

請以正楷填妥下列各項，並連同所需文件寄回本行或傳真至 2854 2370 以便辦理閣下之申請。

Please fill in 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 2854 2370.

申請資料 Application Details

(ICIA19-GA/GB/GC/GF-23/26)

持卡人姓名 Cardholder Name _____

賬戶號碼 Account No.

日間聯絡電話 Day Time Contact No. _____

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

申請金額 Installment Amount	首 3 個月手續費優惠 Handling Fee of First 3 Months Installment Tenor	其後每月手續費 Monthly Handling Fee of thereafter Installment Tenors			
		12 個月分期 12-month Tenor	18 個月分期 18-month Tenor	24 個月分期 24-month Tenor	36 個月分期 36-month Tenor
HK\$5,000 – HK\$69,000	每月 HK\$1 / per month	0.26%			
>=HK\$70,000		0.23%			

- 註Note:
- 上述「HK\$1手續費」優惠會以簽賬回贈形式一次過於第6期供款之月結單全數存入會員之信用卡賬戶內。“HK\$1 Handling Fee Rebate” will be offered to the cardholder in form of spending credit rebate and will be credited to cardholder's account in the 6th statement.
 - 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.

本人授權華僑永亨銀行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 Wing Hang Bank 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: (必須填寫 Required Field)

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」)轉介予華僑永亨有限公司(「銀行」); 或 **is not referred** to OCBC Wing Hang Bank 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 the 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正確無誤並已詳閱、明白及同意背面之條款及細則並受其約束。

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

×

申請人簽署 Applicant's Signature

必須與閣下之華僑永亨信用卡申請表上之印鑑相同。

This signature should correspond with the specimen signature of your Credit Card application form.

日期 Date

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!"

「靈活錢免息分期」計劃之條款及細則：

1. 「靈活錢免息分期」計劃(「此計劃」)只適用於華僑永亨信用卡(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。
2. 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。
3. 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。
4. 若會員之信用額不足以支付申請之全部金額，華僑永亨銀行有限公司(「本行」)將批核所需之部份金額，而不另行通知。
5. 此計劃之申請一經批核，本行將於會員之華僑永亨信用卡賬戶內扣除 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。
6. 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。
7. 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)。
8. 此計劃獲批核之總金額將於會員之華僑永亨信用卡賬戶的可獲批核信用額內扣除。申請一經批核，不可中途取消或更改。
9. 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 0.26%	每月手續費為 0.23%
12 個月分期	6.00%	4.02%
18 個月分期	6.08%	4.50%
24 個月分期	6.11%	4.73%
36 個月分期	6.11%	4.95%

- 有關之年利率均根據銀行營運則採用淨現值法計算，並已包括首 3 個月「HK\$1 手續費」之回贈優惠及 HK\$80 行政費。
10. 會員最終獲批核此計劃之金額將視乎信用卡戶口之用款情況及其他因素(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。
 11. 會員同意並授權本行於會員之華僑永亨信用卡賬戶內扣除每月手續費及此計劃每期之供款額。每期供款額及供款期均不得更改。
 12. 「HK\$1 手續費」優惠將以簽賬回贈形式，於第 6 期供款之月結單將首 3 個月所徵收的手續費扣除應繳供款 HK\$3 (HK\$1 x 3 個月)，全數存入有關賬戶內。若回贈金額出現小數位，則一律調整為小數後兩個位計算。於回贈當日，有關賬戶必須為有效及維持良好紀錄，方可享有回贈優惠。回贈金額不可兌換現金及不可轉讓。
 13. 會員之華僑永亨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。
 14. 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及根據華僑永亨信用卡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。未償還之結餘(包括剩餘期數之每月手續費)將根據華僑永亨信用卡持卡人協議收取財務費用及其他相關費用。
 15. 會員之華僑永亨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付款等。
 16. 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)、首 3 個月「HK\$1 手續費」之回贈優惠及 HK\$300 手續費，費用將在其信用卡賬戶內扣除。
 17. 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。
 18. 此計劃之金額不能獲享「現金回贈」或「華僑永亨飛行里數」計劃之優惠。
 19. 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。
 20. 會員明白及同意本行將會員之資料交予信貸資料服務機構或從其獲取有關資料作信貸審查用途。本行將不時檢討及重新訂定會員信用卡賬戶之信用額。
 21. 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。
 22. 如華僑永亨信用卡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。

