



「消費易」免息簽賬分期計劃

無論您計劃添置家電、選購最新嘅電子產品，抑或實踐旅行計劃，都可以使用華僑銀行信用卡簽賬！想輕鬆攤還消費簽賬？申請「消費易」免息簽賬分期計劃，還款更靈活！

「消費易」免息簽賬分期計劃之手續費

還款期	12個月分期	18個月分期	24個月分期
每月手續費	0.25%	0.29%	0.33%

上述之每月手續費於2024年9月起生效。

以上優惠受條款及細則約束。如有查詢，請致電華僑銀行卡務中心熱線2543 2223。

請經以下任何一個途徑申請：

電郵至 card_hk@ocbc.com



傳真至 2854 2370



致電 3199 9888 辦理
(星期一至五9:00am - 5:30pm)

申請表格

持卡人姓名 _____ 聯絡電話 _____

華僑銀行信用卡賬戶號碼 - - -

本人欲申請「消費易」免息簽賬分期計劃，以對銷本人華僑銀行信用卡之結欠並同意每月分期款項連同每月手續費誌賬於本人上述之信用卡賬戶內。

簽賬交易資料 (請以正楷填寫下列各項。)

交易日期	商戶名稱	簽賬金額
	分期總金額	

註：申請總金額最低為HK\$1,000；最高為可獲批核信用額之95%。每筆簽賬最低須為HK\$300或以上。

還款期 (ICIA24-SA25/SB29/SC33) 12個月 18個月 24個月

註：若客戶無註明選擇，本銀行將代為選擇12個月還款期。

申請人簽署

本人確認上述所提供之資料正確無誤並已詳閱、明白及同意相關之條款及細則並受其約束。

申請人簽署 (必須與信用卡申請表上之印鑑簽署相同)

日期

「消費易」免息簽賬分期計劃之條款及細則

1. 「消費易」免息簽賬分期計劃(「此計劃」)。
2. 此計劃只適用於華僑銀行(香港)有限公司(「本行」)發行信用卡之主卡持有人(「持卡人」)。
3. 此計劃申請適用於以華僑銀行信用卡(包括聯營卡)之零售簽賬交易(包括於本地、海外及網上進行之零售簽賬交易)。惟以下類別之簽賬均不適用於本計劃：自動櫃員機之任何交易、信用額套現計劃之免息分期供款、八達通自動增值金額、現金透支、「易繳費」交易金額、自動轉賬、循環付款、基金/汽車供款、保險費用、繳付稅項、籌碼兌換、所有信用卡收費、任何虛假交易及其他未經許可之交易、未誌賬之交易、已取消或退款之交易款項及任何由銀行決定之交易類別。
4. 持卡人需於簽賬交易後最遲於顯示有關賬款之月結單上之到期繳款日的 7 個工作天前作出申請(並須為以本行收到持卡人申請之日期計兩個月內所作之簽賬交易)。該簽賬須已誌賬於其信用卡賬戶內，而獲批核之分期計劃金額用作對銷該華僑銀行信用卡之結欠。每項已誌賬之交易只可申請本計劃 1 次。
5. 經電郵/電話/傳真/郵寄申請此計劃之持卡人將被視為已接受此計劃之各項條款及細則。
6. 此計劃之申請總金額最低為HK\$1,000，當中每項之單一簽賬最低為HK\$300或以上；申請總金額最高為可獲批核信用額之95%。外幣之簽賬交易將以折算後之港幣金額作計算。
7. 若持卡人信用額不足以支付申請之全部金額，本行將批核所需之部份金額，而不另行通知。
8. 此計劃之申請一經批核，本行將於持卡人華僑銀行信用卡賬戶內扣除HK\$80行政費及直接將所獲批核之金額對銷持卡人華僑銀行信用卡賬戶結欠，並為持卡人即時安排12/18/24個月免息分期還款，而不另行通知。
9. 此計劃獲批核之總金額將於持卡人華僑銀行信用卡賬戶的可獲批核信用額內扣除。惟在不損害本行有權要求持卡人立即全額支付已批核的分期付款額以及此計劃下的相關費用的優先權利下，申請一經批核，不可中途取消或更改。
10. 每月0.25%手續費之實際年利率為**7.22%**(12個月分期)，每月0.29%手續費之實際年利率為**7.79%**(18個月分期)，每月0.33%手續費之實際年利率為**8.53%**(24個月分期)。有關之年利率均根據銀行營運守則採用淨現值法計算，並已包括HK\$80行政費。
11. 持卡人同意並授權本行於持卡人華僑銀行信用卡賬戶內扣除每月手續費及此計劃每期之供款額。惟在不損害本行有權要求持卡人立即全額支付已批核的分期付款額以及此計劃下的相關費用的優先權利下，每期供款額及供款期均不得更改。
12. 持卡人華僑銀行信用卡賬戶必須仍然有效及信用狀況良好，否則申請資格將被取消。
13. 若持卡人華僑銀行信用卡賬戶沒有足夠的款項予以本行扣除每期供款及根據華僑銀行持卡人協議未能償還每月最低還款額，本行有權取消持卡人以此計劃分期付款方式供款之權利而毋須事先通知。未償還之結餘(包括剩餘期數之每月手續費)將根據華僑銀行持卡人協議收取財務費用及其他相關費用。
14. 持卡人華僑銀行信用卡還款將先用作清還利息或財務費用、其他各項費用及收費、月結單上之最低還款額，然後餘款將先用作繳付低息結欠，然後再繳付其他結欠，順序為現金透支、購物賬項、免息分期供款金額及本計劃之分期供款等。
15. 若持卡人取消或被撤銷信用卡，或中途取消此計劃，持卡人須立即繳付所有剩餘欠款(包括剩餘期數之每月手續費)及HK\$300手續費，費用將在其信用卡賬戶內扣除。
16. 本行保留拒絕此計劃之申請的權利而毋須披露任何理由，所提交之申請表格及有關文件將不獲發還。
17. 此計劃之金額不能獲享「現金回贈」計劃之優惠。
18. 持卡人確認沒有申請破產或意圖於短期內進行破產申請或察覺他人對其提出破產申請。
19. 本行保留在此計劃批出後不時審查及調整持卡人信用額度的權利。就持卡人現行之信貸安排，本行每年可能會查閱持卡人於信貸資料服務機構內的信貸資料多於一次，其中可能包括但不限於更改信用額、取消信貸或債務安排計劃之執行。
20. 如有任何爭議，本行保留最終決定權及隨時更改上述條款及細則之權利而毋須另行通知。
21. 如華僑銀行持卡人協議與本文所載之條款及細則有任何歧異，在適用於此計劃的範圍內，概以本條款及細則為準。
22. 如中、英文版本之間有任何歧異，一概以英文版本為準。

