

# 循環貸款產品資料概要

華僑永亨信用財務有限公司

循環貸款

2019-09-16

此乃循環貸款產品。

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。

## 利率及利息支出

年化浮動利率 <sup>1</sup> (由於本產品的利率是以年化浮動利率列出，故本行於此項列出適用的年化浮動利率而未有列出實際年利率。)	貸款金額		年化利率 <sup>1</sup>	
			首4個月	第5個月起
	HK\$5,000		P <sup>3</sup> -2%	P <sup>3</sup> +0.75%
	HK\$20,000			
HK\$100,000				
逾期還款 年化利率/ 就違約貸款 收取的年化 利率	如未能於到期付款日或之前全數繳付最低還款額，所有欠款將由到期繳款日之翌日起，按逾期還款年化利率/就違約貸款收取的年化利率P <sup>3</sup> +25%按日計算。逾期還款年化利率/就違約貸款收取的年化利率會以單利息基準計算，本產品並不設最低違約利息金額。			
超出信用額 度利率	如客戶現有的貸款餘額超出其貸款的信用額度，上述之年化利率或逾期還款年化利率/就違約貸款收取的年化利率(適用於曾逾期還款或違約之客戶)將繼續適用。			
最低還款額	所有利息及費用(包括可能收取的年費)及所欠本金總額的1%，再加超逾信貸額之款額(如有者)及所有過期繳付之款額(如有者)，最低收費為HK\$100。			
<b>費用及收費</b>				
手續費	不適用			
年費 / 月費	將收取信貸額的1%(最高為HK\$1,000及以近十元整數計算)，最低收費為HK\$100(每年收取)(首年豁免)			
提款收費 / 交易收費	豁免 每次海外預支現金將收取HK\$25			
逾期還款 費用及收費	如未能在到期繳款日或之前全數繳付最低還款額，將收取逾期還款費用，每次收費為最低付款額的5%，最低為HK\$140，最高為HK\$300			
超出信用額 度手續費	豁免			
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HK\$150			
替換遺失卡 的收費	每次替換已遺失的卡，本公司將收取HK\$100			

### 其他資料

1. 年化浮動利率乃根據客戶之財政狀況而釐定。
2. 循環貸款之貸款利息及有關費用均以每年365天每天積累計算。
3. 港元最優惠利率相等於華僑永亨銀行有限公司透過銀行網頁或其他途徑不時公佈及更改之港元最優惠貸款利率。港元最優惠貸款利率於2019年9月16日為5.50%。
4. 華僑永亨銀行授權及委任華僑永亨信用財務為循環貸款之處理機構及提供有關服務。
5. 最低信貸額為HK\$5,000，最高信貸額為HK\$1,000,000或月薪12倍(以較低者為準)。
6. 循環貸款的其他收費如下：

免息期	不適用
預支現金手續費（即上述提及之「提款收費」）	豁免
「出卡前預支現金」手續費	豁免
外幣交易費用	不適用
即時轉賬至指定戶口收費	每項 HK\$55
轉換貸款戶口類別手續費	每次 HK\$200
更換新卡手續費	每張 HK\$50
申領月結單副本 • 最近1個月所發出之月結單 • 上月或以前所發出之月結單	免費 每份 HK\$50
申領預支現金單副本	每張 HK\$50
申領申請表副本	每張 HK\$50
退還餘額手續費	每次 HK\$50
申領清繳結欠證明書	每份 HK\$120
掛號郵件	每份 HK\$100

華僑永亨銀行保留不時更改以上各項服務收費之權利。

# Key Facts Statement (KFS) for Revolving Credit Facility Loan

OCBC Wing Hang Credit Limited

**Revolving Loan**

2019-09-16

**This product is an revolving credit facility.**

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 revolving credit facility.

