



Exclusive Offers for University of Macau Staff

Products	Offers																				
Time Deposit	<p><u>Time Deposit - 2+2 Plan</u></p> <ul style="list-style-type: none"> ✧ HKD rate : 1.1%+1.9% ✧ MOP rate : 1.0%+1.6% ✧ USD rate : 1.1%+1.9% <p>Remark : Only available for new funds over HKD/MOP 200,000</p>																				
Mortgage/ Refinance	<ul style="list-style-type: none"> ✧ Cash Rebate Up to MOP5,000 ✧ Exclusive interest rate as low as 2.15% ✧ Tenor Up to 35 years 																				
Car Loan/ Wedding Loan	<p>1. <u>Car Loan</u></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">Loan Amount</td> <td colspan="3" style="text-align: center;">80% of purchase price</td> </tr> <tr> <td style="text-align: center;">Tenor</td> <td style="text-align: center;">3-4 years</td> <td style="text-align: center;">5years</td> <td style="text-align: center;">6-7years</td> </tr> <tr> <td style="text-align: center;">Flat Rate</td> <td style="text-align: center;">1.5%</td> <td style="text-align: center;">1.68%</td> <td style="text-align: center;">1.78%</td> </tr> <tr> <td style="text-align: center;">Service charge</td> <td colspan="3" style="text-align: center;">Waived</td> </tr> <tr> <td style="text-align: center;">Others</td> <td colspan="3"> <ul style="list-style-type: none"> ● 10% off discount for Third Party Car Insurance; ● Existing borrowers or customers with our payroll account may borrow up to 90% of purchase price. </td> </tr> </table> <p>2. <u>Wedding Loan</u></p> <ul style="list-style-type: none"> ✧ Flat Rate 2.38% ✧ Free Honeymoon Travel insurance x 2 ✧ Free Macau Roosevelt Hotel Room with breakfast for 2 persons 	Loan Amount	80% of purchase price			Tenor	3-4 years	5years	6-7years	Flat Rate	1.5%	1.68%	1.78%	Service charge	Waived			Others	<ul style="list-style-type: none"> ● 10% off discount for Third Party Car Insurance; ● Existing borrowers or customers with our payroll account may borrow up to 90% of purchase price. 		
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Personal Loan	<ul style="list-style-type: none"> ✧ Loan amount up to HKD/MOP 2,000,000 or 12 times of your 																				



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	<p>monthly salary (whichever is lower)</p> <p>✧ APR as low as 3.3%</p>
Insurance	<p>1. <u>Yearly Premium MOP/HKD 18,000 or above</u> 24K Gold Plated Figurine + Limited Edition Umbrella + Cake Coupon</p> <p>2. <u>Yearly Premium MOP/HKD 12,000 or above</u> Limited Edition Umbrella + Cake Coupon</p> <p>3. <u>Premium Discount Promotion</u> Upon average monthly premium which meets the requirements</p>
Travel Insurance	Online Banking: 20% off
Favourable Exchange Rate	MOP to HKD Special exchange rate at 1.0312
Remittance	25% off on telegraphic transfer service charge (MIN50, MAX750)
Securities Brokerage	Online Banking: 0.168%
ATM Card	First year annual fee waiver
Payroll Service	Auto-pay service charge waiver
Tai Fung Gold	<p>1. HKD100 discount on every tael;</p> <p>2. MOP750 free card spending credit for every 10 taels</p> <p>3. Premium discount upon specific Insurance plans</p>
Credit Card	<p>1. <u>Tai Fung CTM Visa Signature Credit Card</u></p> <p>✧ Perpetual Annual Fee Waiver for CTM customers</p> <p>✧ Unlimited worldwide Airport Lounge access</p> <p>✧ Up to 6X Gift Points for overseas transactions, local F&B and hotels</p>



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2. Tai Fung UnionPay Dual Currency Credit Card

- ◇ Dual Currency (MOP + RMB)
- ◇ Handling fee waiver for overseas transactions
- ◇ 10X gift points for Hong Kong transactions

Remarks:

1. The promotion is valid until 31 December 2017.
2. Offers are not applicable for designated products.
3. Please provide valid staff ID card for exclusive offers.
4. For more details, please contact our branches.
5. The above offers are subject to the terms and conditions of the products, the Tai Fung Bank Limited reserves the right to interpret, amend, and terminate the offers, terms and conditions at any time without advance notice.
6. In case of any discrepancy between the Chinese and English versions, the Chinese version shall prevail.