For English version of this letter, please contact OCBC Card Centre at 2543 2223, or visit the bank website at: <https://www.ocbc.com.hk/cmh/files/Card/C22.pdf>.

一般來說，提前清還信用卡總結欠是可節省未償還的利息開支，但決定是否提前還款時，還應考慮涉及的手續費。如客戶選擇提前還款，可能得不償失，因為就算節省了未償還的利息，也可能不足以彌補提前還款的相關手續費。客戶考慮提前還款時，應先向本行查詢提前還款的總金額(包括信用卡剩餘欠款、提前還款手續費及其他的費用等)和未清還的利息金額，比較和考慮清楚後，才決定是否選擇提前還款。

根據個人資料(私隱)條例，閣下可要求華僑銀行停止使用閣下的個人資料作直接促銷用途。如收件人欲選擇不再收取華僑銀行發出之宣傳資料或商業電子訊息，可聯絡 cardpromotion_hk@ocbc.com 或致函通知本行(香港皇后大道中161號華僑銀行(香港)有限公司資料保護主任)。此項安排不用收費。如對此電郵有任何查詢，可致電2543 2223與華僑銀行卡務中心聯絡。

提醒你：「借定唔借，還得到先好借！」

Reminder: To borrow or not to borrow? Borrow only if you can repay!



“Easy Spending” Interest-free Installment Plan

Whatever plan you have, whether it's for home appliances, the latest electronic products, or an upcoming trip, you can pay it with OCBC Credit Card! Looking for an easy way to pay off expenses? Apply “Easy Spending” Interest-free Installment Plan for more repayment flexibility!

Monthly handling fee for “Easy Spending” Interest-free Installment Plan

Installment Tenor	12-month Tenor	18-month Tenor	24-month Tenor
Monthly Handling Fee	0.25%	0.29%	0.33%

The above monthly handling fee is effective from September 2024.

Terms and conditions apply.

If you have any enquiries, please call the OCBC Card Service Hotline at 2543 2223.

