「HK$500 超市禮券」優惠條款及細則 (“推廣”):

1. 是次優惠推廣期由2026年10月1日起至2026年10月31日止 (包括首尾兩日) (“推廣期”)。
2. 全新客戶凡於推廣期內經指定網上途徑遞交私人貸款或結餘轉戶貸款申請、申請新貸款額須達HK$150,001或以上、完成整個申請程序（包括查閱信貸報告）並交齊所需文件及資料（包括但不限於香港身份證副本、住址證明及入息證明及/或其他審批所需文件等），不論貸款最終獲批核與否，均可獲贈價值HK$500 超市禮券(“禮券”)。
3. 就本條款及細則而言，全新客戶定義為是次申請前從未於WELEND LIMITED (“**WELEND**”) 申請任何貸款之客戶。
4. 推廣期內每位合資格客戶只可獲贈禮券一次。此優惠不可與其他優惠同時使用。
5. WELEND將於2026年11月20日或之前透過手機短訊 / 電郵向合資格客戶發出換領禮券通知及有關換領詳情。客戶須按手機短訊 / 電郵換領通知上之指示的換領有效日前到換領中心領取，逾期恕不受理。所有合資格客戶需出示香港身份證及換領通知到換領中心領取禮券。如客戶未收妥換領通知，必須於2026年11月27日或之前通知WELEND；否則，WELEND將不承擔任何責任。禮券一經派發，恕不補發。
6. 如客戶以任何虛假、不準確、不完整或不適用等資料向WELEND申請貸款或於WELEND維持不良貸款戶口狀況，包括但不限於不按時還款及有任何不良信貸紀錄，在不損害WELEND可能具有的任何其他權利和救濟的情況下，WELEND將會取消該客戶獲得有關禮券換領資格並不作另行通知及有權追討有關費用。
7. 有關禮券不可兌換現金、轉換其他禮品或轉讓予第三者。如客戶因申請時提供錯誤資料或任何原因未能成功兌換禮券，WELEND將不承擔任何責任。
8. 禮券如未能於換領有效日期或之前換領或因任何原因未能如期使用均作放棄論並不得退款，WELEND不會承擔任何責任亦不會作出賠償。如禮券通過未授權渠道獲得或以任何方式塗改、複製、偽造、破壞、篡改或重覆使用，將被視為無效。
9. 有關禮券之使用、質素及其他事項須受刊載於禮券上之條款約束及一切有關禮券之細則由所屬公司全權負責，WELEND將不承擔任何責任。
10. 如禮券缺貨或停止售賣，WELEND保留以同等價值禮品代替之權利而不作另行事先通知。
11. WELEND保留隨時終止/或暫停本優惠或修改有關本優惠之條款及細則之權利，而不作另行通知。
12. WELEND擁有對貸款審批及任何爭議之最終決定權。
13. 除有關貸款申請人及WELEND以外，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。
14. 以上之條款及細則，如中、英文兩個版本有任何抵觸或不相符之處，應以中文版本為準。

Terms & conditions for HK$500 Supermarket voucher (“**Promotion**”) :

1. The Promotion is valid from Oct 1, 2026 to Oct 31, 2026, both dates inclusive ("**Promotion Period**").
2. During the Promotion Period, New Customers who have applied for the designated Personal Loan or Debt Consolidation Loan (“**Loan**”) through designated online channels with a net applied loan amount of HK$150,001 or above, have completed the entire application process (including checking of credit report) and have submitted all required documents and information including but not limited to a copy of the Hong Kong ID, proof of address, and proof of income. Regardless of approval result, shall be eligible to receive a HK$500 Supermarket voucher (“**Gift**”).
3. For the purpose of these Terms and Conditions, a “New Customer” means a customer who has never applied for any loans from WELEND LIMITED (“**WELEND**”) prior to the application of the present designated loan.
4. Each eligible customer can only participate in the Promotion once during the Promotion Period and may not enjoy this Promotion in conjunction with any other promotions offered by WELEND.
5. Redemption notification for the Gift and details of the redemption arrangement will be sent to eligible customers via SMS or email on or before Nov 20, 2026. Customers who have not received any redemption notification by this date shall notify WELEND by email by Nov 27, 2026; failing which, WELEND shall accept no liability, whatsoever, for the lack of notification given to customer for the redemption. Customers are required to follow the instructions on the redemption notification to redeem the Gift. All Gifts must be redeemed by the redemption deadline as stated in your redemption SMS or email. Eligible customers are required to present their original HKID and redemption notification to the redemption centre. Once the Gift is redeemed, it will not be reissued.
6. If the application for the designated Loan is made with any false, inaccurate, incomplete, inapplicable information or if the customer does not maintain a good loan account record, including but not limited to non-punctual repayment or with any unsatisfactory credit record with WELEND, without prejudice to any other rights and remedies available to WELEND, WELEND reserves the right to revoke the Gift without further notice. WELEND reserves the right to recover any costs incurred in relation thereto.
7. Each Gift cannot be exchanged for other gifts, cash or cash equivalents or transferred to any other party. WELEND takes no responsibility whatsoever if the Gift cannot be redeemed due to false or incorrect information provided during the loan application or any other reason.
8. Any Gift which is not redeemed on or before the valid redemption date, or cannot be used for any reason, will be forfeited and no refunds will be provided. WELEND shall assume no liability in respect thereof. Any Gift obtained through unauthorized channels or modified, copied, forged, damaged, tampered or duplicated with in any way shall be deemed void.
9. The Gift redemption, use of the Gift, all procedures, terms, applicable fees or surcharge are bound by the Terms and Conditions printed on the Gift. WELEND shall not be liable for the product and services provided by the Gift’s company, any issues arising from or relating to the

Gift's quality or use and its redemption.
10. If the Gift is out of stock or otherwise unavailable, WELEND reserves the right to exchange the Gift for another gift of same equivalent value without prior notice.
11. WELEND reserves the right to terminate and/or suspend the promotion or modify its terms and conditions at any time without prior notice.
12. WELEND reserves its absolute right on any loan approval decision and any disputes.
13. No person other than the loan applicant and WELEND 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.
14. In the event of any inconsistencies between the English and Chinese versions of the Terms and Conditions, the Chinese version shall prevail.