

申請方法 Ways to Apply

1. 致電熱線 Call us at 3199 9898
2. 填寫以下申請表 Fill in the following application form

請以正楷填妥下列各項所需資料，並連同所需文件寄回本行或傳真至 2581 0101 以便辦理閣下之申請。敬請留意若以下有任何資料缺漏，有可能導致閣下之申請並不能成功處理。Please fill in all the following in BLOCK letters AND submit it with a copy of your monthly bank statement or passbook showing your name and account number by mail or fax to 2581 0101. Please note that if any of the following information is missing, your application may not be processed successfully.

申請資料 Application Details

(ICIA23-LA/LB/LC/LF -12/18/24/36)

持卡人姓名 Cardholder Name _____

賬戶號碼 Account No.

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日間聯絡電話 Day Time Contact No. _____

閣下需負責繳付每月之按揭或租住金額 HK\$ _____
Please specify the monthly installment/rental expenses that you are responsible for HK\$ _____

公司名稱 Company Name (請以英文填寫 In English) _____

職位 / 職業 Position / Occupation _____

每年收入 Annual Income (include all income 包括其他收入) HK\$ _____ x _____ 月 months

申請靈活錢免息分期總金額 Total Installment Amount Applied HK\$ _____

(申請金額最低為 HK\$5,000 元，最高為可用信用額之 95%，並須以 HK\$1,000 為單位。The minimum installment amount which may be applied for under this Plan is HK\$5,000 and the maximum installment amount is 95% of the available credit limit for the Cardholder under this Plan. The installment amount should be in multiple of HK\$1,000.)

選擇還款期 Installment Tenor

12 個月 12 months 18 個月 18 months 24 個月 24 months 36 個月 36 months

貸款用途 Loan Purpose

私人用途 Personal Use 償還債務 Debt 繳稅 Tax Payment 其他 Others: _____

註Note:

1. 每月手續費及還款期數將視乎個別會員可獲批核之金額及信貸資料服務機構所提供之信貸評級而釐定。The final monthly handling fee and repayment tenor offered to the Cardholder is subject to the approved installment amount and the credit rating provided by the credit reference agency(ies).
2. 最終之批核金額及還款期數需視乎賬戶狀況及可用信用額而定。The approved amount and repayment tenor is subject to the account status and the available credit limit.

本人授權華僑銀行(香港)有限公司將上述獲批核之靈活錢免息分期計劃總金額存入本人下列銀行之港元存款戶口。
I hereby authorize OCBC Bank (Hong Kong) Limited to deposit the above approved installment amount to my following Hong Kong dollar savings account.

銀行名稱 Bank Name _____ 銀行編號 Bank Code _____ 分行編號 Branch Code _____ 賬戶號碼 A/C No. _____

(請附上印有閣下之個人姓名及港元存款戶口號碼之銀行存摺或月結單副本。Please attach copy of your passbook / bank statement showing your name and account number.)

第三方轉介聲明 Declaration for Referral by Third Party:

本人謹此聲明及確認此申請 I declare and confirm that this application:

並非經任何第三方(包括但不限於任何朋友、親屬、或任何中介公司(「第三方」)轉介予華僑銀行(香港)有限公司(「銀行」);或 is **not referred** to OCBC Bank (Hong Kong) Limited ("the Bank") by a third party (including but not limited to any friend, relative or any intermediaries by authorized institutions ("the Third Party")); or

是經第三方轉介予銀行。is **referred** to the Bank by a Third Party. (請填寫下列(a)及(b)項 Please complete sections (a) and (b) below)

(a) 第三方之資料 Information of the Third Party:

名稱 Name _____
電話號碼 Telephone Number _____
牌照號碼 Licence Number (如適用 if applicable) _____
商業登記證號碼 Business Registration Number (如適用 if applicable) _____

本人與第三方之關係 Relationship with the Third Party:

- 沒有關係 No relationship 親屬 Relative (請註明 Please specify: _____)
 朋友 Friend 其他 Others (請註明 Please specify: _____)

(b) 費用 Fee

- 本人特此聲明、確認及承認第三方未有及將不會就轉介此申請予銀行向本人收取任何費用；或 I hereby declare, confirm and acknowledge that the Third Party has not and will not charge me any fees for referring this application to the Bank; or
 本人特此聲明、確認及承認第三方就轉介此申請予銀行已向或將會向本人收取港幣 _____ 元為費用。I hereby declare, confirm and acknowledge that the Third Party charged or will charge me fees in the amount of HK\$ _____ for referring this application to the Bank.

本人特此聲明、確認及承認本人已得到第三方之同意向銀行披露其資料(包括但不限於其名稱、電話號碼、商業登記證號碼及牌照號碼)及准許銀行使用其資料作為此申請之用途及銀行可(但無責任)告知第三方其資料是由本人提供。

I hereby declare, confirm and acknowledge that I have obtained the prior consent from the Third Party for its information (including but not limited to its name, telephone number, business registration number and licence number) to be disclosed to and used by the Bank for the purpose of this application and the Bank is entitled (but not obliged) to inform the Third Party that such information is provided by me.

申請人聲明及簽署 Applicant's Declaration & Signature

本人確認上述所提供之資料全部真實、並明白及同意有關華僑銀行信用卡「靈活錢免息分期」計劃條款及細則、本產品的分期貸款產品資料概要、「關於個人資料(私隱)條例的客戶及其他個別人士通知」及所有相關的推廣條款及細則。本人同意授權銀行與任何其認為適當的途徑溝通及交換該等資料及/或文件及/或索取其他關於本人的信貸資料以確證該等資料及文件之真確性。I hereby declare and confirm that all the information provided above is true and accurate. I agree to accept and be bounded by all the terms and conditions of the OCBC Credit Card "Flexi-Money Interest-free Installment Plan", Key Facts Statement (KFS) for Installment Loan, Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance and all the relevant promotional terms and conditions. I agree to authorize the Bank to communicate and to exchange the said information and/or the documents and/or to obtain other credit information about me with and/or from whatever sources the Bank consider appropriate for the purpose of verifying the same.

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申請人簽署 Applicant's Signature

日期 Date

必須與閣下之華僑銀行信用卡申請表上之印鑑相同。
This signature should correspond with the specimen signature of your OCBC Credit Card application form.

致：華僑銀行集團的資料保護主任(郵寄地址為香港中環皇后大道中 161 號)
To: Data Protection Officer of OCBC Group (Mailing address: 161 Queen's Road Central, Hong Kong)

選擇拒絕華僑銀行集團在直接促銷中使用本人/本人等的個人資料

Opt-out from use of my/our personal data in direct marketing of OCBC Group

本人/本人等知悉由華僑銀行(香港)有限公司收集屬本人/本人等之個人資料可能被華僑銀行集團所有成員作直接促銷用途。

I/We noted that my/our personal data collected by OCBC Bank (Hong Kong) Limited may be used by all members of OCBC Group in direct marketing.

