



# Key Facts Statement (KFS) for Instalment Loan

OCBC Bank (Hong Kong) Limited

Auto Finance – Hire Purchase / Leasing  
07 June 2024

<b>This product is an instalment loan.</b> <b>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 instalment loan.</b>									
<b>Interest Rates and Interest Charges</b>									
<b>Annualised Percentage Rate (APR)</b>	For a loan amount of HK\$100,000: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Loan Tenor</th> <th>6-month</th> <th>12-month</th> <th>24-month</th> </tr> </thead> <tbody> <tr> <td>APR (or range of APR)</td> <td>Not applicable</td> <td>2.78% - 16.75%</td> <td>2.89% - 15.66%</td> </tr> </tbody> </table> <p>The Annualized Percentage Rates (APR) is calculated in accordance with the relevant guidelines issued by the Hong Kong Association of Banks and is rounded up to the nearest 2 decimal places. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate.</p>	Loan Tenor	6-month	12-month	24-month	APR (or range of APR)	Not applicable	2.78% - 16.75%	2.89% - 15.66%
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<b>Annualised Overdue / Default Interest Rate</b>	Maximum 36% per annum (3% per month)  Upon loan default, overdue payment of any sums shall be subject to an overdue/default interest chargeable at 3% per month from the date of default to the date of actual payment.  Default interest shall be calculated daily on any sums due but not paid on a simple basis. No minimum charge will be applied.								
<b>Fees and Charges</b>									
<b>Handling Fee</b>	Not applicable								
<b>Late Payment Fee and Charge</b>	Not applicable								
<b>Prepayment / Early Settlement / Redemption Fee</b>	Early termination/ settlement which amounts to 50% of the interest rebate with a minimum charge of HK\$1,000. No prepayment is accepted.								
<b>Returned Cheque / Rejected Autopay Charge</b>	Minimum HK\$150 per transaction								
<b>Additional Information</b>									
<u>Licence (Vehicle Registration Document – VRD)</u> <ul style="list-style-type: none"> <li>• Annual renewal (Regular batch processing - 3 working days turnaround)</li> <li>• 4 months renewal</li> <li>• General service related to VRD except annual renewal of license</li> <li>• Duplicate license</li> <li>• Special trip to Transport Department</li> <li>• Retention &amp; replacement of license number</li> </ul>	<ul style="list-style-type: none"> <li>• Free of charge</li> <li>• HK\$500 per time</li> <li>• HK\$500 per time</li> <li>• HK\$300 per time</li> <li>• HK\$500 per time</li> <li>• HK\$1,000 per time</li> </ul>								
<u>Photocopying</u> <ul style="list-style-type: none"> <li>• Vehicle registration document</li> <li>• Loan agreement</li> <li>• Insurance policy</li> <li>• Others</li> </ul>	<ul style="list-style-type: none"> <li>• HK\$50 per copy</li> <li>• HK\$100 per copy</li> <li>• HK\$100 per copy</li> <li>• HK\$50 per copy</li> </ul>								
<u>Others</u> <ul style="list-style-type: none"> <li>• Option Fee</li> <li>• Cashier Order Issuance</li> <li>• Change of payment method or DDA account</li> <li>• Change of Payment Due Date</li> <li>• Non-current record</li> <li>• Amortization schedule</li> <li>• Change of vehicle (New car body only)</li> <li>• Loan repayment records</li> <li>• Application for 3rd party insurance coverage</li> <li>• VRD Borrowing for Cross Border Application               <ul style="list-style-type: none"> <li>- New application</li> <li>- Pre-approved</li> </ul> </li> <li>• Debt Collection Agency Fee<sup>1</sup></li> </ul>	<ul style="list-style-type: none"> <li>• HK\$800 per agreement</li> <li>• HK\$50 per cashier order</li> <li>• HK\$200 per time</li> <li>• Prime Lending Rate plus 4%p.a. (Minimum: HK\$500)</li> <li>• HK\$500 per copy</li> <li>• HK\$300 per time</li> <li>• HK\$2,000 per time</li> <li>• HK\$300 per time</li> <li>• HK\$2,000 per time</li> <li>- HK\$3,000 per time</li> <li>- HK\$500 per time</li> <li>• Up to 30% of the total outstanding balance, or such other amount as we specify from time to time</li> </ul>								
<ul style="list-style-type: none"> <li>• The apportionment of each monthly repayment amount between principal, interest is based on Rule of 78. You may refer to “Smart Consumers – Personal Credit” on HKMA website for details about Rule of 78.</li> </ul>									

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

Note: (1) We shall be entitled to employ outside debt collection agency and/or institution to collect any unpaid sum owed by you.

