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(A Restricted Licence Bank)
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歐力士（亞洲）有限公司
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**Japan Mortgage Customer Referral Program
("Referral Program")
Customer Referral Form**

**For ORIX Use Only 歐力士專用
Loan No. (Referee)**

日本樓宇按揭客戶推薦計劃 客戶推薦表格

Referrer Information 推薦人資料 (Required Field 必填)	
Full Name (same as ID) 姓名	
Contact No. 聯絡電話	
Email Address (if any) 電郵地址 (若有)	
General Declaration 一般聲明	
I hereby consent ORIX Asia Limited ("ORIX Asia"), a Restricted Licence Bank, to use my name and contact information given in this form for direct marketing of banking services/products. I understand that my personal data provided in this form will be used for this Referral Program only.	
本人特此同意歐力士（亞洲）有限公司（「歐力士亞洲」），一間有牌照銀行，使用本表格中所提供的本人姓名及聯絡資料，以直接推廣銀行服務/產品；並明白本表格所提供的個人資料僅用於此項推廣活動。	
I hereby acknowledge and agree that the final determination of my successful registration as a referrer under the program shall be made solely by ORIX Asia. Upon such confirmation, ORIX Asia will formally issue a personal promotion code to me via the designated communication channels. Only upon receipt of this official confirmation and the promotion code shall I be entitled to participate in the program as a referrer.	
本人特此知悉並同意，本人是否成功註冊為本計畫項下的推薦人，最終決定權僅屬於歐力士亞洲。一經確認，歐力士亞洲將通過指定通訊管道向本人正式發放個人推薦碼。唯有在收到該正式確認及推廣碼後，本人方有資格作為推薦人參與本計畫。	
I confirm that the personal promotion code obtained under this referral program is non-transferable and is strictly for personal use only. I acknowledged that I am permitted to refer an unlimited number of individuals, but each referral must be initiated by me using my unique code. Any violation of these terms may lead to disqualification from the referral program.	
本人特此確認，本人在該推薦計畫項下所獲得的個人推薦碼不可轉讓，且嚴格限於本人使用。本人知悉被允許推薦無限數量的人士，但每次推薦必須由本人使用專屬推薦碼發起。若違反本條款，可能導致被取消參與本推薦計畫的資格。	
I understand that as the referrer, the specified cash voucher will be issued to the referrer upon the successful drawdown of referee's Japan Mortgage from ORIX Asia that meets the stipulated amount.	
本人理解，本人將作為本次推廣活動的推薦人，在受薦人就日本樓宇按揭向歐力士亞洲提交首次貸款申請並成功提取貸款後，歐力士亞洲將向推薦人按相關貸款金額發放指定金額的現金禮券。	
Note 註： The personal data provided above will be used for the above Japan Mortgage Customer Referral Program only. 上述提供的個人資料僅用於日本樓宇按揭客戶推薦計劃及有關用途。	
The Japan Mortgage Customer Referral Program is subject to the relevant Terms and Conditions. For details, please refer <Japan Mortgage Customer Referral Program General Terms and Conditions> on page 2 and 3. 此日本樓宇按揭客戶推薦計劃須受有關條款及細則所約束。詳情請參閱第2頁及第3頁《日本樓宇按揭客戶推薦計劃條款及細則》。	



