



華僑永亨銀行

循環貸款 服務收費一覽表 (「附錄表」)

利率及利息收費

預支現金年化 浮動利率	年化利率			
	信貸額(HK\$)	特選客戶 ¹	其他客戶	所有客戶
		首4個月		第5個月起 ²
	任何信貸額	P#-2.75%	P#-2.5%	低至 P#+0.75%
當您開立賬戶時，特選客戶及其他客戶之預支現金年息分別為 P#-2.75% 及 P#-2.5% ，但會不時作出檢討。利息會由預支現金交易日起按日計算，直至全部清還為止。				
逾期付款後 之年化利率	若您未能於到期付款日或該日之前繳付月結單上所顯示的最低付款額，於該月結單以後之第二期月結單日起將調整至年息 P#+25% 。			
免息期	不適用			
最低付款額	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 。			

收費項目

年費	每年收取信貸額的 1% (最高為 HK\$1,000 及以近十元整數計算)，最低收費為 HK\$100 (首年豁免)
預支現金手續費	豁免
「出卡前預支現金」 手續費	豁免
海外預支現金手續費	每次 HK\$25
外幣交易費用	不適用

逾期付款費用	每次最低付款額的 5% ，最低為 HK\$140 ，最高為 HK\$300
超逾信貸額費用	每次 HK\$140
退票 / 自動轉賬退回手續費	每項 HK\$150
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
補發卡手續費 • 更換新卡 • 遺失卡	每張 HK\$50 每張 HK\$100
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	每項 HK\$50
申領清繳結欠證明書	每份 HK\$120
掛號郵件	每份 HK\$100

- 「特選客戶」的定義為公務員及指定之專業人士並需合乎特定的信貸評級。「公務員」的定義為能提供由香港特別行政區政府庫務署發出之薪俸結算書之人士、官立及津貼學校教職員工及公營機構及半官方機構員工。「指定之專業人士」包括核數師、會計師、建築師、機師、律師、醫生、牙醫、藥劑師、精算師、測量師、中小學教師及大專院校教授。華僑永亨信用財務保留對「特選客戶」定義的最終詮釋權及要求客戶提供相關之職業證明之權利。
- 第5個月起之年化浮動利率可低至 $P^{\#}+0.75\%$ ，並根據客戶之財務狀況而釐定及以循環貸款戶口利率確認書/出卡前支付現金確認書所述為準。
- 以上循環貸款服務收費一覽表之貸款利息及有關費用均以每年365天每天積累計算。
- 華僑永亨銀行有限公司保留不時更改以上各項服務收費之權利。
- 華僑永亨銀行有限公司授權及委任華僑永亨信用財務有限公司為循環貸款之處理機構及提供有關服務。

#港元最優惠利率（「P」）以華僑永亨銀行有限公司不時公佈之港元最優惠利率為準。

Revolving Loan Service Fee Table (“the Schedule”)

Interest Rates and Interest Charges

Annualised Floating Interest Rate for Cash Advance	Annualised Interest Rate			
	Credit Limit (HK\$)	Selected Customers ¹	Other Customers	All Customers
	Any Credit Limit	P#-2.75%	P#-2.5%	From 5 th month Onwards ² As low as P#+0.75%
<p>P#-2.75% and P#-2.5% for Selected Customers and Other Customer respectively when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.</p>				
Annualised Delinquent Interest Rate	<p>P#+25% it may be applied to your account if you fail to settle the minimum payment amount due shown on the statement in full on or before the due date, with effect from date of the next second monthly statement following such statement.</p>			
Interest Free Period	Not Applicable			
Minimum Payment	<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>			
Fees				
Annual Membership Fee	<p>1% p.a. on credit limit (up to a maximum of HK\$1,000 and roundup to the nearest HK\$10), minimum HK\$100 (First year waiver)</p>			
Cash Advance Handling Fee	Waiver			
“Cash Before Card” Handling Fee	Waiver			
Overseas Cash Advance Handling Fee	HK\$25 per transaction			
Fees Relating to Foreign Currency Transaction	Not Applicable			

Late Payment Fee	5% of the amount of minimum payment, minimum HK\$140 and maximum HK\$300
Over-the-limit Fee	HK\$140 per time
Returned Cheque / Rejected Autopay Handling Fee	HK\$150 per returned payment
Online Transfer to Designated Account Service Fee	HK\$55 per transaction
Account Type Transfer Handling Fee	HK\$200 per transfer
Card Replacement Handling Fee • Card Replacement • Lost Card	HK\$50 per card HK\$100 per card
Statement Retrieval Fee • Statement for the current month • Statement for previous months	Free HK\$50 per copy
Cash Advance Draft Retrieval Fee	HK\$50 per copy
Copy of Original Application Form Retrieval Fee	HK\$50 per copy
Service Charge for Refund of Credit Balance	HK\$50 per transaction
Letter of Account Settlement	HK\$120 per copy
Registered Mail	HK\$100 per mail

1. "Selected Customers" refer to civil servants and professionals with specified credit ratings. "Civil servants" refer to persons who can provide a payroll issued by The Treasury of the Hong Kong Special Administrative Region Government, and staff of government and subsidized schools, public organizations and quasi-non-governmental organizations. "Professionals" refer to auditors, accountants, architects, pilots, lawyers, doctors, dentists, pharmacists, actuaries, surveyors, primary and secondary school teachers and tertiary institution professors. OCBC Wing Hang Credit reserves the right of final interpretation of the meaning of "Selected Customers" and the right to request for provision of occupation proof from customers.
2. Annualized Floating Interest Rate from 5th month onwards can be as low as P[#]+0.75%, and is determined according to customers' financial condition and subject to the rate as listed in confirmation of Revolving Credit Account Interest Rate / Cash Before card (CBC) – Receipt Confirmation.
3. The interest rate and the relevant fees of the loan mentioned in the above table shall accrue from day to day and be computed on the basis of a year of 365 days.
4. OCBC Wing Hang Bank Limited reserves the right to revise the above fees and charges from time to time.
5. OCBC Wing Hang Bank Limited has appointed and authorized OCBC Wing Hang Credit Limited to act as servicing entity of the Revolving Loan for providing certain service and support functions.

