商永隆銀行「專業彌償計劃貸款」服務及本推廣優惠之詳情、利率、費用、收費、條款及細則，請向本行職員查詢或參閱申請表格。
- 倘本章則與招商永隆銀行「專業彌償計劃貸款」服務條款及細則（「該條款」）互相抵觸，該條款將凌駕本章則，惟以有所抵觸者為限。有關該條款，可參考招商永隆銀行「專業彌償計劃貸款」服務申請表格。
- 本章則之中、英文版本如有任何歧異，一概以英文版本為準。
- 如有任何爭議，本行保留最終決定權。

**聲明：**

根據《個人資料（私隱）條例》，閣下可隨時選擇不再收取本行之宣傳單張，如有需要，請以書面形式通知本行的資料保護主任，（地址：香港中環德輔道中45號，招商永隆銀行有限公司，資料保護主任。傳真：2782 3895），此項安排不另收費。

**CMB Wing Lung Professional Loan Services for Professional Indemnity Scheme Promotional Offer**

CMB Wing Lung Bank (“the Bank”) has launched CMB Wing Lung Professional Loan Services for Professional Indemnity Scheme to cater for your distinct financial needs for paying the Compulsory Professional Indemnity Insurance. Customers who successfully apply and drawdown for CMB Wing Lung Professional Loan for Professional Indemnity Scheme within the promotional period<sup>1</sup>, can enjoy a loan offer with interest rate **as low as P#-2.7% p.a.**<sup>2</sup>, offer details as below:

- Loan amount can be up to **HKD1,500,000**<sup>3</sup>
- Instant extra cash can be provided except the payment for Professional Indemnity Scheme
- Interest rate as low as **P#-2.7% p.a.**
- Repayment tenor can be up to **24months**<sup>4</sup>
- Handling Charge **waived**<sup>5</sup>

Simply complete the application form and return it to any of our branches, together with the required documents for application to enjoy the above-mentioned offers. Customer can enjoy **0.05%** extra interest rate deduction if apply for “Professional Indemnity Insurance (Top-up Cover)” provided by CMB Wing Lung Insurance Company Limited at the same time or apply and drawdown CMB Wing Lung Micro Enterprises Loan on or before 31<sup>st</sup> December,2021<sup>2</sup>.

We look forward to serving you. For further details of CMB Wing Lung Professional Loan Services for Professional Indemnity Scheme or “Professional Indemnity Insurance (Top-up Cover)” provided by CMB Wing Lung Insurance Limited, please contact our Customer Services Hotline at 230 95555.

# P: Prime rate means the HKD best lending rate from time to time quoted by CMB Wing Lung Bank Limited, which is 5.25% as of 1<sup>st</sup>August 2020, subject to fluctuations.

The above offers are subject to the Terms and Conditions of CMB Wing Lung Professional Loan Services for Professional Indemnity Scheme stated in CMB Wing Lung Professional Loan Services for Professional Indemnity Scheme Application Form and the Terms and Conditions stated overleaf.

**Warning: To borrow or not to borrow? Borrow only if you can repay!**

**Terms and Conditions of CMB Wing Lung Professional Loan Services for Professional Indemnity Scheme Promotional Offer (“these Terms”):**

1. CMB Wing Lung Professional Loan Services for Professional Indemnity Scheme Promotional Offer (“the Offer”) is only applicable to CMB Wing Lung Professional Loan Services for Professional Indemnity Scheme provided by CMB Wing Lung Bank Limited (“the Bank”). The Offer is valid from now to 31<sup>st</sup> December 2021 (“the Promotional Period”), both dates inclusive.
2. Annual interest rate of CMB Wing Lung Professional Loan Services for Professional Indemnity Scheme
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Loan Amount	New Customer/ Existing Customer	Customer who apply for “Professional Indemnity Insurance (Top-up Cover)” provided by CMB Wing Lung Insurance Company Limited* at the same time or apply and drawdown CMB Wing Lung Micro Enterprises Loan on or before 31st December,2021 can enjoy 0.05% extra interest rate deduction
HKD200,000 or below	P-2,1% p.a.	P-2.15% p.a.
HKD200,001 to HKD499,999	P-2.4% p.a.	P-2.45% p.a.
HKD500,000 or above	P-2.7% p.a.	P-2.75% p.a.

\* CMB Wing Lung Insurance Company Limited (“CMB Wing Lung Insurance”), incorporated in 1981, is a wholly-owned subsidiary of the Bank, and authorized by the Office of Commissioner of Insurance of the Hong Kong Special Administrative Region to underwrite general insurance. General Insurance Products are underwritten by CMB Wing Lung Insurance which is authorized and regulated by the Commissioner of Insurance of Hong Kong SAR. The Bank is an appointed Insurance Agency of CMB Wing Lung Insurance. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of this Plan should be resolved between directly CMB Wing Lung Insurance and the customer.

3. Maximum loan amount of CMB Wing Lung Professional Loan Services for Professional Indemnity Scheme is HKD1, 500,000. The minimum loan amount is HKD10, 000. The final approved loan amount will be adjusted in accordance with the circumstances of individual applicant.
4. Applicant can choose the period of 12 or 24 months as the repayment period of CMB Wing Lung Professional Loan Services for Professional Indemnity Scheme.
5. The handling charges for application of CMB Wing Lung Professional Loan Services for Professional Indemnity Scheme during the Promotional Period will be waived.
6. The Bank can request for additional documents and information to be submitted by the applicant from time to time for the application assessment.
7. The Bank reserves the right to terminate or to vary the Offer, the preferential interest rate at any time and to have the final decision of the loan approval or to amend the related terms and conditions from time to time. In case of any dispute, the decision of the Bank shall be final. For details of CMB Wing Lung Professional Loan Services for Professional Indemnity Scheme and the Offer, interest rates, fees, charges, annualised percentage rates, and terms and conditions, please contact the Bank’s staff or refer to the application form.
8. If the Terms and Conditions of CMB Wing Lung Professional Loan Services for Professional Indemnity Scheme (“the General Terms”) contradict these Terms, the General Terms will override these Terms to the extent that there is a contradiction. Regarding the General Terms, please refer to CMB Wing Lung Professional Loan Services for Professional Indemnity Scheme Application Form.
9. In case of discrepancies between the English and Chinese versions of these Terms, the English version shall prevail.
10. The Bank reserves the right to final determination in case of any disputes.

**Declarations:**

According to the Personal Data (Privacy) Ordinance, you may, at any time and without charge, choose not to receive our future promotional materials. Please inform us in writing in case of such a request to the Data Protection Officer. (Address: The Data Protection Officer, CMB Wing Lung Bank Limited, 45 Des Voeux Road Central, Hong Kong. Fax no.: 2782 3895).