- 本人/本人等不希望華僑銀行集團內任何成員經以下途徑在直接促銷中使用本人/本人等之個人資料：(請在下列方格內加上剔號(“√”)，此項安排不用收費。) I/We do not wish OCBC Group to use my/our personal data in direct marketing by the following channel(s): (Please tick (“√”) the appropriate box(es), this arrangement without charge):
 郵寄函件 Mailing 電郵 Email 促銷電話 Telemarketing 短訊 SMS
- 本人/本人等於以上任何方格內加上剔號(“√”)亦表示本人/本人等不希望華僑銀行(香港)有限公司將本人/本人等的個人資料提供予任何其他非華僑銀行集團成員人士，以供該等人士在直接促銷中使用。本人/本人等明白若以上任何方格內未有加上剔號(“√”)，即表示本人/本人等同意華僑銀行(香港)有限公司將本人/本人等的個人資料提供予任何其他非華僑銀行集團成員人士，以供該等人士在直接促銷中使用。By ticking (“√”) any of the above boxes, it also indicated that I/we do not wish OCBC Bank (Hong Kong) Limited to provide my/our personal data to any other of non-OCBC Group members for their use in direct marketing. I/We understand that if I/we do not tick (“√”) any of the above boxes, it indicated that I/we agree OCBC Bank (Hong Kong) Limited to provide my/our personal data to any other of non-OCBC Group members for their use in direct marketing.
- 以上代表本人/本人等目前就是否希望收到直接促銷聯繫或資訊的選擇，並取代本人/本人等於此要求前向任何華僑銀行集團成員傳達的所有選擇。 **The above represents my/our present choice whether or not to receive direct marketing contact or information. This replaces all choice(s) communicated by me/us to any member(s) of OCBC Group prior to this application.**
- 本人/本人等已知悉以上的選擇適用於就本表格隨附之“關於個人資料(私隱)條例的客戶及其他個別人士通知”中所列出的產品、服務及/或標的類別的直接促銷。本人/本人等亦已參閱該通知以得知在直接促銷中可使用的個人資料的種類，以及本人/本人等的個人資料可提供予什麼類別的人士以供該等人士在直接促銷中使用。I/We noted that my/our above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the “Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance” attached to this form. I/We also referred to the Notice on the kinds of personal data which may be used in direct marketing and the classes of persons to which my/our personal data may be provided for them to use in direct marketing.
- 有關詳情請參閱「關於個人資料(私隱)條例的客戶及其他個別人士通知」。For details, please refer to the “Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance”.

就此部份而言，「華僑銀行集團」成員指華僑銀行(香港)有限公司及其香港附屬公司，包括但不限於華僑信用財務(香港)有限公司、華僑財務(香港)有限公司、華僑英利信用財務有限公司、華僑保險代理(香港)有限公司、華僑保險顧問(香港)有限公司、華僑證券經紀(香港)有限公司及華僑期貨投資(香港)有限公司。For the purpose of this section, members of “OCBC Group” refer to OCBC Bank (Hong Kong) Limited and its subsidiaries in Hong Kong including but not limited to OCBC Credit (Hong Kong) Limited, OCBC Finance Company (Hong Kong) Limited, OCBC Inchroy Credit Corporation Ltd., OCBC Insurance Agency (Hong Kong) Limited, OCBC Insurance Brokers (Hong Kong) Limited, OCBC Securities Brokerage (Hong Kong) Limited and OCBC Futures Investment (Hong Kong) Limited.

客戶名稱 Name of Customer: _____ 香港身份證/護照號碼 HKID Card / Passport No.: _____

信用卡號碼 Credit Card No.: _____ 客戶簽署 Signature of Customer: _____

「靈活錢免息分期」計劃之條款及細則：

- 「靈活錢免息分期」計劃(「此計劃」)只適用於華僑銀行信用卡(包括聯營卡)之持卡人(「會員」)，惟不適用於商務卡 / 商務扣賬卡及附屬卡。
- 經電話/傳真/郵寄/網上申請此計劃之會員將被視為已接受此計劃之各項條款及細則。
- 此計劃之最低申請金額為 HK\$5,000 最高為可獲批核信用額之 95%，並須以 HK\$1,000 為單位。
- 若會員之信用額不足以支付申請之全部金額，華僑銀行(香港)有限公司(「本行」)將批核所需之部份金額，而不另行通知。
- 此計劃之申請一經批核，本行將於會員之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總金額存入會員指定或於申請表上所填寫之銀行賬戶，並為會員即時安排 12/18/24/36 個月免息分期還款，而不另行通知。
- 若會員未能提供收款銀行月結單/存摺副本或因本行無法聯絡會員確認申請而導致本行未能於推廣期內批核有關計劃，本行恕不負責。
- 收款銀行可能會於會員賬戶或此筆款項內扣除電匯之手續費(本行除外)。
- 此計劃獲批核之總金額將於會員之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會員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，有關申請一經批核，不可中途取消或更改。
- 此計劃之實際年利率如下：

