

分期貸款產品資料概要

華僑永亨信用財務有限公司

專業貸款

2019-4-8

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

| | | | | |
|--|--|------|------|------|
| 年化利率 ¹ | 貸款金額：HK\$100,000 | | | |
| | 貸款期 | 6個月 | 12個月 | 24個月 |
| | 年化利率 ¹ 低至 | P-1% | P-1% | P-1% |
| 逾期還款 年化利率 / 就違約貸款 收取的年化 利率 | 每年30%。 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0.0821918%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，本產品最低違約利息金額為HK\$50。 | | | |

費用及收費

| | |
|---------------------------------|--|
| 手續費 | 豁免 |
| 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。 |
| 提前清償 / 提前還款 / 贖回契約的 收費 | 如於貸款完結前提早全數清還貸款，將收取提前清償的收費，即剩餘本金之3%及計算至下一個供款日之利息。 於提前清還私人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. 年化利率乃根據客戶之財政狀況而釐定。
2. 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4月8日為5.50%。
3. 最低貸款額為HK\$5,000，最高貸款額為HK\$2,000,000。
4. 最長還款期為60個月。

Key Facts Statement (KFS) for Instalment Loan

OCBC Wing Hang Credit Limited

Professional Loan

2019-4-8

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 Interest Rate¹

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

| Loan Tenor | 6-month | 12-month | 24-month |
|---|---------|----------|----------|
| Annualised Interest Rate ¹ as low as | P-1% | P-1% | P-1% |

Annualised Overdue / Default Interest Rate

30% per annum.

Overdue/Default interest is charged at the rate of 0.0821918% on the amount of any outstanding monthly instalment(s) calculated on a daily basis from the due date of repayment of such outstanding monthly instalment(s) until the day of actual repayment if the monthly repayment amount is not pay in full when due. Overdue/Default interest is calculated on a simple basis and minimum amount HK\$50 of overdue/default interest is set for this product.

Fees and Charges

Handling Fee

Waiver

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 you fully repay the loan before the end of the loan tenor, early settlement fee will be charged, which is 3% of the outstanding principal of the loan plus interest that would otherwise have been payable on the next monthly repayment date.

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

Returned Cheque / Rejected Autopay Charge

N/A

Additional Information

1. Annualised Interest Rate is determined according to customers' financial condition.
2. 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 8 April 2019.
3. The minimum loan amount is HK\$5,000 and the maximum loan amount is HK\$2,000,000.
4. The maximum loan tenor is 60 months.