宏亞按揭「Member-Get-Member 客戶推薦計劃」及「限時額外禮遇」推廣活動之條款及細則

1. 主辦機構

1.1 「客戶推薦計劃」（「本計劃」）由宏亞按揭證券有限公司（「宏亞按揭」）提供。按計劃有限公司（「按計劃」）為本計劃的處理方。

2. 推廣期

2.1 本計劃由即日起生效，直至另行通知。

2.2 「限時額外禮遇」的推廣期為 2026 年 10 月 21 日至 2027 年 3 月 31 日（包括首尾兩日）（「限時推廣期」）。

2.3 宏亞按揭可按業務及合規需要延長、縮短或終止本計劃或限時推廣期。

3. 定義

3.1 「推薦人」：必須為宏亞按揭之現有或舊有客戶，並曾申請 SuperFirst 按揭計劃。

3.2 「受薦人」：經推薦人推薦，向宏亞按揭申請 SuperFirst 按揭計劃的親友。

3.3 「成功提取」：受薦人獲批 SuperFirst 按揭計劃，並已按貸款文件完成放款。只簽要約函而未放款，不視作成功提取。

3.4 「成功遞交申請」：受薦人已提交完整申請文件，並交由審批部處理。完整文件包括已填妥申請表、身份證明文件、入息證明及其他所需文件（如有）。

3.5 「合資格貸款額」：成功提取當日確認的實際放款金額。

4. 參加資格

4.1 推薦人可推薦親友申請 SuperFirst 按揭計劃，亦可推薦多於一名受薦人。

4.2 每名受薦人只可對應一名推薦人。如有重複推薦，以宏亞按揭最先收到的客戶推薦計劃申請表格為準。

4.3 受薦人須獨立通過宏亞按揭及合作銀行的授信審批，並符合金管局供款與入息比率要求。本計劃不保證批核、成數、利率或年期。

5. 轉介現金獎賞

5.1 受薦人透過宏亞按揭成功提取 SuperFirst 按揭計劃後，推薦人與受薦人各可獲合資格貸款額 0.15% 的現金獎賞。

5.2 此獎賞於成功提取後起計三個月內發放，由按計劃支付，並分別通知推薦人及受薦人領取及簽收。未成功提取，不發放此獎賞。

5.3 如物業抵押申請涉及多名借款人，宏亞按揭將視全部借款人為單一受薦人。就同一物業抵押申請，所有獎賞只計算一次。

6. 超市禮券

6.1 受薦人成功遞交完整 SuperFirst 按揭計劃申請後，可獲 HK$500 超市禮券，不論申請最終是否獲批或提取。

6.2 禮券於成功遞交日起計三個月內發放，並通知受薦人領取及簽收。

6.3 禮券不可兌換現金，不能轉讓，遺失不補。使用條款以發行商為準。

7. 限時額外禮遇

7.1 於限時推廣期內成功提取 SuperFirst 按揭計劃的受薦人，按宏亞按揭確認的放款時間排序，首 10 名可額外獲贈（名額有限，送完即止）：

次序	禮品
第 1 位	Apple iPhone 18 Pro Max 256GB 一部
第 2 至 5 位	Apple iPad Air 11 吋 128GB 各一部
第 6 至 10 位	Apple HK$2,000 禮品卡各一張

7.2 同日多宗以放款完成時間較早者優先，以宏亞按揭紀錄為準。

7.3 禮品規格及顏色以供貨為準。指定禮品缺貨、停產或未有開售時，可改發同等價值的 Apple 禮品卡。

7.4 此禮品可與第 5 及第 6 條獎賞同時享有。同一受薦人只可佔一個禮品名額。

8. 取消資格

8.1 如資料不實、未能核實推薦關係、受薦人未有遞交客戶推薦計劃申請表格、撤回申請或從未成功提取（禮券除外），或參加者違反本條款，宏亞按揭可拒絕或取消相關獎賞。

9. 一般條款

9.1 本計劃只適用於經宏亞按揭辦理的 SuperFirst 按揭計劃申請。貸款批核、貸款額、利率、年期及其他條件，須經宏亞按揭及合作銀行信貸審批，與本計劃獎賞無關。

9.2 宏亞按揭證券有限公司及按計劃有限公司保留對任何爭議的最終決定權，並可隨時更改或暫停本計劃或限時額外禮遇，恕不另行通知。

9.3 本條款的中、英文版本如有歧義，以中文版本為準。本條款受香港特別行政區法律管轄。

10. 忠告

10.1 借定唔借？還得到先好借！本計劃不構成貸款要約或批核承諾。

Terms and Conditions of the Member-Get-Member Referral Program and the Limited-Time Extra Reward

1. Organiser

1.1 The Member-Get-Member Referral Program (the "Program") is offered by Pan Asian Mortgage Company Limited ("Pan Asian"). Pan Asian Mortgage Advisory Company Limited ("PAMAC") is the administrator of the Program.