	以 HK\$10,000 套現金額計算			以 HK\$100,000 套現金額計算		
	每月手續費為 0.25%	每月手續費為 0.45%	每月手續費為 0.55%	每月手續費為 0.25%	每月手續費為 0.45%	每月手續費為 0.60%
12 個月	7.22%	11.94%	15.56%	5.79%	10.44%	14.01%
18 個月	6.84%	11.61%	15.25%	5.86%	10.58%	14.18%
24 個月	6.64%	11.40%	15.02%	5.89%	10.61%	14.19%
36 個月	6.40%	11.10%	14.63%	5.89%	10.56%	14.06%

實際年利率是一個供參考之利率，以年化利率展出包括銀行產品的基本利率及其他費用與收費。有關之實際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 行政費及每月手續費計算。

- 會員最終獲批核此計劃之金額將視乎信用卡戶口之欠款情況及其他因素(包括但不限於閣下於本行及其他金融機構之信貸使用狀況)而定，本行可酌情按會員申請之金額而安排提升會員之信用額。在此情況下，本行保留權利要求客戶提供其中一項入息證明(最近 1 個月可顯示薪金收入的銀行月結單或存摺連首頁或最近 3 個月內發出之完整薪俸稅單(適用於在職人士)或商業登記證及最近 3 個月往來記錄的銀行月結單或存摺連首頁或最近 3 個月內發出之完整利得稅單(適用於自僱人士)或最近 1 個月之資產證明(適用於非在職人士))以作審批。
- 會員同意並授權本行在整個還款期內於會員之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會員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優先權利下，每期供款額及供款期均不得更改。
- 會員之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。
- 若會員之信用卡賬戶沒有足夠的信用額予以本行扣除每期供款或根據華僑銀行持卡人協議未能償還每月最低還款額，本行有權取消會員以此計劃分期付款方式供款之權利而毋須事先通知，會員因此應立即向本行償還已批核的分期付款額的未償餘額以及其他相關費用。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。
- 會員之華僑銀行信用卡還款將先用作清還月結單上之最低還款額，然後償還高利率的餘額，最後將用於清還任何其他未償餘額——按順序為現金透支、購物簽賬，免息分期供款金額以及此計劃之分期付款額等。
- 若會員取消或被撤銷信用卡，或中途取消此計劃，會員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。
- 會員知悉及同意任何有關會員應本行之要求而提供之個人資料或因會員與本行之間所作交易而本行收集到的資料，本行可透露或使用及保留予任何機構或任何追討欠款公司、信貸資料服務機構(包括信貸資料服務機構所使用的任何中央資料庫之經營者)或為本行提供有關服務的機構/公司，使其可核實有關資料或使其能提供有關資料予其他機構/公司，藉以(a)讓該等機構/公司查證會員之信貸及其他狀況；及(b)協助該等機構/公司追收欠款。
- 會員明白本行會考慮信貸資料服務機構提供之信貸報告，並授權本行不時在其認為有需要之情況下，可一次或以上索取會員由有關信貸資料服務機構持有的資料作信貸查閱。
- 會員知悉會員可以書面或電郵形式向本行之資料保護主任索取及更改會員之資料(香港中環皇后大道中161號)(電郵：enquiry_hk@ocbc.com.hk)。
- 根據個人(私隱)條例(「條例」)的條款及條例核准和發出的個人信貸資料實務守則，會員有權：
 - 查閱本行是否持有其資料及查閱該等資料；
 - 要求本行改正任何有關其不準確的資料；
 - 查悉本行對於資料的政策及實務，並獲告知本行持有的個人資料類別；
 - 要求獲告知本行例行向信貸資料服務機構或追討欠款公司披露的個人資料類別，並獲提供進一步資料，藉以向有關信貸資料服務機構或追討欠款公司提出查閱和改正資料的要求；及
 - 就本行向信貸資料服務機構提供的任何賬戶資料(為免生疑問，包括任何賬戶還款資料)，於全數清還欠賬後結束賬戶時，指示本行要求信貸資料服務機構自其資料庫中刪除該等賬戶資料，但指示必須於賬戶結束後五年內提出及於緊接終止信貸前五年內沒有任何拖欠為期超過60日的欠款。賬戶還款資料包括上次到期的還款額、上次報告期間(即緊接本行上次向信貸資料服務機構提供賬戶資料前不多於31日的期間)所作還款額、剩餘可用信貸額或未償還數額及欠款資料(即過期欠款額及逾期還款日數、清還過期欠款的日期，及全數清還拖欠為期超過60日的欠款的日期(如有))。
- 如會員的賬戶出現任何拖欠還款情況，除非拖欠金額在由拖欠日期起計60日屆滿前全數清還或已撤賬(因破產令導致撤賬除外)，否則會員的賬戶還款資料(定義見以上第19(5)段)會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年。
- 如會員因被頒布破產令而導致任何賬戶金額被撤賬，不論賬戶還款資料有否顯示任何拖欠為期超過60日的還款，會員的賬戶還款資料(定義見以上第19(5)段)會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年，或由會員提出證據通知信貸資料服務機構其已獲解除破產令後保留多五年(以較早出現的情況為準)。會員承諾若會員通知信貸資料服務機構會員的破產令已被解除，會員將同時通知本行。
- 會員明白本行有權聘用外界代收欠款的公司及/或機構以追討會員欠本行的任何或所有數額，而會員同意本行可就上述用途披露有關會員的所有個人及其他資料。就本行聘用外界代收欠款公司及/或機構而合理產生之一切合理費用和支出及其就追討會員欠款所引致之一切合理產生之法律費用及支出(如有的話)，會員需向本行支付及(在本行要求時)彌償。
- 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。
- 此計劃之金額不能獲享「現金回贈」計劃之優惠。
- 會員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。
- 本行將不時檢討及重新訂定會員信用卡賬戶之信用額。
- 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。
- 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「靈活錢免息分期」計劃的範圍內，概以本條款及細則為準。(註：如中文譯本與英文版本在文義上出現分歧，概以英文版本為準。)