## Interest Rates and Interest Charges

<p><b>Annualised Floating Interest Rate<sup>1</sup></b> (As interest rate of this product is quoted in terms of Annualised Floating Interest Rate, the applicable Annualised Floating Interest Rate instead of the Annualised Percentage Rate (APR) is quoted.)</p>	<p>Annualised Interest Rate<sup>1</sup></p>	
<p>Loan amount</p>	<p>1<sup>st</sup> 4 months</p>	<p>From 5<sup>th</sup> month Onwards</p>
<p>HK\$5,000</p>	<p>P<sup>3</sup>-2%</p>	<p>P<sup>3</sup>+0.75%</p>
<p>HK\$20,000</p>		
<p>HK\$100,000</p>		
<p><b>Annualised Overdue / Default Interest Rate</b></p>	<p>P<sup>3</sup>+25% will be applied on all sum owing from the date after the payment due date and calculated on daily basis if the minimum payment is not paid in full by the payment due date. The annualised overdue/default interest rate is calculated on a simple basis. No minimum amount of default interest is set for this product.</p>	
<p><b>Overlimit Interest Rate</b></p>	<p>The same Annualised Interest Rate or Annualised Overdue / Default Interest Rate (applicable to customer who has any overdue / default record) will be applied to your revolving credit account if your current loan balance exceeds the credit limit of the loan.</p>	
<p><b>Minimum Payment</b></p>	<p>All interest and fees and charges (including Annual Membership Fees that may be charged), plus 1% of outstanding principal, plus the amount exceeding the credit limit (if any) and all amounts past due (if any), minimum HK\$100.</p>	
<p><b>Fees and Charges</b></p>		
<p><b>Handling Fee</b></p>	<p>N/A</p>	
<p><b>Annual Fee / Monthly Fee</b></p>	<p>1% on credit limit (up to a maximum of HK\$1,000 and roundup to the nearest HK\$10), minimum HK\$100(Charged annually)(First year waiver)</p>	
<p><b>Withdrawal Fee / Transaction Fee</b></p>	<p>Waiver HK\$25 per transaction will be charged for each overseas cash advance</p>	
<p><b>Late Payment Fee and Charge</b></p>	<p>If the minimum payment is not paid in full by each payment due date, late payment fee will be charged, which is 5% of the amount of minimum payment, minimum HK\$140 and maximum HK\$300 per each time.</p>	
<p><b>Overlimit Handling Fee</b></p>	<p>Waiver</p>	
<p><b>Returned Cheque / Rejected Autopay Charge</b></p>	<p>HK\$150 per time of returned cheque / rejected autopay payment</p>	
<p><b>Lost Card Replacement Fee</b></p>	<p>HK\$100 per time of replacement of lost card</p>	

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**Revolving Loan**

2019-09-16

## Additional Information

1. Annualised Floating Interest Rate is determined according to customers' financial condition.
2. The interest rate and the relevant fees of the loan shall accrue from day to day and be computed on the basis of a year of 365 days.
3. Best Lending Rate ("BLR") is equal to OCBC Wing Hang Bank Limited's Hong Kong Dollar Prime Lending Rate ("P") as announced in the Bank's website or by other means from time to time and subject to change. Our Best Lending Rate is 5.50% per annum as at 16 September 2019.
4. OCBC Wing Hang Bank has appointed and authorized OCBC Wing Hang Credit to act as servicing entity of the Revolving Credit for providing certain service and support functions.
5. The minimum credit limit is HK\$5,000; the maximum credit limit is HK\$1,000,000 or 12 times of monthly salary (whichever is lower).
6. Other fees and charges of the Revolving Loan are listed below.

<b>Interest Free Period</b>	N/A
<b>Cash Advance Handling Fee (the same as the "Withdrawal Fee" mentioned above)</b>	Waiver
<b>"Cash Before Card" Handling Fee</b>	Waiver
<b>Fees Relating to Foreign Currency Transaction</b>	N/A
<b>Online Transfer to Designated Account Service Fee</b>	HK\$55 per transaction
<b>Account Type Transfer Handling Fee</b>	HK\$200 per transfer
<b>Card Replacement Handling Fee</b>	HK\$50 per card
<b>Statement Retrieval Fee</b> • Statement for the current month • Statement for previous months	Free HK\$50 per copy
<b>Cash Advance Draft Retrieval Fee</b>	HK\$50 per copy
<b>Copy of Original Application Form Retrieval Fee</b>	HK\$50 per copy
<b>Service Charge for Refund of Credit Balance</b>	HK\$50 per transaction
<b>Letter of Account Settlement</b>	HK\$120 per copy
<b>Registered Mail</b>	HK\$100 per mail

OCBC Wing Hang Bank reserves the right to revise the above fees and charges from time to time.