

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	不適用 ³	1.63%	2.81%

逾期還款
年化利率/
就違約貸款
收取的年化
利率

每年24%

如未能在到期時繳付每月還款額，將會收取逾期利息，該利息由逾期未付的每月還款的到期付款日直至實際付款之日逐日累計，息率按逾期未付的每月還款額以0.0657534%計算（或港幣50元，以較高者為準）。

費用及收費

手續費

成功提取貸款將收取每年為總貸款額最低0.69%之手續費，並與貸款金額一併計算於每月還款內繳付。

有關手續費將因應貸款額、還款期、客戶之信貸評級及入息證明及其他因素釐定。

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

客戶需於提前償還貸款時支付**提早還款手續費**，不論該請求是由客戶或本公司提出。客戶可提早清還貸款，惟須事先獲得本公司的同意並向本公司支付以下各項：

- 未清還的貸款本金及應計利息，兩者均須根據實際月利率按月重新計算或計算至及包括清還當日；
 - 就貸款應付之一切其他有關款項、過期利息（如有）、費用、收費、開支及支出；
 - 由清還貸款翌日起按實際月利率計算至下一個每月還款日的利息（首尾兩天包括在內）；及
 - 相等於未清還的貸款本金（按實際月利率重新計算或計算）之2%的提早還款手續費，
- 惟上述(iii)及(iv)之總和須不少於港幣500元。
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

- 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。
- 最低貸款額為HK\$5,000，最高貸款額為HK\$3,000,000或月薪12倍（以較低者為準）。
- 最短還款期為12個月，最長還款期為24個月。
- 「即供免息」稅務貸款計劃受其適用之條款及細則所約束，詳情請參閱華僑永亨信用財務有限公司貸款之條款及細則（適用於稅務貸款）。
- 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

“Interest-Free” Tax Loan

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	N/A ³	1.63%	2.81%

Annualised Overdue / Default Interest Rate

24% per annum

Overdue/Default interest is charged at the rate of 0.0657534% on the amount of any outstanding monthly instalment calculated on a daily basis from the due date of repayment of such outstanding monthly instalment until the day of actual repayment if the monthly repayment amount is not paid in full when due (or HK\$50, whichever is higher).

Fees and Charges

Handling Fee

As low as 0.69% of the loan amount per annum will be charged for successful loan drawdown and is inclusive in the monthly instalment.

The handling fee is determined by the loan amount, loan tenor, customer's credit rating and income proof and other factors.

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** of the loan at the time of early repayment whether such request is made by customer or the Company. Early repayment of the loan is permissible subject to the Company's prior consent and customer's repayment of the following:

- (i) the outstanding principal of the loan and accrued interest up to the repayment date, both recalculated or calculated at the interest rate of the monthly effective rate of the loan on a monthly basis;
- (ii) all other monies, overdue interests (if any), fees, charges, costs and expenses payable under the loan;
- (iii) interest calculated at the monthly effective rate for the period commencing from the day after the repayment date to the next monthly instalment payment date (both days inclusive); and
- (iv) early repayment handling fee equal to 2% on the outstanding principal of the loan (recalculated or calculated at the monthly effective rate),

Provided always that the combined sum of (iii) and (iv) shall be not less than HK\$500.

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

1. 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.
2. The minimum loan amount is HK\$5,000 and the maximum loan amount is HK\$3,000,000 or 12 times of monthly salary (whichever is lower).
3. The minimum and maximum loan tenor are 12 months and 24 months respectively.
4. "Interest-Free" Tax Loan is subject to its applicable terms and conditions. Please read OCBC Wing Hang Credit Limited Loan Terms and Conditions (Applicable to Tax Loan) for details.
5. If there is any inconsistency between the English and Chinese versions of this KFS, the English version shall prevail.