

# 分期貸款產品資料概要

華僑永亨信用財務有限公司

# 「60日免息免供」 分期貸款

2019-12-02

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<sup>1</sup>

貸款金額：HK\$100,000

| 貸款期                | 6個月   | 12個月  | 24個月  |
|--------------------|-------|-------|-------|
| 實際年利率 <sup>1</sup> | 4.44% | 3.56% | 4.74% |

逾期還款  
年化利率 /  
就違約貸款  
收取的年化  
利率

最高為每年53%。  
如未能在到期時繳付每月還款額，將會收取逾期還款利息，該利息由到期付款日計至足額付款之日，按每月還款以實際月利率加0.875%每日計算。逾期還款年化利率/就違約貸款收取的年化利率以單利息基準計算，本產品不設最低違約利息金額。

## 費用及收費

手續費

在還款期為12個月或以下的情況下，成功提取貸款將收取貸款額之1.5%。  
在還款期為12個月以上的情況下，成功提取貸款將按貸款額收取每年1%手續費。  
(於提取貸款時全數繳付)

逾期還款  
費用及收費

如未能在到期時全數繳付每月還款額，將收取逾期還款費用，每次手續費港幣200元。

提前還款 /  
提前清償 /  
贖回的收費

如於首次繳款日前1個曆月至貸款完結前的期間內提早全數清還貸款，將收取提前清償的收費，即以下所述之較低者：  
(i) 未清還的貸款本金及應計利息，兩者均須根據實際月利率加0.875%按月重新計算或計算至及包括清還當日；  
(ii) 一筆相等於剩餘未付之每月還款總和之99%的款額。  
惟若上述(i)或(ii)計算出之金額較根據實際月利率計算之未清還的貸款本金及應計利息另加提早還款手續費港幣1,500元為少，客戶則須支付根據實際月利率計算之未清還的貸款本金及應計利息加上上述提早還款手續費。  
於提前清還分期貸款前請參閱華僑永亨信用財務網頁之「常見問題」。

退票 / 退回  
自動轉帳授權  
指示的收費

不適用

## 其他資料

1. 實際年利率是一個參考利率，以年化利率展示出本產品的基本利率及其他費用與收費。實際年利率乃根據客戶之財政狀況而釐定。
2. 最低貸款額為HK\$5,000，最高貸款額為HK\$1,200,000。
3. 最長還款期為60個月。

# Key Facts Statement (KFS) for Instalment Loan

OCBC Wing Hang Credit Limited

**"60-Day Interest-Free  
Payment Holiday"  
Instalment Loan**

2019-12-02

**This product is an instalment 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 instalment loan.

## Interest Rates and Interest Charges

**Annualised  
Percentage Rate  
(APR)<sup>1</sup>**

For a loan amount of HK\$100,000:

| Loan Tenor       | 6-month | 12-month | 24-month |
|------------------|---------|----------|----------|
| APR <sup>1</sup> | 4.44%   | 3.56%    | 4.74%    |

**Annualised  
Overdue /  
Default Interest  
Rate**

Maximum 53% per annum.

Overdue/Default interest is charged at the interest rate of monthly effective rate plus 0.875% on any late monthly instalment calculated from the due date until the day of actual payment on a daily basis if the monthly repayment amount is not paid in full when due. Overdue/Default interest is calculated on a simple basis and no minimum amount of overdue/default interest is set for this product.

## Fees and Charges

**Handling Fee**

1.5% of the loan amount per annum will be charged for successful loan drawdown when the loan tenor is equal to or less than 12 month.  
1% of the loan amount per annum will be charged for successful loan drawdown when the loan tenor is more than 12 months.  
(upfront collection upon loan drawdown)

**Late Payment  
Fee and Charge**

If the monthly repayment amount is not paid in full when due, late payment fee will be charged, which is \$200 per default.

**Prepayment /  
Early Settlement /  
Redemption Fee**

If fully repay the loan in the period between one calendar month before the first repayment date and the end of the loan tenor, early settlement fee will be charged, and is subject to the repayment of the lower of the following:

- the outstanding principal of the loan and accrued interest up to the repayment date, both recalculated or calculated at the interest rate of monthly effective rate plus 0.875% of the loan on a monthly basis;
- a sum equivalent to 99% of the total outstanding monthly instalments of the loan.

Provided always that if the amount under (i) or (ii) above shall be lower than the outstanding principal of the loan and accrued interest at the aforesaid monthly effective rate on a monthly basis plus an early repayment handling fee of HK\$1,500, customer shall pay the outstanding principal of the loan and accrued interest at the aforesaid monthly effective rate plus the aforesaid early repayment handling fee.

Before you make request for early repayment for Instalment Loan, please refer to "FAQ" of OCBC Wing Hang Credit's website.

**Returned Cheque /  
Rejected Autopay  
Charge**

N/A

## Additional Information

- 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. APR is determined according to customers' financial condition.
- The minimum loan amount is HK\$5,000 and the maximum loan amount is HK\$1,200,000.
- The maximum loan tenor is 60 months.