Terms and Conditions of “Flexi-Money Interest-free Installment Plan”

- “Flexi-Money Interest-free Installment Plan” (“this Plan”) is only applicable to OCBC Credit Cardholders (included Co-Branded Card) (“the Cardholder”), excluding Business Cardholders / Business Debit Cardholders and Supplementary Cardholders.
- Cardholder who applies for this Plan by phone / fax / mail / internet is deemed to have accepted all terms and conditions related to this Plan.
- The minimum installment amount which may be applied for under this Plan is HK\$5,000 and the maximum installment amount is 95% of the available credit limit for the Cardholder under this Plan. The installment amount should be in multiple of HK\$1,000.
- If the approved credit limit is not sufficient to cover the full installment amount applied, OCBC Bank (Hong Kong) Limited (“the Bank”) may approve a part of the installment amount applied without any notice.
- 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 bank account as designated by the Cardholder or designated bank account written in this application form and immediately arrange for the 12/18/24/36-month interest-free cash installment for the Cardholder without any notice.**
- The Bank shall not be liable if the Bank cannot approve this Plan within the application period due to Cardholder cannot provide a copy of bank statement / passbook of the designated bank account, or if the Bank is not able to contact the Cardholder to confirm application details.
- The Cardholder’s designated bank may impose a service charge on the Cardholder’s designated bank account for the remittance (except the Bank).
- 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.
- The annualized percentage rates (“APR”) are as follows:

	For the installment amount of HK\$10,000			For the installment amount of HK\$100,000		
	0.25% Monthly Handling Fee	0.45% Monthly Handling Fee	0.60% Monthly Handling Fee	0.25% Monthly Handling Fee	0.45% Monthly Handling Fee	0.60% Monthly Handling Fee
12-mth Tenor	7.22%	11.94%	15.56%	5.79%	10.44%	14.01%
18-mth Tenor	6.84%	11.61%	15.25%	5.86%	10.58%	14.18%
24-mth Tenor	6.64%	11.40%	15.02%	5.89%	10.61%	14.19%
36-mth Tenor	6.40%	11.10%	14.63%	5.89%	10.56%	14.06%

APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualized rate. The above APRs are calculated according to the Net Present Value Method specified in the Code of Banking Practice. HK\$80 Administration Fee and the monthly handling fee are already included in the APR calculation.

- An Approval of the installment plan amount is subject to the account condition of the Credit Card and other conditions (including but not limited to the usage status of credit facilities in our Bank and other financial institutions). The Bank may increase the credit limit depending on the amount applied for at its discretion. For this circumstances, the Bank reserves the right to request customer to provide any one of the income proof (your latest bank statements or bankbook showing your latest 1 month salary credit including cover page or your latest 3 months’ income tax demand note (applicable to employed customer) or business registration certificate and your latest bank statements or bankbook showing your latest 3 months’ transaction entries including cover page or full set of latest 3 months’ salaries tax demand note (applicable to self-employed customer) or your latest 1 month asset proof (applicable to unemployed customer)).
- The 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.
- To apply for this Plan, the Cardholder’s OCBC Credit Card account must be valid and in good credit status.
- 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 under 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 such outstanding balance) will be subject to such financial charge and other relative fees as specified in OCBC Cardholder Agreement.
- The Cardholder’s payment will first be applied to repay the minimum payment amount shown on the card statement, and then to high-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.
- If the Cardholder cancels OCBC Credit Card or the use of this 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 such outstanding balance) together with an additional handling fee of HK\$300. Fees will be charged to the Cardholder’s Credit Card account.**
- The Cardholder hereby acknowledges and agrees that any information with respect to the Cardholder which is provided by the Cardholder at the request of the Bank or collected in the course of dealings between the Cardholder and the Bank may be disclosed to, or used and retained by any other institutions or any debit collection agencies, credit reference agencies (including the operator of any centralized database used by credit reference agencies) or similar service providers for the purpose of verifying such information or enabling them to provide such information to other institutions: (a) in order that they may carry out credit and other status checks; and (b) to assist them to collect debts.
- The Cardholder understands the Bank will consider credit report(s) from credit reference agency(ies), and authorize the Bank from time to time to access the Cardholder’s data held with the relevant credit reference agency(ies) for once or multiple times for the purposes of credit checking when deemed necessary.
- The Cardholder acknowledges that the Cardholder is entitled at any time to request access to the Cardholder’s information held by the Bank and to update and correct such information by writing to the Data Protection Officer, 161 Queen’s Road Central, Hong Kong or sending an email to enquiry_hk@ocbc.com.

