

Wedding Loan Offer 2021

Terms and Conditions

1. The Wedding Loan promotion (“Offer”) and application period is from 14 May 2021 to 31 December 2021 (both dates inclusive).
2. The Offer is applicable for loan amounts of MOP150,000 or above.
3. Repayment period is up to 5 years.
4. The preferential rate offer is subject to the Bank’s decision. The best preferential rate is Prime-2.5% and is applicable to new or existing payroll customer that subscribes a new designated insurance product, otherwise the interest rate will increase up to Prime rate (flat).
5. Prime rate as of 15 April 2021 is 5.25%.
6. The designated insurance policies required to benefit from the preferential interest rate bonus are from Fidelidade Macau Life – Insurance Company Limited and Fidelidade Macau - Insurance Company Limited, and the Client may choose one of the following insurance products: Individual Life, Home Protection, Easy Secure and Hospital CashPlus.
7. An Applicant that enjoys better interest rate due to transferring or receiving Payroll at BNU is required to maintain it in the Bank during the loan repayment period, otherwise BNU reserves the right to charge the standard interest rate applied to Clients without payroll credited to BNU (currently on 8.88%) or ask Clients to pay off the loan immediately.
8. In the case of early settlement of the loan, in part or in full, before the defined term, the early redemption fee will be applied in accordance with the pricing list in force at the settlement date; BNU pricing list can be found on BNU website.
9. The final approved interest rate, loan amount and instalment period are subject to the financial conditions of the customers. The Bank has the absolute discretion in approving the loan.
10. Clients enjoying the Wedding Loan offer above (“Eligible Customers”) can additionally enjoy the Wedding Credit Card Spending Rebate (“Credit Card Rebate”):
 - 10.1. Credit Card spending period (“Spending Period”) is from 14 May, 2021 to 31 January, 2022 (both dates inclusive);
 - 10.2. During the Spending Period, Eligible Customers are required to use their BNU Credit Card to settle their wedding banquet’s bill with single spending of MOP138,000 or above in order to enjoy the Credit Card Rebate of MOP999;
 - 10.3. In order to redeem the Credit Card Rebate, the Eligible Customers are required to present their respective Credit Card and original sales slip in person at any BNU branch until 28 February 2022 (inclusive). The sales slip will receive a BNU chop. The Credit Card Rebate will be credited to the eligible Credit Card account within 2 months of the redemption request;
 - 10.4. Credit Card Rebate is only applicable once the loan amount has been disbursed to the customer.
 - 10.5. The Bank has the right to reject the Credit Card Rebate redemption request or, in case the Rebate has already been credited, debit the respective amount from the card account in case the client makes an early repayment of the Wedding Loan in full or partially or in case any aforementioned banking product is cancelled before the termination of the Wedding Loan;

- 10.6. Clients with credit card overdue payment or any other bad debt or overdue payment to BNU are not eligible for this campaign;
- 10.7. Supplementary card spending will be counted under the principal card and the rebate will only be credited to the principal card account
- 10.8. Each Wedding Loan will only be entitled for one MOP999 Credit Card Rebate. Joint applicants will only be considered as one Wedding Loan, thus only one card account can receive the rebate;
- 10.9. The Wedding Credit Card Spending Rebate can be enjoyed on a first come, first served basis, while quota lasts. Eligibility will be determined based on the transaction date and transaction authorization time;
- 10.10. Only wedding banquet transactions made within the Spending Period are eligible for this Promotion. The following transaction items are excluded: Credit Card instalment, tuition fee, casino chips transaction, interest, financial charge, cash advance, unposted/cancelled/refunded and unauthorized transactions;
11. The Offer is subject to the Bank's terms and conditions of relevant products and submission by the Applicant of required documentation, including but not limited to ID card and payroll slip (if necessary).
12. BNU reserves the right to terminate or change this promotion at any time without prior notice. In case of any dispute in relation to this Offer, the decision of BNU shall be final.
13. These Terms & Conditions are available in Chinese, Portuguese and English. In case of any discrepancy between the versions, the English version shall prevail.