



領取環聯信貸報告免費兌換代碼條款及細則

1. 華僑銀行(香港)有限公司(「本行」)已從環聯有限公司(「環聯」)支付一套信貸報告兌換代碼。
2. 於本行成功登記的環聯信貸報告免費兌換代碼及透過成功註冊 TransUnion IDVision(「服務」)訂購線上報告(「服務」)的用戶(「您」及「您的」)可以免費查閱環聯個人信貸報告。本服務僅由環聯提供，本行對本服務的使用不提供任何保證，也不承擔與細節相關的任何責任或義務，包括環聯在信貸報告中提供的任何內容或資訊的準確性或完整性。
3. 您可用免費兌換代碼在環聯網站上免費訂閱三個月的信貸報告。
4. 免費兌換代碼的有效有效期至 2024 年 12 月 31 日。名額有限，先到先得。
5. 如您對於服務之登記或信貸報告有任何疑問，您需直接聯絡環聯。
6. 除兌換代碼的資料外，本行和環聯不會共享任何於此推廣活動收集所得的個人資料或信貸報告。
7. 當您成功登記免費兌換代碼後，本行將會使用您的姓名、聯絡電話及 / 或電子郵件(「個人資料」)，安排本行指定的職員向客人你跟進並推廣本行的貸款服務。(請在適當方格內加上剔號(“✓”))

於方格內加上剔號(“✓”)，表示您不反對本行使用您的個人資料向您推廣財務服務；及

於方格內加上剔號(“✓”)，表示您不反對本行和環聯出於推廣本行財務服務的目的相互分享您的個人資料。

8. 在同意本條款及細則第 7 條的前提下，環聯將通知本行免費兌換代碼的兌換狀態，以便本行可以由指定的人員跟進服務並推廣本行的財務服務給您。
9. 如欲更改根據以上條款及細則第 7 條於本行之市場推廣意願，您應於收到成功登記服務之確認電郵/手機訊息後通知本行。
10. 您成功於環聯登記服務後可即時查閱個人信貸報告。
11. 本行保留隨時更改此條款及細則之權利(包括就免費提供之服務收取全部費用)。如有任何爭議，本行將保留最終決定權。
12. 另請參閱本行私隱政策與收集個人資料聲明及《關於個人資料(私隱)條例(「條例」)的客戶及其他個別人士通知》，其中我們向您解釋我們如何處理您的個人資料。
13. 上述條款及細則之中、英文版如有任何歧義之處，概以英文版本為準。

上述資料將以純電子形式提供，您可以在銀行網站 www.ocbc.com.hk 上下載並保存上述條款及細則，保存期限為 30 天，在指定時間結束後，您可能無法下載和保存該版本的資料。

(全名) _____

(簽署) _____

通過在此簽署，我確認我已閱讀並同意上述條款及細則。

(聯絡電話) _____

(日期) _____



Terms and Conditions for the free redemption codes from TransUnion Credit Report

1. OCBC Bank (Hong Kong) Limited (the “**Bank**”) has purchased a set of redemption codes from TransUnion Credit Report (the “**TU Credit Report**”) for consideration.
2. The access of TU Credit Report is free of charge for users who have successfully registered (“**You**” and the possessive form being “**Your**”) for the online report ordering through TransUnion IDVision (the “**Service**”) with TransUnion and successfully registered for the free redemption code of TU Credit Report with the Bank. The Service is solely provided by TransUnion and the Bank does not give any warranty over the use of the Service nor will it be responsible for any liability or responsibility in relation to the details, accuracy or completeness of any content or information provided on the TU Credit Report by TransUnion.
3. The free redemption code shall entitle You a three (3) months subscription to TU Credit Report without charge on the TransUnion’s direct portal.
4. The free redemption code is valid until 31st December 2024, promotion codes are subject to availability and on a first come first serve basis while stocks last.
5. If You have any queries on the Service registration or credit data on the Credit Report as provided for by TransUnion, You have to contact TransUnion directly.
6. The Bank and TransUnion shall not share any Personal Data nor Credit Report of user other than the numerical information of the redemption codes.
7. **By registering for the free redemption code, the Bank intends to use Your name, contact number and email address (“Personal Data”) for promoting financing services of the Bank by our designated staff to You. : (Please tick (“✓”) the appropriate box(es))**

By ticking this box, you do not object for the Bank to use your Personal Data to promote its financial services to you; and

By ticking this box, you do not object for the Bank and TransUnion to share your Personal Data with each other for the purpose of promoting the Bank’s financial services.

8. **Subject to clause 7 of this Terms and Conditions being agreed, TransUnion will notify the Bank of the redemption status of the free redemption code, thereby the Bank can follow up on the Service and promoting financing services of the Bank by our designated staff to You.**
9. Any changes to the marketing preference to the Bank to use Your Personal Data for the prescribed purposed in clause 7, You should contact the Bank upon receiving the acknowledgment email/ SMS after registration for the Service with TransUnion.
10. You will be able to view your credit data on the TU Credit Report after having successfully registered for the Service with TransUnion.
11. The Bank reserves the right to amend any of the above terms and conditions from time to time (including charging for the use of the Service of TransUnion which charges are currently paid by the Bank in full). For any and all matters or disputes regarding the above, the Bank’s decision shall be final and binding.
12. Please also refer to the [OCBCHK Privacy Statement](#) and [OCBCHK Privacy Notice](#) where we explain to You how we handle Your Personal Data.
13. In case of discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

The above information will be provided in an exclusively non-paper based format. You can download and store the above terms and conditions in the Bank’s website at www.ocbc.com.hk Within 30 days. You may not be able to download and store such version of the information after the expiry of the specified timeframe.

(Full Name) _____

(Signature) _____

By signing here, I confirm that I have read and agreed to the above terms and conditions.

(Contact Number) _____

(Date) _____