

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 ² ：HK\$100,000			
	貸款期 ³	6個月	12個月	24個月
	實際年利率 ¹	5.30%	5.30%	5.80%

逾期還款 年化利率/ 就違約貸款 收取的年化 利率	<p>最高為每年53%。</p> <p>如未能在到期時繳付每月還款額，將會收取過期利息，該利息由到期付款日計直至實際付款之日按逾期未付之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。</p>
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費用及收費

手續費	成功提取貸款將收取每年為總貸款額1%之手續費(於提取貸款時全數繳付/與貸款金額一併計算於每月還款內繳付)
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，將收取手續費，每次手續費為港幣200元（以每次逾期計）。
提前還款/ 提前清償/ 贖回的收費	<p>客戶需於提前償還貸款時支付提早還款手續費、貸款應付之一切其他有關款項、過期利息（如有）、適用費用、收費、開支及支出，不論該請求是由客戶或本公司提出。在不損害前述條文的原則下，客戶可提早清還貸款，惟須先獲得本公司的同意並向本公司支付以下所述之較低者：</p> <p>(i) 未清還的貸款本金及應計利息，兩者均須根據貸款實際月利率加0.875%按月重新計算或計算至及包括清還當日；</p> <p>(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按月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元之總和為少，客戶則須支付根據前述實際月利率計算之未清還的貸款本金及應計利息加前述提早還款手續費。</p> <p>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」。</p>
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，上述計算之實際年利率之手續費於提取貸款時全數繳付。
2. 最低貸款額為HK\$5,000，最高貸款額為HK\$2,000,000或月薪20倍（較低者為準）。
3. 最長還款期為60個月。
4. 如本概要之中英文本有歧異，概以英文本為準。

Key Facts Statement (KFS) for Instalment Loan

OCBC Wing Hang Credit Limited

Personal Loan Under Tax Loan Program

2021-10-27

This product is an instalment loan.

This KFS provides you with indicative information about interest, fees and charges of this product; please refer to our offer letter for the final terms of your instalment loan.

Interest Rates and Interest Charges

Annualised Percentage Rate (APR)¹

For a loan amount² of HK\$100,000:

Loan Tenor ³	6-month	12-month	24-month
APR ¹	5.30%	5.30%	5.80%

Annualised Overdue / Default Interest Rate

Maximum 53% per annum.

Overdue/Default interest is charged at the interest rate of the 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% of the loan amount per annum will be charged for successful loan drawdown (upfront collection upon loan drawdown/add-on instalment which is inclusive in monthly instalment)

Late Payment Fee and Charge

If the monthly repayment amount is not paid in full when due, a sur-charge will be charged, which is \$200 per default (for each and every default).

Prepayment / Early Settlement / Redemption Fee

Customer shall be required to pay an **early repayment handling fee, all other monies, overdue interests (if any), applicable fees, charges, costs and expenses payable under the loan** at the time of early repayment whether such request is made by customer or the Company. Without prejudice to the foregoing, early repayment of the loan is permissible subject to the Company's prior consent and customer's 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 instead.

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 above APR is calculated by handling fee of upfront collection upon loan drawdown.
- The minimum loan amount is HK\$5,000 and the maximum loan amount is HK\$2,000,000 or 20 times of salary (whichever is lower).
- The maximum loan tenor is 60 months.
- If there is any inconsistency between the English and Chinese versions of this KFS, the English version shall prevail.