Please apply through any of the following channels:

Email to card_hk@ocbc.com or Fax to **2854 2370** or Call **3199 9888** handle
 (Monday to Friday 09:00am – 05:30pm)

Application Form

Cardholder Name _____ Contact Number _____

OCBC Credit Card Account Number – – –

I would like to apply for “Easy Spending” Interest-free Installment Plan and agree that to set-off the outstanding balance of my OCBC Credit Card and the monthly repayment amount plus handling fee will be debited from my Credit Card account stated above.

Transaction Details (Please fill in the following in BLOCK letters.)

Transaction Date	Name of Merchant	Transaction Amount
Total Installment Amount		

Note: The minimum total installment amount HK\$1,000 may be applied and the maximum 95% of the available credit limit. The minimum amount of each transaction is HK\$300.

Installment Tenor (ICIA24-SA25/SB29/SC33) 12-month 18-month 24-month

Note: If not specified, your repayment period will be treated as 12-month.

Applicant's Signature

I have read, understood and hereby agreed to be bound by the Terms and Conditions stated herein.

Applicant's Signature [This Signature should correspond with the specimen signature of your OCBC Credit Card application form.]

Date

Terms and Conditions of "Easy Spending" Interest-free Installment Plan

1. "Easy Spending" Interest-free Installment Plan ["this Plan"].
2. This Plan is only applicable to the principal cardholders of credit cards ["Cardholder"] issued by OCBC Bank (Hong Kong) Limited ["the Bank"].
3. This Plan is applicable to retail purchase transactions (including local, foreign and internet retail purchase transactions) made by OCBC Credit Card (including Co-Branded Card). The following transactions will not be counted: ATM transactions, cash installment plan transactions, Octopus Automatic Add-Value transactions, cash advances, ePayment transactions, autopay transactions, recurring transactions, fund/car loan installments, insurance premium payments, tax payments, casino transactions, all credit card fees and charges, any counterfeit and unauthorized transactions, unposted transactions, cancelled or refunded transactions, and any transaction types determined by the Bank.
4. Cardholder has to apply at least 7 working days before payment due date of the transaction, as printed on the monthly statement (Note: the transaction should be made in recent 2 months based on the receiving date of application by the Bank). The transactions must be posted to the Cardholder's Credit Card Account. The Bank will credit the approved Installment Plan amount to the Cardholder's OCBC Credit Card account. Each transaction can be applied for the Plan once only.
5. Cardholder who applies for this Plan by email/ phone / fax / mail is deemed to have accepted all terms and conditions related to this Plan.
6. The minimum total installment amount which may be applied for under this Plan is HK\$1,000 and the maximum installment amount is 95% of the available credit limit for the Cardholder. The minimum amount of each single transaction is HK\$300. For transactions of non-Hong Kong Dollar currency, the installment amount will be calculated from the basis of the corresponding Hong Kong Dollar after conversion.
7. If the approved credit limit is not sufficient to cover the full installment amount applied, the Bank may approve a part of the installment amount applied without any notice.
8. Once the Cardholder's application under this Plan is approved, **an administration fee of HK\$80** shall be charged by the Bank. The Bank will credit the approved installment amount into the Cardholder's OCBC Credit Card Account, and then immediately arrange for the 12/18/24-month interest-free installment for the Cardholder without any notice.
9. The approved credit limit of the Cardholder's OCBC Credit Card account shall upon approval of the Cardholder's application under this Plan be reduced by an amount equivalent to the approved installment amount. Without prejudice to the Bank's overriding right to demand full payment of the approved installment amount together with the relevant fees and charges under this Plan from the Cardholder who should immediately so pay, the Cardholder's application under this Plan once approved cannot be withdrawn or changed.
10. The annualized percentage rate of 0.25% monthly handling fee is **7.22%** (12-month tenor). The annualized percentage rate of 0.29% monthly handling fee is **7.79%** (18-month tenor). The annualized percentage rate of 0.33% monthly handling fee is **8.53%** (24-month tenor). The above APRs are calculated according to the Net Present Value Method specified in the Code of Banking Practice. HK\$80 administration fee is already included in the APR calculation.
11. Cardholder agrees and authorizes the Bank to debit the Cardholder's OCBC Credit Card account with the monthly installment amount and the monthly handling fees under this Plan throughout the whole repayment period. Without prejudice to the Bank's overriding right to demand full payment of the approved installment amount together with the relevant fees and charges under this Plan from the Cardholder who should immediately so pay, the monthly installment amount and the repayment period cannot be changed.
12. To apply for this Plan, the Cardholder's OCBC Credit Card account must be valid and in good credit status.
13. In case there is no available or insufficient credit limit in the Cardholder's OCBC Credit Card account to cover any monthly installment due or any minimum payment due or the Cardholder's account is not paid as provided in the OCBC Cardholder Agreement, the Bank shall, without the necessity of giving any notice, terminate the Cardholder's entitlement to repay by way of installments under this Plan and the Cardholder shall thereupon immediately repay the outstanding balance of the approved installment amount and other relevant fees and charges to the Bank. The outstanding balance of the approved installment amount (including the monthly handling fees in respect of the remaining tenor) will be subject to such finance charge and other relative fees as specified in the OCBC Cardholder Agreement.
14. Cardholder's payment will first be applied to repay the interest or finance charge, other fees and charges, minimum payment shown on the card statement, and then to low-interest-rate-bearing balance and finally to any other outstanding balances -- in a sequence of cash advance, purchases, interest-free installment loan amount and the approved installment amount under this Plan.
15. If Cardholder cancels OCBC Credit Card or the use of OCBC Credit Card by the Cardholder is terminated or this Plan is withdrawn, the Cardholder shall thereupon immediately repay the outstanding balance of the approved installment amount (including the monthly handling fees in respect of the remaining tenor) together with an additional handling fee of HK\$300. Fees will be charged to the Cardholder's Credit Card account.
16. The Bank reserves the right to decline any application under this Plan without assigning any reasons therefore. Documents supplied by the Cardholder, including the application forms and the relevant documents, will not be returned.
17. The transaction under this Plan is not eligible for "Cash Rebate" Reward Scheme.
18. Cardholder confirms that he / she does not petition for his / her own bankruptcy or intends to do so shortly nor does he / she know that any other person may petition for a bankruptcy order against him / her.
19. The Bank reserves the right to review and adjust the credit limit of the Cardholder from time to time after this Plan has been granted. The Bank may access the Cardholder's consumer credit data held by the credit reference agency(ies) MORE THAN ONCE each year for the purpose of reviewing the Cardholder's existing consumer credit facilities, which may include, but not limited to, credit line adjustments, cancellation of credit, or implementation of a scheme of arrangement.
20. In case of any dispute, the Bank reserves the right to make final and conclusive decision. The Bank shall be entitled to change, at any time, the above terms and conditions without any notice.
21. In case of any discrepancy between the OCBC Cardholder Agreement and the terms and conditions contained herein, insofar as this Plan is concerned, the terms and conditions contained herein shall always prevail.
22. If there is any discrepancy between the English and the Chinese versions hereof, the English version shall prevail.

