

CreFIT 維信「iPhone 17 Pro Max 抽獎活動」條款及細則

抽獎條款及細則

合資格參加者需符合以下所有條件：

1. 參加者必須年滿 18 歲或以上，並持有有效的香港身份證。
2. 參加者必須持有有效的香港手提電話號碼。
3. 參加者參加是次活動所提供的所有資料（包括但不限於登記）須與香港身份證及與註冊維信金融財務有限公司時所提供的資料一致，否則不能符合資格或資格將會被取消。所有資料均以維信金融財務有限公司的記錄為準。
4. 參加者必須是未曾持有 CreFIT 的貸款賬戶的全新客戶（「合資格客戶」）。

推廣活動日期及內容

第一階段及第二階段：

1. 此推廣由維信金融財務有限公司（「維信金融」／「CreFIT 維信」／「本公司」）提供，推廣期為 2025 年 9 月 24 日至 2025 年 11 月 14 日（包括首尾兩日）（「推廣期」），並受一般條款及細則及抽獎條款及細則約束。
2. 合資格客戶須在活動期內完成本條款的第 3 條即「第一階段」或第 3 及第 4 條即「第一及第二階段」，以符合參加資格。
3. 第一階段：合資格客戶必須於 CreFIT 維信手機應用程式內完成註冊賬戶，並完成「快速登記」流程（包括手機驗證+身份認證+人臉識別），方可獲得一次抽獎機會。
4. 第二階段：合資格客戶完成第一階段後，填寫基本資料及就業資料後，並在授權本公司查閱信貸報告後可獲額外一次抽獎機會。
5. 完成以上「第一階段」或「第一及第二階段」要求的合資格客戶，會自動進入本公司有機會贏取 iPhone 17 Pro Max 256GB（「獎品」）的抽獎。
6. 抽獎的得獎者（「得獎者」）將會由電腦隨機抽出，共有三位得獎者，每位合資格客戶僅可獲得一次獎項，每名得獎者將獲得一部價值港幣 10,199 元的 iPhone 17 Pro Max (256GB) 作為獎品。

7. 抽獎結果將於 2025 年 12 月 19 日公佈後，得獎者將於 2025 年 12 月 31 日或之前透過手機短信收到獲獎通知。得獎者必須在收到通知後兩個月內（即 2026 年 2 月 28 日前），前往維信金融財務有限公司領取獎品。得獎者可根據短訊內載明的指示換取獎品，逾期未領取將視為自動放棄。
8. 參加者必須於根據獲獎通知短訊內載明的指示領取禮品，並攜帶有效的香港身份證及獲獎通知短訊（不接受以相片及截圖形式作）。領禮品時，須即場核對內容無誤，並簽收確認。
9. 維信金融並不負責核實合資格客戶所提供的電話號碼的真確性或有效性。如有任何遺失或損壞或電話號碼失效，而導致獲獎通知短訊未能送達，換領短訊概不補發。
10. 維信金融財務有限公司將以 CreFIT 維信應用程式推送通知或參加者登記 CreFIT 維信應用程式訊息（SMS）通知參加者有關本活動的資訊提示及得獎結果。參加者請確保所登記的手機號碼能接收短訊，並開啟 CreFIT 維信應用程式的推送通知，否則將無法獲得活動的通知及提示，維信金融財務有限公司不承擔任何責任。
11. 合資格客戶議定並同意，若他／她為得獎者，其得獎的電話、姓名將會向公眾披露。抽獎結果將於 2025 年 12 月 19 日在《星島日報》及《英文虎報》公佈。

第三階段獎賞：

1. 完成第一、二階段的合資格客戶須於推廣期內及完成登記一個月內（以較早者為準）透過指定的 CreFIT 維信手機應用程式及提取 CreFIT 現金貸達 HK\$200,000 或以上貸款金額，並選擇 24 個月或以上還款期數，可獲第三階段獎賞的 HK\$3,000 Apple Store 禮品卡（「禮品卡」）。
2. 在向合資格客戶發放第三階段獎賞前，該客戶的 CreFIT 賬戶狀態須維持正常、有效及沒有任何逾期還款紀錄，並且需在提取貸款後的首 3 個月內保持良好的還款記錄方可獲享有關優惠。
3. 符合第三階段獎賞資格的客戶將於 2026 年 4 月 14 日或之前收到獎賞通知。

