

## 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。				
<b>利率及利息支出</b>				
實際年利率 <sup>1</sup>	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 <sup>2</sup>	35.69%			
<b>費用及收費</b>				
手續費	<ul style="list-style-type: none"><li>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。</li><li>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)。</li></ul>			
逾期還款費用及收費 <sup>3</sup>	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			
<b>其他資料</b>				
<ul style="list-style-type: none"><li>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%。</li><li>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。</li><li>此計劃之分期金額不能獲享「現金回贈」計劃之優惠。</li><li>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。</li><li>如中、英文版本之間有任何歧異，概以英文版本為準。</li></ul>				

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 <sup>1</sup> )	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 <sup>2</sup>	35.69%			

### Fees and Charges

Handling Fee	<ul style="list-style-type: none"><li>An administrative fee of HK\$80 will be charged to the card account once the application is approved</li><li>A 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</li></ul>
Late Payment Fee and Charge <sup>3</sup>	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charged if for any reason the card is cancelled or the use of the card is terminated or this installment loan plan is withdrawn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!"**