

BNU Car Loan with exclusive conditions for Tesla

Terms and Conditions:

1. The promotion period is from 2 February 2023 until 31 December, 2023 (“Promotion Period”);
2. The promotion is applicable for the purchase of a brand-new Tesla Model 3 or Model Y electric vehicle (EVs);

3. Car purchase conditions

- 3.1. Car purchase conditions are provided by Tesla and are bounded by the terms and conditions defined by Tesla;

4. Car loan promotion details

- 4.1. The Car loan promotion is available for clients that present their application during the Promotion Period (“Eligible Clients”);
- 4.2. The Car Loan is available for MOP/HKD with tenors between 1 and 7 years;
- 4.3. Client who successfully applies for a BNU Car Loan is required to make an upfront payment for the amount of two months installment in order to enjoy the preferential interest rate;
- 4.4. The Car loan interest rate is determined by the client’s relationship with BNU; the loan amount and respective interests are subject to the information included in the documents that the client must provide, and the tenor of the loan;
- 4.5. The maximum car loan amount corresponds to the car purchase price; and the minimum car loan amount is MOP/HKD 100,000.
- 4.6. To benefit of a preferential interest rate, the client must receive his/her payroll at BNU, or have a mortgage loan at the bank, which they need to maintain during the loan repayment period, otherwise BNU reserves the right to charge the standard car loan interest rate (currently on 5.18% flat);
- 4.7. Civil servants can also enjoy the preferential interest rate;
- 4.8. The Car loan is subject to the final approval by BNU;

5. Rebate offer details

- 5.1. Clients who successfully apply the aforesaid Car Loan will be entitled to Credit Card Free Spending Limit (“Rebate”) according to the below tiers:

Loan Amount	Rebate
MOP/HKD	MOP
100,000 to 250,000	500
above 250,000	1,000

- 5.2. The Rebate offer will be credited in the client’s credit card account within 2 months after the loan disbursement; if the client does not have a valid BNU credit

card must successfully apply one in order to enjoy the rebate offer; if by any reason the client cannot successfully apply a BNU credit card, the offer will be forfeit;

6. Tesla offers

- 6.1. Clients who successfully apply the aforesaid Car Loan will also be entitled to receive a TESLA home charger and basic installation (if client's home allows charger installation) or TESLA UMC charging cable; This reward is offered by Tesla hence please refer to TESLA for further details;
7. BNU and TESLA reserves the right to amend the above terms and conditions or terminate the promotion without prior notice;
8. BNU and TESLA reserve the right of final decision in case of any dispute;
9. These Terms and Conditions are available in Chinese, Portuguese and English. In case of any discrepancy or inconsistency between the different versions, the English version shall prevail.