

## 永隆「學費免息分期」計劃條款及細則

- 永隆「學費免息分期」計劃（「此計劃」）只適用於由永隆銀行有限公司（「本行」）發出之有效的香港公開大學MasterCard聯營卡（「聯營卡」）及學費金額為港幣1,000元或以上，申請人須為同一聯營卡持卡人（「持卡人」）。
- 本行有權決定是否接納本申請而無須提供理由，有關申請是否接納概與香港公開大學（「大學」）無關。若因文件傳遞之延誤、信用額不足、申請表格上資料不準確或不完善（或經由大學提供）而引致此申請延誤，本行及大學不會為此承擔任何責任。
- 持卡人若以聯營卡全數繳付任何課程或科目的學費，則不能再以這些課程或科目申請此計劃。
- 持卡人需預留充足的信用額於聯營卡賬戶內作為申請此計劃之用。
- 持卡人只可透過一個學生資助計劃去繳付學費，如持卡人被發現以多於一個學生資助計劃繳付任何學費，大學會要求持卡人選用其中一個學生資助計劃交學費，及取消其餘計劃。
- 持卡人如先自行繳交有關學費予大學，本行將貸款持卡人相等於全數或部份之學費金額作為持卡人的永隆「學費免息分期」計劃之貸款金額，並由持卡人分期攤還；持卡人如授權本行代為繳交有關學費予大學，持卡人其後需分期攤還該筆款項。第一期供款將即時誌賬於持卡人最新一期的月結單上。
- 此計劃之總批核金額將於持卡人聯營卡賬戶之可用信用額內扣除。申請一經批核，不可中途取消或更改。
- 持卡人同意並授權本行於持卡人聯營卡賬戶內扣除手續費（如適用）及每期供款。在分期供款期間，持卡人每期需預留充足的信用額供本行扣除每期供款。
- 若持卡人之聯營卡賬戶沒有足夠的信用額予本行扣除每期供款或根據《永隆信用卡持卡人合約》未能償還每月最低還款額，本行有權取消持卡人以分期付款方式供款之權利而無須事先通知。若持卡人於到期付款日或之前全數繳付聯營卡賬戶月結單上所示的數目，則不會另外收取財務費用。否則，未償還之結餘則將根據《永隆信用卡持卡人合約》收取財務費用。
- 若聯營卡賬戶被取消、暫停或終止，或任何原因因此計劃被取消、暫停或終止，持卡人須立即繳付所有餘下之分期供款及繳付**港幣150元**手續費，費用將在其聯營卡賬戶內扣除而無需另行通知及獲得持卡人同意。
- 此計劃不適用於簽賬獎賞、雙倍簽賬獎賞及不能計算於其他簽賬獎賞計劃或迎新禮品之簽賬要求。持卡人不能透過此計劃同時享有其他推廣計劃下之優惠及禮遇。
- 本行不會對任何有關由大學提供之課程及科目或服務或因此引起之一切事項（包括課程及科目供應、課程及科目質素及合適性、學費退款等）負責。任何大學及持卡人之間的糾紛，皆不可以作為拒絕、終止或撤回每月分期供款之授權指示的理由。
- 持卡人同意並授權本行將其個人資料提供予大學以作申請此計劃之用。持卡人可要求查明或更改其個人資料，但需向本行提供書面要求及繳付有關手續費。
- 有關申請之批核須視乎持卡人過往之信用狀況及持卡人聯營卡賬戶可用信用額而定。若持卡人之聯營卡已被取消或超過有效期，則一切透過該聯營卡賬戶進行之分期付款申請將不會受理。
- 持卡人須填妥本申請表格及同意遵守本申請表格之條文及受本行隨時所作之修改所約束。除修改有關利息及收費之條文外，本行保留隨時更改上述條款及細則之權利。如對此計劃有任何爭議，本行保留最後決定權。
- 若本條款及細則之中、英文版本如有任何歧義，一概以英文版本為準。

## Terms and Conditions of Wing Lung “Interest Free Tuition Loan” Programme

- Wing Lung “Interest Free Tuition Loan” Programme (“this Programme”) is only applicable to holders of the Open University of Hong Kong MasterCard Affinity Card (“Affinity Card”) issued by Wing Lung Bank Limited (“the Bank”) (“the Cardholder”) and the total tuition fees shall not be less than HKD1,000.
- The Bank has the right to decide whether to accept this application without giving any reasons and it is not concerned with the Open University of Hong Kong (“the University”). The Bank and the University do not assume any liability or responsibility to the Cardholder for the delay of this application caused by the delay of documents delivery, insufficient credit limit, inaccuracy or incompleteness of information stated in this application form (or provided by the University).
- The Cardholder who has paid the tuition fee of any programmes or courses in full payment with the Affinity Card is not eligible to apply for this Programme for those programmes or courses.
- The Cardholder should have sufficient credit limit in the Affinity Card Account for the application of this Programme.
- The Cardholder shall not pay any tuition fees by multiple financial assistance schemes. If the Cardholder is found to be paying any tuition fees by more than one financial assistance scheme, the University will request the Cardholder to enroll in only one of such schemes and withdraw from the others.
- If the Cardholder has paid the respective tuition fee in advance to the University, the Bank will loan the tuition fee in full or partial which is the loan amount of Wing Lung “Interest Free Tuition Loan” Programme to the Cardholder, and the Cardholder shall repay by instalments. If the Cardholder authorizes the Bank to make payment of the respective tuition fee to the University, the Cardholder shall repay such payment amount by instalments accordingly. The first instalment will be immediately posted on the upcoming statement of the Cardholder.
- The total approved loan amount for this Programme will be deducted from the available credit limit of the Affinity Card Account of the Cardholder. Application cannot be cancelled or amended once approved.
- The Cardholder hereby agrees and authorizes the Bank to debit the amount of administration fee (if applicable) and each instalment from the Affinity Card Account of the Cardholder. The Cardholder agrees to maintain available credit limit in the provision concerning credit excess for each

