

Terms and Conditions regarding Car Loan Approval In Principle Application / Car Loan Application Online

1. There are two types of car loan application, namely (a) Car Loan Approval In Principle Application (“**AIP Application**”); and (b) Car Loan Application Online.

(a) AIP Application

AIP Application is a provisional assessment provided by OCBC Bank (Hong Kong) Limited (“**Bank**”) based on the provision of certain information by customer in this online application form, some of which are mandatorily required without which an AIP Application cannot be processed. A car loan approval in principle can be given by the Bank instantly via this AIP Application (“**Result**”); however, the Result is for reference only and is not binding on the Bank.

The Result does not constitute an offer made by the Bank and shall not be regarded as a final car loan approval from the Bank or a representation from the Bank that a final car loan will be granted. The Bank reserves its right to reject any car loan application even if a Result is given. Customer shall not make any financial decision based on the Result and the Bank will not be responsible or liable for any financial loss to customer.

(b) Car Loan Application Online

Car Loan Application Online allows customer to submit his/her/its car loan application online by providing certain information required in this online car loan application form, which will not provide any instant approval result.

2. Approval of the final loan amount, repayment tenor and interest rate are all subject to the final decision of the Bank and conditions may be imposed by the Bank. The Bank reserves the right for a final decision of approval.
3. The Bank may at its sole and absolute discretion amend the terms and conditions herein at any time without any prior notice. In case of any dispute, the decision of the Bank shall be final and conclusive.
4. In the event of discrepancy or inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

[Terms and Conditions for Hire Purchase Agreement](#)

[Terms and Conditions for Lease Agreement](#)

[Key Facts Statements \(“KFS”\) for Instalment Loan](#)

[Car Loan Calculator](#)

Customer Declarations

I/We have read and understood all the terms and conditions, Key Facts Statements (“KFS”) for Instalment Loan above and in the following documents (including all notices of amendments and addendums made thereto by the Bank from time to time):

- [Disclaimer](#); and

- [Notice to Customers and Other Individuals relating to the Personal Data \(Privacy\) Ordinance](#)

and agree to comply with and be bound by them, as may be amended or supplemented from time to time by the Bank.

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