

DreamCash Greater Bay Area Property Owner Personal Loan

Remarks:

* DreamCash Greater Bay Area Property Owner Personal Loan Promotion is only applicable to the applicant of DreamCash Greater Bay Area Property Owner Personal Loan who own properties (including jointly owned property) at the Greater Bay Area. The definition of “Greater Bay Area” includes Hong Kong SAR, Macau SAR and the cities of Guangzhou, Shenzhen, Zhuhai, Foshan, Huizhou, Dongguan, Zhongshan, Jiangmen and Zhaoqing.

^ Customers may choose to drawdown the loan within 30 calendar days from the loan approval date, and drawdown date must be a Business day of the Bank, must not be a Saturday, Sunday or Hong Kong Public Holiday. (e.g. for loan approved on 2 July 2026, customers may choose to drawdown the loan on any business day between 2 July 2026 and 1 August 2026). Interest shall be charged on the loan amount at the applicable interest rate (which will be stated in the Loan Confirmation Letter) starting on the date the Bank disburses the disbursement amount to the Customer until full repayment of the relevant loan. The first repayment date will be one month after the drawdown date. If the monthly repayment date falls on a Saturday, Sunday or Hong Kong Public Holiday, then the repayment will become due on the business day of the Bank after that designated repayment day provided that if that business day falls on a date of another calendar month, payment will instead become due on the business day of the Bank prior to that designated repayment date.

Annualized Percentage Rate (“APR”) of 1.99% is calculated based on a monthly flat rate of 0.005%, with the loan amount of HKD1,500,000 and repayment tenor of 12 months and includes an annual handling fee of 1%.

※ Loan amount is up to HKD2,000,000 or 12 times of monthly salary (whichever is lower), and the minimum loan amount is HKD10,000 and must be in multiples of HKD1,000. The final amount will be subject to the circumstances of the individual customer. Approval of the loan (as well as the final approved loan amount) is subject to Bank of Communications (Hong Kong) Limited’s final decision.

Ω A 7-day cooling-off period is offered for the customers who have successfully applied and drawdown Personal Loan. Customers who makes an early repayment of Loan in full within the cooling-off period (7 calendar days starting from the day after the loan drawdown date) will be eligible for a waiver of the handling fee (includes 2% of the drawdown loan amount plus HKD 200) and the first instalment of interest. To apply or for inquiries, please call our Customer Services Hotline at (852) 223 95559 during office hours.

Remarks of Interest Rate Table:

- i. The Annualized Percentage Rate (“APR”) is calculated based on the loan amount of HKD 100,000, HKD 200,000, HKD 500,000, HKD 1,000,000, including an annual handling fee of 1%.
- ii. Monthly repayment amount is calculated on the basis of every loan amount of HKD 1,000.
- iii. The repayment table is for reference only. All APRs showed are calculated according to the guideline set out in the Code of Banking Practice and rounded up / down to the nearest two decimal places. APR is a reference rate, which includes all applicable loan interest rates, fees and charges of the loan product, expressed as an annualized rate.
- iv. The handling fee is charged at 1% of loan amount per annum. If the loan tenor is shorter than 1 year, it shall be deemed to be 1 year.
- v. The actual APR and monthly repayment amount applicable to individual customers may differ. Customers should refer to the loan confirmation letter for the actual related information.

General Terms and Conditions:

1. The “Bank” means Bank of Communications (Hong Kong) Limited.
2. DreamCash Greater Bay Area Property Owner Personal Loan Promotion (the “Promotion”) is only applicable to the applicant of DreamCash Greater Bay Area Property Owner Personal Loan (“Selected Customers”) who own properties (including jointly owned property) at the Greater Bay Area. The definition of “Greater Bay Area” includes Hong Kong SAR, Macau SAR and the cities of Guangzhou, Shenzhen, Zhuhai, Foshan, Huizhou, Dongguan, Zhongshan, Jiangmen and Zhaoqing.

3. The Promotion is only applicable to DreamCash Personal Loan. It is not applicable to DreamCash Balance Transfer.
4. DreamCash Greater Bay Area Property Owner Personal Loan is subject to the relevant terms and conditions of the DreamCash Personal Loan.
5. For the fee and charges of DreamCash Greater Bay Area Property Owner Personal Loan, please refer to the Key Facts Statement for Installment Loan.
6. The credit rating of selected customers must fulfill the requirements of the Bank. Approval of the loan (including loan amount, repayment amount and interest rate) is subject to the final decision of the Bank without the liability to provide reasons.
7. If the loan application by the Customer cannot fulfill the requirements of this Promotion, the Bank may consider recommending DreamCash Personal Loan of the Bank. The pricing is subject to DreamCash Personal Loan.
8. All services and transaction records involved in this Promotion are subject to the Bank's records. The Bank shall not be liable for any delay or loss of or error in information submitted by Customers or any such information being unrecognizable due to any technical problems arising from computers or network.
9. In the event of a dispute arising out of this Promotion, the interpretation of these terms and conditions and the eligibility for any offers or rewards, the decision of the Bank shall be final and conclusive.
10. No person other than the Selected Customers and the Bank will have any rights under the Contracts (Rights of Third Parties) Ordinance (Cap.623, the Laws of Hong Kong) to enforce or to enjoy the benefit of any terms and conditions under these Terms and Conditions.
11. In case of discrepancy between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.

Terms and Conditions for Promotion Offers:

1. Promotion period commences from 1 July 2026 to 31 December 2026, both days inclusive ("Promotion Period").
2. Only applicable to customers who have successfully applied for DreamCash Greater Bay Area Property Owner Personal Loan via online application and drawdown a designated amount on or before 31 December 2026. For details on how the amount of cash rebate is calculated, please refer to the table below:

Amount of Loan Drawdown (HKD)	Cash Rebate (HKD)
50,000 - 99,999	200
100,000 - 199,999	500
200,000 - 499,999	1,000
500,000 - 1,499,999	1,500
1,500,000 or above	3,000

3. Cash Rebate will be credited to the valid Eligible Loan account held by the customer on or before 31 March 2027. Customers must maintain repayment account and loan account valid, non-delinquent and in good standing at the time when Cash Rebate is credited, or otherwise the Bank reserves the right to withdraw the Cash Rebate for the customers at any time without prior notice.
4. The Bank reserves the rights to terminate the above offers, or to amend the terms and conditions at any time without prior notice. The Bank has no liability for any changes or termination of the offers.

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

Bank of Communications (Hong Kong) Limited (Incorporated in Hong Kong with limited liability)