instalment during the repayment period.

- In case where there is no sufficient credit limit in the Affinity Card Account of the Cardholder to pay for the instalment due or where any minimum payment due under the Affinity Card Account of the Cardholder is not paid as provided for in the *Wing Lung Credit Card Cardholder Agreement*, the Bank reserves the right to terminate payment by instalment from the Cardholder without prior notice. No additional financial charge will be applied if the Cardholder pays the full amount shown on the Affinity Card Account statement on or before the due date. Otherwise, the remaining balance will be subjected to a financial charge as specified in *Wing Lung Credit Card Cardholder Agreement*.
- If the Affinity Card Account is cancelled, suspended or terminated, or this Programme is cancelled, suspended or terminated for whatever reasons, the Cardholder is required to pay the remaining balance of all outstanding instalments immediately together with a handling fee of **HKD150**, which will be debited from the Affinity Card Account without further notice or consent from the Cardholder.
- This Programme is not eligible for Reward Scheme, Double Reward Scheme and shall not be used in other spending programmes or welcome gift redemption programmes. The Cardholder cannot enjoy the benefits and privileges under other preferential programmes in conjunction with this Programme.
- The Bank is not responsible for matters in connection with or arising from programmes and courses or services (including availability, quality and suitability of the programmes and courses, refund of tuition fees, etc.) provided by the University. Any dispute between the University and the Card Holder shall not be an excuse to refusing, discontinuing or withdrawing instructions to authorize monthly instalment.
- The Cardholder agrees and authorizes the Bank to communicate with the University for the purpose of verifying his/ her personal information in relation to the application of this Programme. The Cardholder can request to check or amend his/ her personal information, by submitting a request to the Bank in writing with a reasonable handling fee as required by the Bank.
- Approval of this application is subject to the credit history of the Cardholder and available credit limit of the Affinity Card Account of the Cardholder. In the event of the Affinity Card of the Cardholder has been cancelled or expired, all applications of instalments applied with the Affinity Card Account will not be accepted.
- The Cardholder shall complete this application form and

agree to be bound by these terms and conditions provided therein and any amendment made by the Bank from time to time. The Bank reserves the right to alter the above-mentioned terms and conditions except those terms and conditions affecting interest, fees and charges. In case of any disputes about this Programme, the Bank’s decision is final and conclusively binding on the Cardholder.

16. In case of discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

### 實用小贴士 Practical Tips

問：提早清還永隆「學費免息分期」計劃之分期供款或終止永隆「學費免息分期」計劃，我是否可以節省手續費開支？

答：若提早清還永隆「學費免息分期」計劃之分期供款或終止永隆「學費免息分期」計劃，您須繳付由此產生之手續費，並須立即繳付所有餘下之分期供款。有關手續費及餘下之分期供款將在您的香港公開大學MasterCard聯營卡賬戶內扣除而無須另行通知及獲得香港公開大學MasterCard聯營卡持卡人同意。因此，提早清還永隆「學費免息分期」計劃之分期供款或終止永隆「學費免息分期」計劃是**不可以**節省手續費開支。

Q: Do I save handling fee expenses by making early repayment of instalment amount of Wing Lung “Interest Free Tuition Loan” Programme or terminating Wing Lung “Interest Free Tuition Loan” Programme?

Ans: You have to pay a handling fee resulting by making early repayment of instalment amount of Wing Lung “Interest Free Tuition Loan” Programme or terminating Wing Lung “Interest Free Tuition Loan” Programme, and repay the remaining balance of all outstanding instalments of Wing Lung “Interest Free Tuition Loan” Programme immediately. The related handling fee and the remaining balance of all outstanding instalments will be debited from your Open University of Hong Kong MasterCard Affinity Card Account without further notice or the consent from the cardholder of the Open University of Hong Kong MasterCard Affinity Card. Therefore, you **DO NOT save handling fee expenses** by making early repayment of instalment amount of Wing Lung “Interest Free Tuition Loan” Programme or terminating Wing Lung “Interest Free Tuition Loan” Programme.

（本申請表格之中、英文版本如有任何歧義，一概以英文版本為準。）  
(In case of discrepancies between the English and Chinese versions of this application form, the English version shall prevail.)