Generally speaking, you may save the outstanding interest expenses by making early repayment of credit card outstanding balance. Nevertheless, you should consider the early repayment charges involved before deciding whether to pay off the repayment early or not. If you choose to pay off the repayment early, the loss may outweigh the gain as the amount of interest saved may not be enough to cover the relevant charges for early repayment. If you consider to make the early repayment, you should first check with the Bank about the total amount involved in early repayment (including credit card outstanding balance, early repayment charges and other fees, etc.) and the amount of outstanding interest. You should then compare different scenarios and consider carefully before making a decision of repaying early or not.

According to the Personal Data (Privacy) Ordinance, you may choose not to receive promotion materials from OCBC Bank (Hong Kong) Limited. If you no longer wish to receive any promotional materials or any commercial electronic messages from the Bank in future, please email to cardpromotion_hk@ocbc.com or mail to the Data Protection Officer of OCBC Bank (Hong Kong) Limited, 161 Queen's Road Central, Hong Kong. No fee will be charged. For any enquiry about this email, please contact OCBC Card Centre at 2543 2223.

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分期貸款產品資料概要

華僑銀行信用卡消費易免息簽賬分期計劃

(2024年10月)

此乃分期貸款產品。
本概要所提供的利息、費用及收費等資料僅供參考，
分期貸款的最終條款以貸款確認書為準。

利率及利息支出

實際年利率¹

貸款金額：HK\$100,000

貸款期	12個月	18個月	24個月
實際年利率	5.66%	6.71%	7.70%

逾期還款年化利率/就違約貸款收取的年化利率²

35.69%

費用及收費

手續費

- 申請一經批核，本行將於客戶之信用卡賬戶內扣除HK\$80行政費用。
- 於供款期內，本行將每月於客戶之信用卡賬戶內扣除每月手續費，有關費用為批核總金額之0.25%(12個月)/0.29%(18個月)/0.33%(24個月)。

