



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 07 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 campaign 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。所有推薦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 loan 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。

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