BNU Personal Loan Offer 2025

Exclusive for Clients receiving Payroll at BNU

Terms and Conditions

1. **Campaign Period**
   The BNU Personal Loan Offer 2025 ("Campaign") is valid from 2 July 2025 to 31 December 2025, both dates inclusive ("Campaign Period").
2. **Campaign Target**
   Exclusive for **Clients that receive the payroll at BNU** ("Eligible Clients").
3. **Campaign Offer**
   3.1. Preferential interest rate, visit a BNU branch to know the conditions for your case;
   3.2. Waiving of contractual fees.
4. **Campaign Conditions**
   Eligible Clients can enjoy the Campaign Offer subject to the following product features:
   4.1. Minimum loan amount: MOP 80,000;
   4.2. Loan tenor: 1 to 7 years;
   4.3. Payroll must be automatically transferred to BNU by the employer, and recognized as "payroll" in BNU system;
   4.4. Subscription to a designated insurance product in BNU, excluding TravelSafe, Domestic Helper, and HospitalRefund Plan 102 with annual premium less than MOP 6,500.
5. **Loan Maintenance Requirements**
   Clients must maintain the payroll and designated insurance subscription throughout the loan repayment period. Failure to do so may result in:
   5.1. Application of standard interest rate (currently on 8.88% flat), or
   5.2. Demand for immediate loan repayment, subject to early redemption fees (as per pricing list in force at the time).
6. **General Provisions**
   6.1. BNU reserves the final decision on loan approval;
   6.2. Early loan settlement (partial or full) is subject to an early redemption fee based on the prevailing pricing list, available at BNU's website;
   6.3. BNU reserves the right to change or terminate this Campaign without prior notice;
   6.4. In case of a dispute, the decision of BNU shall be final;
   6.5. These Terms and Conditions are available in Chinese, Portuguese and English. In case of any discrepancies or inconsistency between the different versions, the English version shall prevail.