

即時批核貸款額服務條款及細則

1. 即時批核貸款額服務（「服務」）只適用於以下時間內親身到大新銀行有限公司（「本行」）分行、經本行申請熱線、本行網頁或大新手機應用程式遞交其貸款申請，並同時向本行提交所需文件及 / 或資料之客戶。

	即時批核貸款額之服務時間	
分行	星期一至五 星期六	上午9:00至下午4:30及 上午9:00至中午12:00
申請熱線	星期一至五 星期六	上午9:00至晚上8:00及 上午9:00至中午12:00
網頁 / 手機應用程式	星期一至六 星期日及公眾假期	上午9:00至晚上9:00及 中午12:00至晚上9:00

倘若上述服務時間有所更改，恕不另行通知。

2. 如客戶未能提供有關文件及 / 或資料，或客戶之貸款申請未能符合所有即時批核貸款額服務之審批要求，本行或未能向客戶提供即時批核貸款額。
3. 由本行提供之即時批核貸款額（如有）只供參考，並須經本行最終審批結果而定。本行保留決定貸款之最終批核結果及貸款詳情（包括但不限於貸款額、還款期及利率），及隨時終止或更改即時批核貸款額服務之權利，而毋須另行通知。如有任何爭議，本行保留最終決定權。
4. 本文之中、英文版本如有歧義，一概以英文版本為準。

Terms and Conditions for Instantly Approved Loan Amount Service

1. The instantly approved loan amount service ("the Service") is only applicable to customers who submit their loan applications at Dah Sing Bank, Limited ("the Bank") branches, through the Bank's telephone hotline, the Bank's website or Dah Sing Bank Mobile App within the following service hours and provide the Bank with the required documents and / or information when submitting their applications:

	Service Hours of Instantly Approved Loan Amount Service	
Branch	Monday – Friday Saturday	9:00am – 4:30pm; and 9:00am – 12:00pm
Telephone Hotline	Monday – Friday Saturday	9:00am – 8:00pm; and 9:00am – 12:00pm
Website / Mobile App	Monday – Saturday Sunday and Public Holiday	9:00am – 9:00pm; and 12:00pm – 9:00pm

No prior notice will be given if there is any change to the above service hours.

2. The Bank may not offer the Service if customers do not provide the required documents and / or information, or if their loan applications do not fulfill all of the approval requirements of the Service.
3. The instantly approved loan amount offered by the Bank, if any, is for reference only and is subject to the Bank's assessment and confirmation. The Bank reserves the final right to make a decision on the final approval result and loan details (including but not limited to loan amount, repayment tenor and interest rate) and to terminate or to amend the Service at any time without prior notice. In case of dispute, the decision of the Bank shall be final.
4. In the event of discrepancies between the Chinese version and English version of these terms and conditions, the English version shall prevail.