19. Under and in accordance with the terms of the Personal Data (Privacy) Ordinance ("Ordinance") and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, the Cardholder has the right:
 - (1) to check whether the Bank holds data about the Cardholder and the right of access to such data;
 - (2) to require the Bank to correct any data relating to the Cardholder which is inaccurate;
 - (3) to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank;
 - (4) to be informed on request which items of data are routinely disclosed to the credit reference agencies or debt collection agencies, and be provided with further information to enable the making of access and correction requests to the relevant credit reference agency(ies) or debt collection agency(ies); and
 - (5) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Bank to the credit reference agency(ies), to instruct the Bank, upon termination of the account by full repayment, to make a request to the credit reference agency(ies) to delete such account data from its database, as long as the instruction is given within five years of termination and at no time was there any default of payment in relation to the account, lasting in excess of 60 days within five years immediately before account termination. Account repayment data include amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Bank to the credit reference agency(ies)), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).
20. In the event of any default of payment relating to my/our account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, my/our account repayment data (as defined in paragraph 19(5) above) may be retained by the credit reference agency(ies) until the expiry of five years from the date of final settlement of the amount in default.
21. In the event any amount in an account is written-off due to a bankruptcy order being made against me/us, my/our account repayment data (as defined in paragraph 19(5) above) may be retained by the credit reference agency(ies), regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from a bankruptcy as notified by me/us with evidence to the credit reference agency(ies), whichever is earlier. I/We undertake that if I/we notify your Bank simultaneously.
22. The Bank shall be entitled to employ outside debt collection agency(ies) and/or institution(s) to collect any or all sums due but unpaid by the Cardholder. The Cardholder consents to the Bank's disclosure of all such information and personal data relating to the Cardholder as necessary for the said purpose. The Cardholder shall be liable to pay the Bank and shall indemnify the Bank on demand for all reasonable amount of costs and expenses reasonably incurred by the Bank in employing such debt collection agency(ies) and/or institution(s) and all legal costs and expenses reasonably incurred by the Bank in recovery thereof, if any.
23. 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.
24. The transaction under this Plan is not eligible for "Cash Rebate" Scheme.
25. The 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.
26. The Bank reserves the right to review the credit limit of the Cardholder from time to time.
27. 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.
28. 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.

(Note: In case of discrepancies between the English and Chinese versions, the English version shall apply and prevail.)

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	6個月*	12個月	24個月
	實際年利率	N/A	5.79%	5.89%
* 此貸款期並不適用，因此計劃的最短貸款期為12個月。				
逾期還款年化利率/就違約貸款收取的年化利率 ²	19.06% - 31.99%			
費用及收費				
手續費	<ul style="list-style-type: none"> 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，有關費用為批核貸款金額之0.25%。 			
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				
<ul style="list-style-type: none"> 此計劃之最低貸款金額為 HK\$5,000，最高貸款金額為客戶信用卡獲批核信用額之 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。 此計劃之分期貸款不能獲享「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。 				

註：

- 實際年利率是一個供參考之利率，以年化利率展出包括銀行產品的基本利率及其他費用與收費。上述之實際年利率乃根據香港銀行公會所載的有關指引計算。
- 每期之供款額及每月手續費將誌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。
- 客戶需留意提前清還分期計劃會否可以節省利息開支及/或手續費。詳情請閱華僑銀行網頁(零售銀行服務>卡服務>資料及通告>信用卡還款計算機)或致電客戶服務熱線 2543 2223。

提醒您：「借定唔借？還得到先好借！」

Key Facts Statement (KFS) for Installment Loan - OCBC Credit Card Flexi-Money Interest-free Installment Plan

(December 2023)

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	6-month*	12-month	24-month
	APR	N/A	5.79%	5.89%
* This loan tenor is not offered because the shortest loan tenor offered is 12 months.				
Annualised Overdue / Default Interest Rate ²	19.06% - 31.99%			
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 approved A monthly handling fee of 0.25% 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 plan is withdrawn			
Returned Cheque / Rejected Autopay Charge	N/A			
Additional Information				
<ul style="list-style-type: none"> The minimum loan amount under this plan is HK\$5,000 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" 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 basic interest rate and other fees and charges of a product expressed as an annualized rate. The above APR is calculated according to the guideline laid down in the Hong Kong Association of Banks.
- 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.
- Customer is advised to pay attention to whether interest expenses and/or handling fee would be saved by making early repayment of the Installment Plan. For details, please refer to our Bank website (Personal Banking>Card Service>Information and Notices>Credit Card Repayment Calculator) or contact Customer Service Hotline at 25432223.

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