2. Promotion period

2.1 The Program takes effect immediately until further notice.

2.2 The promotion period of the Limited-Time Extra Reward is from 21 October 2026 to 31 March 2027, both dates inclusive (the "Limited Promotion Period").

2.3 Pan Asian may extend, shorten or terminate the Program or the Limited Promotion Period as business or compliance needs require.

3. Definitions

3.1 "Referrer" means an existing or former customer of Pan Asian who has previously applied under the SuperFirst mortgage program.

3.2 "Referee" means a friend or relative referred by the Referrer to apply to Pan Asian for a SuperFirst mortgage.

3.3 "Successful drawdown" means the Referee has been approved for a SuperFirst mortgage and the loan has been drawn down in accordance with the loan documents. Signing a facility letter without drawdown is not a successful drawdown.

3.4 "Successful submission" means the Referee has submitted a complete set of application documents and the application has been passed to the credit approval department. A complete set includes the completed application form, identity documents, income proof and any other required documents (if applicable).

3.5 "Eligible loan amount" means the actual amount drawn down, as confirmed on the date of successful drawdown.

4. Eligibility

4.1 A Referrer may refer friends or relatives to apply for a SuperFirst mortgage, and may refer more than one Referee.

4.2 Each Referee may correspond to one Referrer only. In the case of duplicate referrals, the Member-Get-Member registration form first received by Pan Asian shall prevail.

4.3 The Referee must independently pass the credit assessment of Pan Asian and the participating bank, and must meet the HKMA debt-to-income ratio requirement. The Program does not guarantee approval, loan-to-value ratio, interest rate or tenor.

5. Referral cash reward

5.1 After the Referee successfully draws down a SuperFirst mortgage through Pan Asian, the Referrer and the Referee will each receive a cash reward of 0.15% of the Eligible loan amount.

5.2 The reward will be paid by PAMAC within three months from the date of successful drawdown. PAMAC will notify the Referrer and the Referee respectively to collect the reward and acknowledge receipt. No reward is payable if the loan is not drawn down.

5.3 If a mortgage application consists of more than one borrower, Pan Asian Mortgage will treat them as one Referee. All rewards will only apply once to each mortgage application.

6. Supermarket coupon

6.1 After successful submission of a complete SuperFirst application, the Referee will receive a HK$500 supermarket coupon, whether the application is ultimately approved or drawn down.

6.2 The coupon will be issued within three months from the date of successful submission. The Referee will be notified to collect it and acknowledge receipt.

6.3 The coupon cannot be exchanged for cash, is non-transferable, and will not be reissued if lost. Use of the coupon is subject to the issuer's terms.

7. Limited-Time Extra Reward

7.1 Among Referees who successfully draw down a SuperFirst mortgage during the Limited Promotion Period, the first 10 by the drawdown time confirmed by Pan Asian will receive an extra gift (quota limited, while stocks last):

Order	Gift
1st	One Apple iPhone 18 Pro Max 256GB
2nd to 5th	One Apple iPad Air 11-inch 128GB each
6th to 10th	One Apple HK$2,000 Gift Card each

7.2 If more than one drawdown is completed on the same day, the earlier completion time prevails, based on Pan Asian's records.

7.3 Specification and colour are subject to availability. If a stated item is out of stock, discontinued or not yet on sale, an Apple gift card of equivalent value may be issued instead.

7.4 This gift may be enjoyed together with the rewards under Clauses 5 and 6. Each Referee may occupy one gift quota only.

8. Disqualification

8.1 Pan Asian may refuse or cancel the relevant reward if any information is false, the referral relationship cannot be verified, the Referee has not submitted the Member-Get-Member registration form, the application is withdrawn, the loan is never drawn down (except for the supermarket coupon), or a participant breaches these Terms.

9. General

9.1 The Program applies only to SuperFirst mortgage applications handled by Pan Asian. Approval, loan amount, interest rate, tenor and all other loan terms are subject to the credit assessment of Pan Asian and the participating bank, and are independent of the Program rewards.

9.2 Pan Asian Mortgage Company Limited and Pan Asian Mortgage Advisory Company Limited reserve the right of final decision in any dispute, and the right to amend or suspend the Program or the Limited-Time Extra Reward at any time without prior notice.

9.3 If there is any inconsistency between the Chinese and English versions, the Chinese version shall prevail. These Terms are governed by the laws of the Hong Kong Special Administrative Region.

10. Warning

10.1 To borrow or not to borrow? Borrow only if you can repay! This Program is not a loan offer or an approval commitment.