4. 如第三階段獎賞客戶於獲得禮品卡後在貸款期內任何時候作提早清還貸款，客戶須於清還或取消貸款時一併退還全數禮品卡同等金額予維信金融。
5. 維信金融將根據儲存於本公司的紀錄，以決定客戶是否合資格獲取本次獎賞，如有任何爭議，本公司保留最終決定權。
6. 所有申請及／或交易記錄，將以本公司的電腦系統紀錄為準，逾期申請／或提取貸款／或未完成設立並預設 eDDA／或不正常賬戶狀態，將不能獲取相關之禮品卡。
7. 轉數快 (FPS) 為香港銀行同業結算有限公司所提供之快速支付系統服務。有關「轉數快」詳情，請瀏覽香港銀行同業結算有限公司網頁。
8. 若參加者未能遵守本條款及細則、操縱抽獎活動、在參與過程中有任何舞弊、欺詐及／或欺騙行為、做出虛假陳述或聲明，或違反任何適用法律或法規，本公司有權取消該參加者的資格。如參加者被取消資格，已頒發的獎品可能會被撤回及收回。

一般條款及細則

1. 獲獎禮品不得轉讓、不可兌換現金或其他產品；使用後將不能撤銷、重用或補發。
2. 每位合資格客戶只可享獲本推廣優惠乙次；除另有訂明外，本推廣優惠不可與其他推廣優惠同時享用。
3. 維信金融保留最終決定權利決定客戶是否符合資格參加此優惠及／或獲得獎品。如本行任何階段（推廣期內或其後），發現合資格客戶不遵守此條款及細則，本行有權取消他們參加此優惠的資格，和所獲得的獎品。
4. 本條款及細則受現行的監管要求所限，並受香港特別行政區法律規管，並按其詮釋。
5. 除相關客戶及本公司（包括其承繼人和受讓人）外，沒有其他人有權按《合約（第三者權利）條例》強制執行或享有本條款及細則的任何利益。
6. 如有任何爭議，本公司保留最終決定權。
7. 維信金融並非獎品的供應商。獎品的使用及受供應商所列的條款及細則約束。維信金融不會就供應商提供的產品及／或服務承擔任何義務或責任。若因此獎品而產生任何爭議，應由客戶及供應商直接解決。

8. 合資格客戶只要參加本推廣，即表示同意遵守此條款及細則。
9. iPhone 是 Apple Inc.在美國和其他國家/地區的註冊商標。Apple 並非此活動的參與者或贊助商。Apple 及 Apple 標 誌是 Apple Inc. 在美國和其他國家註冊的商標。App Store 是 Apple Inc.的服務標誌。
- 10.推廣生意的競賽牌照號碼：60538-9(只適用於抽獎)
- 11.本條款的中文版本僅供參考，若中英文版本之間有任何不一致，概以英文版本為準。

忠告：借錢梗要還 咪俾錢中介
查詢及投訴熱線： 6369 2338
放債人牌照號碼： 0819/2025
維信金融財務有限公司

更新：2025 年 09 月 25 日

CreFIT "iPhone 17 Pro Max Lucky Draw" Terms and Conditions

Lucky Draw Terms and Conditions

Eligibility Requirements:

1. Participants must be aged 18 or above and hold a valid Hong Kong Identity Card.
2. Participants must possess a valid Hong Kong mobile phone number.
3. All information provided by participants for this activity (including but not limited to registration) must match the Hong Kong Identity Card and be consistent with the information provided when registering with VCREDIT Finance Limited. Otherwise, eligibility may be disqualified or revoked. All records shall be based on VCREDIT Finance Limited's records.
4. Participants must be new customers who have never held a CreFIT loan account ("Eligible Customers").

Promotion Period and Details

Stage 1 & Stage 2:

1. This Promotion is provided by VCREDIT Finance Limited ("VCREDIT"/"CreFIT"/"the Company"). The Promotion Period runs from 24 September 2025 to 14 November 2025 (both dates inclusive) ("Promotion Period") and is subject to these General Terms and Conditions and Lucky Draw Terms and Conditions.
2. Eligible Customers must complete stages 1 stated in Clauses 3 OR stage 1 & 2 stated in Clause 3 & 4 during the Promotion Period to qualify for the Promotion.
3. Stage 1: Eligible Customers must complete account registration and "Quick Registration" (mobile number verification + identity verification + facial recognition) via the CreFIT mobile app to receive one lucky draw chance.
4. Stage 2: Eligible Customers who have completed Stage 1 will qualify for an

additional lucky draw chance upon submission of their basic and employment information and upon granting authorization for CreFIT to access their credit report.

