大眾銀行（香港）
PUBLIC BANK (HONG KONG)
（馬來西亞大眾銀行附屬公司 A subsidiary of Public Bank Berhad, Malaysia）

大眾銀行(香港)住宅按揭貸款回贈家居保險保費 – 條款及細則

Public Bank (Hong Kong) Residential Mortgage Loan Home Insurance Premium Refund – Terms and Conditions

1. 由即日起，借款人於大眾銀行(香港)有限公司(「本行」)提取住宅按揭貸款並符合以下要求(「合資格借款人」)，可享首年家居保險的年度保費之 50%保費回贈，上限為 HK$1,500 (「保費回贈」)。
From now, borrowers, who draw down any residential mortgage loan at Public Bank (Hong Kong) Limited (the "Bank") and fulfill the following conditions ("Eligible Borrower"), will be entitled to a 50% refund on home insurance annual premium for the 1st year, capped at HK$1,500 ("Premium Refund").

   1.1 住宅按揭貸款的提取金額須為 HK$3,000,000 或以上及按揭物業樓齡不超過 45 年；及
   The drawdown amount of the residential mortgage loan must be HK$3,000,000 or above and the age of the mortgaged property must not exceed 45 years; AND

   1.2 於提取住宅按揭貸款後之 3 個月內，透過本行的指定連結 https://www.publicbank.com.hk/mpd/MortgageHomeInsurance 經網上成功為按揭物業購買家居保險及繳付第 1 年的保費。
   Successfully purchase the home insurance for the mortgaged property online using the Bank's specific link https://www.publicbank.com.hk/mpd/MortgageHomeInsurance and pay the 1st year premium within 3 months after the drawdown of the residential mortgage loan.

2. 保費回贈將於合資格借款人之家居保險保單生效日之翌月起計 3 個月內進誌於其於本行持有的港元儲蓄或往來戶口內(「港元戶口」)。
The Premium Refund will be credited to the HKD savings account or current account ("CASA") of the Eligible Borrower maintained with the Bank within 3 months after the succeeding month of the policy effective date of the home insurance.

3. 合資格借款人購買上述家居保險時，保單上的投保人姓名必須與其在本行登記之姓名完全一致，否則保費回贈將被自動作廢。
At time of purchasing the above home insurance, the name of the policyholder on the insurance policy must be same as the name of the Eligible Borrower in the Bank's records. Otherwise, the Premium Refund will be forfeited automatically.

4. 合資格借款人須於保費回贈發放日仍然持有相關的港元戶口及住宅按揭貸款，否則保費回贈將被自動作廢。
The Eligible Borrower must maintain the CASA and residential mortgage loan on the payment date of the Premium Refund. Otherwise, the Premium Refund will be forfeited automatically.

5. 藍十字(亞太)保險有限公司 (「藍十字」) 為上述一般保險產品的發行及承保人，並會負責按保單條款提供保險保障以及處理索償申請。藍十字已獲保險業監管局授權及受其監管於香港經營一般保險業務。本行為分銷商，並非上述一般保險產品之發行人。本行已於保險業監管局登記為持牌保險代理機構，是藍十字之委任保險代理人。
The above general insurance product(s) is/are issued and underwritten by Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross"), and will be responsible for providing insurance coverage and handling claims under their respective policies. Blue Cross is authorized and regulated by the Insurance Authority to carry out general insurance business in Hong Kong. The Bank is the distributor but not the issuer of the above general insurance product(s). The Bank, being registered with the Insurance Authority as a licensed insurance agency, is an appointed insurance agent by Blue Cross.

6. 藍十字因應客戶於申請時提供的資料，保留權利接受或拒絕任何投保申請。
Blue Cross reserves the right to accept or reject any application based on the information provided by the customer during the application.

7. 若港元戶口被終止運作、結束或停止使用，則由港元戶口被終止運作、結束或停止之生效日當天 (或按本行絕對酌情權所釐定之其他任何日子) 起，合資格借款人將即時不再符合資格享有保費回贈。
If the CASA is suspended, terminated or ceased, from the effective date of such suspension, termination or cessation (or any other date which the Bank may specify at its sole and absolute discretion), the Eligible Borrower will not be entitled to the Premium Refund immediately.

8. 本行有權隨時修訂、暫停或終止此推廣及更改其條款及細則，而毋須另行通知。如有任何爭議，本行對此推廣之所有事宜均有最終決定權，並對所有相關人士具約束力。
The Bank reserves the right to modify, suspend or terminate the promotion and to amend the terms and conditions at any time without prior notice. In case of any dispute, the decision of the Bank on all matters relating to the promotion shall be final and binding all parties concerned.

9. 除客戶及本行(包括其繼承人及受讓人)外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
No person other than the customer and the Bank (which 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 provisions of these terms and conditions.

10. 上述之條款及細則均受香港特別行政區之法律所規管及闡釋。
These terms and conditions are governed by and interpreted in accordance with the laws of Hong Kong Special Administrative Region.

11. 本條款及細則的中、英文版本如有任何歧異，概以英文版本為準。
In case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.

借定唔借？還得到先好借！
To borrow or not to borrow? Borrow only if you can repay!

大眾銀行（香港）有限公司
Public Bank (Hong Kong) Limited