逾期還款費用及收費³

HK\$350或上一期信用卡結單之最低付款額(以較低者為準)

提前還款/
提前清償/
贖回的收費

客戶不論任何原因取消或被撤銷信用卡，或中途取消此分期貸款計劃，本行將收取HK\$300手續費。

退票/退回自動
轉賬授權指示的
收費

不適用

其他資料

- 此計劃之申請金額最低為HK\$1,000，最高為可獲批核信用額之95%。
- 本行將直接將所獲批核之金額存入客戶所指定之銀行賬戶。所指定銀行可能會於閣下賬戶扣除電匯之手續費。
- 此計劃之分期金額不能獲享「現金回贈」計劃之優惠。
- 本行保留以絕對酌情權按照此計劃及華僑銀行持卡人協議之條款及細則更改或修改上述利息、費用及收費及/或訂明新項目。
- 如中、英文版本之間有任何歧異，概以英文版本為準。

備註：

- 實際年利率是一個供參考之利率，已包括產品之費用及收費，並以年化利率表達。
- 每期之供款額及每月手續費將誌賬於閣下之信用卡賬戶。如閣下在每月的到期付款當日或之前清繳有關信用卡賬戶之全部款項，本行則不會收取利息。否則，有關之利息將由上一期結單日起每日按未清償之賬戶結欠(包括逾期還款之供款額及每月手續費)計算直至全部清還為止。有關閣下因未能如期全數繳付信用卡賬戶結單上的最低付款額而產生的利息詳情，請參閱華僑銀行持卡人協議。
- 倘閣下於到期付款當日仍未能全數繳付有關信用卡賬戶結單上的最低付款額，本行將從信用卡賬戶收取逾期付款收費。

提醒你：「借定唔借，還得到先好借！」



Key Facts Statement (KFS) for Installment Loan

OCBC Credit Card Easy Spending Interest-free

[October 2024]

This product is an installment loan. This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your installment loan.

Interest Rates and Interest Charges

Annualised Percentage Rate (APR ¹)	For a loan amount of HK\$100,000:			
	Loan Tenor	12-month	18-month	24-month
	APR	5.66%	6.71%	7.70%
Annualised Overdue/Default Interest Rate ²	35.69%			

Fees and Charges

Handling Fee	<ul style="list-style-type: none">An administrative fee of HK\$80 will be charged to the card account once the application is approvedA monthly handling fee of 0.25% [for 12-month tenor] / 0.29% [for 18-month tenor] / 0.33% [for 24-month tenor] of the approved loan amount will be charged to the card account each month during the repayment period
Late Payment Fee and Charge ³	HK\$350 or Minimum Payment of the previous credit card statement (whichever is lower)
Prepayment/ Early Settlement/ Redemption Fee	HK\$300 will be charged if for any reason the card is cancelled or the use of the card is terminated or this installment loan plan is withdrawn
Returned Cheque/ Rejected Autopay Charge	N/A

Additional Information

- The minimum loan amount under this plan is HK\$1,000 and the maximum loan amount is 95% of the approved credit limit of your card account.
- We will credit the approved loan amount to your bank account designated by you. The designated bank may impose a service charge on your bank account for the remittance.
- The installment loan under this plan is not eligible for the "Cash Rebate" reward scheme.
- We reserve the rights at our absolute discretion to amend or change the above and/or prescribe new items of interest, charges and fees in accordance with the terms and conditions of this plan and the OCBC Cardholder Agreement.
- In case of discrepancies between the English and the Chinese versions, the English version shall prevail.

Notes:

- An APR is a reference rate which includes the fees and charges of a product expressed as an annualised rate.
- Each monthly installment and the monthly handling fees will be charged to your card account. We will not charge you interest if you pay your card account balance in full by the Payment Due Date each month. Otherwise, interest will be charged on the unpaid card account balance of the previous statement, including any overdue monthly installment and handling fees, from the date of the previous statement on a daily basis until repayment in full. For details on interest chargeable to your card account if you fail to pay Minimum Payment under your card account as specified in a statement by the Payment Due Date in full, please refer to the OCBC Cardholder Agreement.
- If you fail to pay the Minimum Payment under your card account as specified in a statement by the Payment Due Date in full, a late payment fee will be charged to your card account.

Reminder: "To borrow or not to borrow? Borrow only if you can repay!"