Japan Mortgage Customer Referral Program Terms and Conditions

日本樓宇按揭客戶推薦計劃條款及細則

1. The promotion period of the Japan Mortgage Customer Referral Program is valid from 12 Nov 2025 to 31 March 2026 (both dates inclusive) ("Promotion Period").
日本樓宇按揭客戶推薦計劃的推廣期由2025年11月12日至2026年03月31日止(包括首尾兩天)('推廣期')。
2. ORIX Asia Limited ("The Company") reserves the right to suspend, vary or terminate this promotion and the related offers and to amend these Terms and Conditions at any time without prior notice. The decision of the Company on all matters relating to this promotion and the related offers shall be final and binding on all the parties concerned. The relevant offers are subject to the Terms and Conditions of the relevant products/services. If there is any inconsistency between the Terms and Conditions of the relevant products/services and these Terms and Conditions, these Terms and Conditions shall prevail.
歐力士（亞洲）有限公司(「本公司」)保留權利隨時暫停、更改或終止是次推廣及有關優惠，及不時修訂有關條款及細則而無須另行通知。本公司對是次推廣及有關優惠之所有事宜均有最終決定權，並對所有人士具約束力。是次推廣優惠須受有關產品／服務之條款及細則約束。如有關產品／服務之條款及細則與本條款及細則有任何歧異，概以本條款及細則為準。
3. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
4. These Terms and Conditions are subject to prevailing regulatory requirements.
本條款及細則受現行監管規定約束。
5. In case of any disputes, the decision from the Company shall be final and conclusive.
如就客戶推薦計劃優惠有任何爭議，本公司保留最終決定權。
6. The Referrer and the Referee cannot refer each other. The Referrer and the Referee cannot be the same person.
推薦人與受薦人不可互相推薦。推薦人與受薦人不能為同一人。
7. Both the Referrer and Referee must be aged 18 or above.
推薦人與受薦人必須年滿18歲。
8. In the event of any discrepancy between the English and Chinese versions of this document, the English version shall prevail.
本文之中英文文本如有歧異，概以英文文本為準。
9. The Company reserves the right to in the absolute opinion of the company, refuse granting the referral reward to the Referrer should it be discovered by the Company that the contact details of the Referee are invalid or improperly obtained by the Referrer.
假如本公司發現受薦人的聯絡資料無效或是由推薦人以不正當途徑取得，本公司保留作出有關決策權及拒絕提供推薦獎賞予推薦人之權利。
10. It is the Company to deal with the Referee's enquiries and applications in relation to any loan services, and for any purpose(s) relating thereto. The Referrer does not invite or induce the Referee nor provide the Referee with any advice and representation in connection with any loan services.
受薦人對任何貸款服務及與之相關的任何查詢及申請將由本公司處理。推薦人沒有就有關任何貸款服務向受薦人作出邀請、誘導或提供任何建議和陳述。
11. Before applying for any loan service(s), the Referee should read, fully understand and accept the Risk Disclosure, Content, Key Facts Statement, Terms and Conditions of the relevant loan service(s).
受薦人於申請任何貸款服務前必須閱讀、完全明白並接受有關貸款服務之風險披露、內容、產品資料概要及條款及細則。
12. This Customer Referral Form ("Form") must be filled in by the Referrer and submitted to the Company (as determined in accordance with the Company's record).
推薦人須填妥本貸款轉介表格(「本表格」)及遞交到本公司(以本公司紀錄為準)。
13. The Referrer must be an existing customer of the Company across any product/service category.
推薦人必須為之本公司現有客戶，適用於本公司所有產品/服務類別之客戶。
14. The Referrer and Referee must not be the staff of the Company. The Company reserves the right to determine the eligibility of the Referrer for the Program.
推薦人與受薦人不能為本公司職員。本公司保留決定推薦人是否符合資格的決定權。



15. The Referee must not be an existing customer of the Company's Japan Mortgage services. The Referee may be an existing customer of the Company's other products/services excluding Japan Mortgage.
受薦人不得為本公司日本樓宇按揭業務之現有客戶。受薦人可為持有本公司其他產品或服務（日本樓宇按揭貸款除外）之現有客戶。

16. The Referrer did not and will not charge any loan-related fees through this program application.
推薦人沒有也不會通過本次活動申請收取任何與貸款相關的費用。

17. The personal promotion code issued under the Japan Mortgage Customer Referral Program constitutes a discretionary promotional instrument provided by the Company. The promotion code is not a property right, financial instrument, security, or equivalent asset, and does not possess monetary or cash value. All codes and related referral rewards form part of a promotional initiative and shall not confer any contractual rights exceeding the scope of these Terms and Conditions.
根據日本樓宇按揭客戶推薦計劃發出的個人推薦碼為本公司酌情提供的推廣工具。該推薦碼不構成任何財產權、金融工具、證券或等值資產，並不具備任何貨幣或現金價值。所有推廣碼及相關推薦獎勵均屬促銷活動的一部分，且不會授予超出本條款與條件範圍的任何合約權利。

Referral Reward Details 推薦獎賞詳情

18. The Referrer will be entitled to cash voucher as reward if the Referee successfully applies and drawdowns the Japan Mortgage during the Promotion Period. The details are set out in the table below:
如受薦人於推廣期內成功申請並提取日本樓宇按揭貸款，推薦人將可獲享現金禮券作獎賞。詳情如下：

Loan Amount of New Application 新申請貸款金額	Cash voucher values for each successful drawdown 每次成功提取貸款可獲得現金禮券之價值
JPY 20,000,000 to 95,000,000 日元 20,000,000 至 95,000,000	HKD 800 港元 800
JPY 95,000,000 or above 日元 95,000,000 或以上	HKD 1,500 港元 1,500

19. Cash vouchers are available in limited quantities on a first-come, first-served basis. Once fully redeemed, the Company reserves the right to substitute alternative gifts of equivalent value.
現金禮券數量有限，先到先得，一旦換罄，本公司有權以其他禮品取代。

20. Cash vouchers are non-refundable and non-redeemable for cash.
現金禮券不可退換或兌換現金。

21. Usage of cash vouchers is subject to the Terms and Conditions stipulated by the respective merchants. Please refer to the respective vouchers for details. The Company is not the supplier of coupons or any related products, services or gifts. For any enquiries, comments or complaints regarding the relevant products or services, please contact the respective merchants directly.
現金禮券之使用須受相關商戶所訂定之條款及細則所約束，詳情請參閱有關禮券。本公司並非上述禮券或有關產品、服務或禮品之供應商。如就相關產品或服務產生任何疑問、意見或投訴，請直接聯絡相關供應商。

I have read, understood and agreed to the above information, and confirm that I have acknowledged, read, understood and agreed to the Terms and Conditions and reward details contained therein. I consent to the processing of my personal data as stated above.

本人已閱讀、理解並同意上述資訊，且確認已閱悉、理解並同意其中所載之條款細則及獎勵詳情。本人同意按上述規定處理本人之個人資料。

Referrer's Signature 推薦人簽署
(Required Field 必填)

Date 日期

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