## 分期貸款產品資料概要

華僑銀行(香港)有限公司

汽車租購/租賃貸款

2024年6月7日

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， 循環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	貸款金額:HK\$100,000 <table border="1"> <thead> <tr> <th>貸款期</th> <th>6個月</th> <th>12個月</th> <th>24個月</th> </tr> </thead> <tbody> <tr> <td>實際年利率 (或實際年利率 範圍)</td> <td>不適用</td> <td>2.78% - 16.75%</td> <td>2.89% - 15.66%</td> </tr> </tbody> </table> 實際年利率是採用香港銀行公會所載的有關指引計算，並已被約至小數後兩個位。實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費。	貸款期	6個月	12個月	24個月	實際年利率 (或實際年利率 範圍)	不適用	2.78% - 16.75%	2.89% - 15.66%
貸款期	6個月	12個月	24個月						
實際年利率 (或實際年利率 範圍)	不適用	2.78% - 16.75%	2.89% - 15.66%						
逾期還款年化利率 / 就違約貸款收取的年化利率	36% (3%月息)  當違約貸款時，逾期付款的任何款項應徵收的逾期/欠繳利息將會從欠繳款項當日至實際付款當日計算，欠繳利息將會以欠繳款項按日為基準以單利息計算，並無最低收費。								
<b>費用及收費</b>									
手續費	不適用								
逾期還款費用及收費	不適用								
提前還款 / 提前清償 / 贖回的收費	當客戶提前償還全數貸款時，將收取提前終止合約費用，金額為退息金額之50%，最低收費為港幣1,000元								
退票 / 退回自動轉帳授權指示的收費	每次退票 / 退回自動轉帳授權指示時，將收取港幣\$150								
<b>其他資料</b>									
<b>車輛牌照</b> <ul style="list-style-type: none"> <li>續牌一年 (以一般處理為限，而三個工作天辦理)</li> <li>續牌四個月</li> <li>除每年續牌以外一切有關車輛登記文件如資料更改等次一般性服務</li> <li>申請行車証副本</li> <li>個別牌照辦理</li> <li>留牌套牌</li> </ul>	<ul style="list-style-type: none"> <li>免費</li> <li>每次港幣\$500</li> <li>每次港幣\$500</li> <li>每次港幣\$300</li> <li>每次港幣\$500</li> <li>每次港幣\$1,000</li> </ul>								
<b>影印</b> <ul style="list-style-type: none"> <li>車輛登記文件</li> <li>貸款合約</li> <li>保險單</li> <li>其他</li> </ul>	<ul style="list-style-type: none"> <li>每份港幣\$50</li> <li>每份港幣\$100</li> <li>每份港幣\$100</li> <li>每份港幣\$50</li> </ul>								
<b>其他</b> <ul style="list-style-type: none"> <li>選購權費用</li> <li>簽發本票</li> <li>更改供款方式或自動轉賬戶口</li> <li>更改供款日</li> <li>翻查舊記錄及提供副本</li> <li>表列本金及利息</li> <li>車輛轉換 (只限全新車身)</li> <li>申領供款記錄</li> <li>申請投保第三者保險</li> <li>借出車輛登記文件作過境車輛申請               <ul style="list-style-type: none"> <li>- 新申請</li> <li>- 預先批核</li> </ul> </li> <li>聘用代收欠款機構之費用<sup>1</sup></li> </ul>	<ul style="list-style-type: none"> <li>每合約港幣\$800</li> <li>每張港幣\$50</li> <li>每次港幣\$200</li> <li>最優惠貸款利率加4厘 (年息) (最低收費：港幣\$500)</li> <li>每份港幣\$500</li> <li>每次港幣\$300</li> <li>每次港幣\$2,000</li> <li>每次港幣\$300</li> <li>每次港幣\$2,000</li> <li>每次港幣\$3,000</li> <li>每次港幣\$500</li> <li>最高為總結欠的30%或我們不時訂定的其他金額</li> </ul>								
<ul style="list-style-type: none"> <li>每月還款額根據「78法則」分配於本金、利息。客戶可參考載於香港金融管理局網頁的「智醒消費者一個人信貸」，了解有關「78法則」的詳情。</li> </ul>									

借定唔借？還得到先好借！

註：(1) 我們有權聘用外界代收欠款的機構，向閣下追討其到期而仍未繳付的款項。