5. Eligible Customers who fulfill the above requirements ("Stage 1" or "Stage 1 & stage 2")_ will be automatically entered into a draw for a chance to win an iPhone 17 Pro Max 256GB ("Prize").
6. Three winners ("Winners") will be randomly drawn by computer. Each Eligible Customer can win only once. Each Winner will receive one iPhone 17 Pro Max 256GB (value: HKD 10,199).
7. The lucky draw results will be announced on 19 December 2025. Winners will receive SMS notifications by 31 December 2025 and must claim the Prize in person at VCREDIT Finance Limited within 2 months (i.e. on or before 28 February 2025) of notification, following the instructions in the redemption SMS. Failure to claim the Prize within this period will be deemed as forfeiture.
8. Winners must present their valid Hong Kong Identity Card and the winning notification SMS (photocopies or screenshots will not be accepted) when claiming the Prize. The Prize must be verified on-site and acknowledge receipt.
9. VCREDIT is not responsible for verifying the accuracy of the phone number provided by Eligible Customers. No replacement SMS will be sent for any loss, damage, or failed delivery (e.g., due to an invalid number).
10. VCREDIT Finance Limited will notify participants of activity updates and draw results via CreFIT app push notifications or SMS to the registered mobile number. Participants must ensure their mobile number can receive SMS and enable push notifications in the CreFIT app. VCREDIT Finance Limited bears no responsibility for failed notifications.
11. By participating, Eligible Customers agree that if they win, their name and phone number may be disclosed to the public. Results will be published in *Sing Tao Daily* and *The Standard* on 19 December 2025.

Stage 3 Reward:

1. Eligible Customers who complete Stages 1 and 2 plus a CreFIT Cash Loan drawdown of HK\$200,000 or above via the CreFIT mobile app during the Promotion Period and within one month of registration (whichever is earlier), with a repayment tenure of 24 months or longer, can receive a HK\$3,000 Apple Store Gift Card ("Gift Card").
2. Before issuing the reward to the Eligible Customer, the customer's CreFIT account must remain active, valid, and free of any overdue repayment records, and the customer must maintain a good repayment record within the first 3 months after loan drawdown to be eligible for the promotion.
3. Eligible Customers will receive the Stage 3 Reward notification by 14 April 2026.
4. If an Eligible Customer repays the loan early after receiving the Gift Card, they must refund the full HK\$3,000 to VCREDIT upon settlement.
5. VCREDIT's records will determine eligibility. All disputes are subject to the Company's final decision.
6. All applications and/or transaction records are based on the Company's system. Late applications, incomplete loan drawdowns, failure to set up eDDA, or abnormal account status will disqualify customers from receiving the Gift Card.
7. FPS (Faster Payment System) is a service provided by the Hong Kong Interbank Clearing Limited. For details, visit the HKICL website.
8. If a participant fails to comply with these terms and conditions, manipulates the lucky draw, engages in any fraudulent, deceptive and/or dishonest conduct during participation, makes any false statements or representations, or violates any applicable laws or regulations, the Company reserves the right to disqualify such participant. In the event of disqualification, any prize already awarded may be revoked and reclaimed.

General Terms and Conditions

1. Prizes are non-transferable, non-exchangeable for cash or other products, and cannot be revoked, reused, or reissued once used.
2. Each Eligible Customer may enjoy this promotion only once. Unless otherwise stated, this promotion may not be used in conjunction with any other promotion.
3. VCREDIT reserves the sole right to determine a customer's eligibility for this promotion and/or prize entitlement. If at any stage (during or after the Promotion Period), an Eligible Customer is found to have violated these Terms and Conditions, VCREDIT reserves the right to disqualify them and revoke any prizes awarded.
4. These Terms and Conditions are subject to prevailing regulatory requirements and governed by the laws of the Hong Kong Special Administrative Region.
5. Except for the relevant customer and the Company (including its successors and assigns), no third party shall have any rights under the Contracts (Rights of Third Parties) Ordinance to enforce or benefit from these Terms and Conditions.
6. In case of any disputes, the Company's decision shall be final.
7. VCREDIT is not the supplier of the Prize. The Prize is subject to the supplier's terms and conditions. VCREDIT bears no liability for the Prize or related services. Any disputes must be resolved directly between the customer and the supplier.
8. Participation in this promotion constitutes acceptance of these Terms and Conditions.
9. iPhone is a registered trademark of Apple Inc. in the U.S. and other countries. Apple is not a participant or sponsor of this promotion. The Apple logo and App Store are trademarks of Apple Inc.
10. Trade Promotion Competition Licence No.: 60538-9(Only applicable to lucky draw)
11. The Chinese version of these Terms and Conditions is for reference only. In

case of any discrepancy, the English version shall prevail.

Warning: You have to repay your loans. Don't pay any intermediaries.

Inquiries and complaints hotline: 6369 2338

Money Lender's License No.: 0819/2025

VCREDIT Finance Limited

Last Updated: 25 September 2025