Terms and Conditions of "Flexi-Money" Interest-free Installment Plan

1. "Flexi-Money" Interest-free Installment Plan ("this Plan") is only applicable to OCBC Wing Hang Credit Cardholders (included Co-Branded Card) ("the Cardholder"), excluding Business Cardholders / Business Debit Cardholders and Supplementary Cardholders.
2. Cardholder who applies for this Plan by phone / fax / mail / internet is deemed to have accepted all terms and conditions related to this Plan.
3. 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.
4. If the approved credit limit is not sufficient to cover the full installment amount applied, OCBC Wing Hang Bank Limited ("the Bank") may approve a part of the installment amount applied without any notice.
5. 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.
6. 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.
7. The Cardholder's designated bank may impose a service charge on the Cardholder's designated bank account for the remittance (except the Bank).
8. The approved credit limit of the Cardholder's OCBC Wing Hang 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.
9. The annualized percentage rates are as follows:

	For the installment amount of HK\$10,000:	For the installment amount of HK\$100,000:
	0.26% Monthly Handling Fee	0.23% Monthly Handling Fee
12-month Tenor	6.00%	4.02%
18-month Tenor	6.08%	4.50%
24-month Tenor	6.11%	4.73%
36-month Tenor	6.11%	4.95%

The above APRs are calculated according to the Net Present Value Method specified in the Code of Banking Practice. "HK\$1 Handling Fee Rebate" of first 3 months offer and HK\$80 Administration Fee are already included in the APR calculation.

10. 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)).
11. The Cardholder agrees and authorizes the Bank to debit the Cardholder's OCBC Wing Hang 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. "HK\$1 Handling Fee Rebate", with the rebate amount being the first 3 month's accumulated handling fee minus HK\$3, will be posted on 6th billing cycle. If the rebate amount appears digit will be adjusted to 2 digits after the decimal calculation. The cardholder's account should be in normal status when the rebate is credited to the account. All rebate can only be used to offset the purchases or cash advances and cannot be converted into cash.
 13. To apply for this Plan, the Cardholder's OCBC Wing Hang Credit Card account must be valid and in good credit status.
 14. In case there is no available or insufficient credit limit in the Cardholder's OCBC Wing Hang 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 Wing Hang Credit Card 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 Wing Hang Credit Card Cardholder Agreement.
 15. 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.
 16. If the Cardholder cancels OCBC Wing Hang 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), "HK\$1 Handling Fee Rebate" of first 3 months offer together with an additional handling fee of HK\$300. Fees will be charged to the Cardholder's Credit Card account.
 17. 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.
 18. The transaction under this Plan is not eligible for "Cash Rebate" or "OCBC Wing Hang Travel Reward" Scheme.
 19. 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.
 20. Cardholder understands and agrees to authorize the Bank to pass details of the Cardholder's personal data to or obtain the same from credit reference agency at the discretion of the Bank for credit assessment. The Bank reserves the right to review the credit limit of the Cardholder from time to time.
 21. 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.
 22. In case of any discrepancy between the OCBC Wing Hang Credit Card Cardholder Agreement and the Terms and Conditions contained herein, insofar as this Plan is concerned, the Terms and Conditions contained herein shall always 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	36個月
	實際年利率	N/A	4.02%	4.73%	4.95%
逾期還款年化利率/就違約貸款收取的年化利率 ²	19.06% - 33.21%				
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0.23%。 				
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/退回自動轉帳授權指示的收費	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。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，請參閱華僑永亨信用卡持卡人協議。 本行保留以絕對酌情權按照此計劃及華僑永亨信用卡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，以年化率展出包括銀行產品的基本利率及其他費用與收費。
- 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，請參閱華僑永亨信用卡持卡人協議。
- 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。

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

(June 2019)

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)	For a loan amount of HK\$100,000:				
	Loan Tenor	6-month	12-month	24-month	36-month
	APR	N/A	4.02%	4.73%	4.95%
Annualised Overdue / Default Interest Rate ²	19.06% - 33.21%				
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 0.21% 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					
<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" or "OCBC Wing Hang Travel 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 Wing Hang Credit Card 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.
- 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 Wing Hang Credit Card 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.