#The current Hong Kong Dollar Prime Lending Rate ("P") is subject to change as announced by OCBC Wing Hang Bank Limited from time to time.



華僑永亨銀行

循環貸款 服務收費一覽表 (「附錄表」)

利率及利息收費	
預支現金實際 年利率	當您開立賬戶時，預支現金實際年利率為 47.47% (年息39%)，但會不時作出檢討。利息會由預支現金交易日起按日計算，直至全部清還為止。
逾期付款後之 預支現金實際 年利率	若您未能於到期付款日或該日之前繳付月結單上所顯示的最低付款額，於該月結單以後之第二期月結單日起將調整至 51.85% 的實際年利率 (年息42%)。
免息期	不適用
最低付款額	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 。
收費項目	
年費	每年收取信貸額的 1% (最高為 HK\$1,000 及以近十元整數計算)，最低收費為 HK\$100 (首年豁免)
預支現金 手續費	每次預支現金的 1% 或 HK\$50 (以較高者為準)
「出卡前預支 現金」手續費	每次 HK\$100
海外預支現 金手續費	每次 HK\$25
外幣交易費用	不適用
逾期付款費用	每次最低付款額的 5% ，最低為 HK\$140 ，最高為 HK\$300
超逾信貸額 費用	每次 HK\$140

退票 / 自動轉賬退回手續費	每項HK\$150
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
補發卡手續費 • 更換新卡 • 遺失卡	每張HK\$50 每張HK\$100
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

1. 以上循環貸款服務收費一覽表之貸款利息及有關費用均以每年365天每天積累計算。
2. 華僑永亨銀行有限公司保留不時更改以上各項服務收費之權利。
3. 華僑永亨銀行有限公司授權及委任華僑永亨信用財務有限公司為循環貸款之處理機構及提供有關服務。

Revolving Credit Service Fee Table (“the Schedule”)

Interest Rates and Interest Charges	
Annualised Percentage Rate (APR) for Cash Advance	47.47% (annual rate at 39%) when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
Delinquent APR for Cash Advance	51.85% (annual rate at 42%) it may be applied to your account if you fail to settle the minimum payment amount due shown on the statement in full on or before the due date, with effect from date of the next second monthly statement following such statement.
Interest Free Period	Not Applicable
Minimum Payment	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 .
Fees	
Annual Membership Fee	1% p.a. on credit limit (up to a maximum of HK\$1,000 and roundup to the nearest HK\$10), minimum HK\$100 (First year waiver)
Cash Advance Handling Fee	1% of transaction amount or HK\$50 (whichever is higher)
“Cash Before Card” Handling Fee	HK\$100 per time
Overseas Cash Advance Handling Fee	HK\$25 per transaction
Fees Relating to Foreign Currency Transaction	Not Applicable
Late Payment Fee	5% of the amount of minimum payment, minimum HK\$140 and maximum HK\$300
Over-the-limit Fee	HK\$140 per time

Returned Cheque / Rejected Autopay Handling Fee	HK\$150 per returned payment
Online Transfer to Designated Account Service Fee	HK\$55 per transaction
Account Type Transfer Handling Fee	HK\$200 per transfer
Card Replacement Handling Fee • Card Replacement • Lost Card	HK\$50 per card HK\$100 per card
Statement Retrieval Fee • Statement for the current month • Statement for previous months	Free HK\$50 per copy
Cash Advance Draft Retrieval Fee	HK\$50 per copy
Copy of Original Application Form Retrieval Fee	HK\$50 per copy
Service Charge for Refund of Credit Balance	HK\$50 per transaction
Letter of Account Settlement	HK\$120 per copy
Registered Mail	HK\$100 per mail

1. The interest rate and the relevant fees of the loan mentioned in the above table shall accrue from day to day and be computed on the basis of a year of 365 days.
2. OCBC Wing Hang Bank Limited reserves the right to revise the above fees and charges from time to time.
3. OCBC Wing Hang Bank Limited has appointed and authorized OCBC Wing Hang Credit Limited to act as servicing entity of the Revolving Credit for providing certain service and support functions.



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利率及利息收費	
預支現金實際 年利率	當您開立賬戶時，預支現金實際年利率為 27.26% (年息24%)，但會不時作出檢討。利息會由預支現金交易日起按日計算，直至全部清還為止。
逾期付款後之 預支現金實際 年利率	若您未能於到期付款日或該日之前繳付月結單上所顯示的最低付款額，於該月結單以後之第二期月結單日起將調整至 51.85% 的實際年利率 (年息42%)。
免息期	不適用
最低付款額	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 。
收費項目	
年費	每年收取信貸額的 1% (最高為 HK\$1,000 及以近十元整數計算)，最低收費為 HK\$100 (首年豁免)
預支現金 手續費	每次預支現金的 1% 或 HK\$50 (以較高者為準)
「出卡前預支 現金」手續費	每次 HK\$100
海外預支現 金手續費	每次 HK\$25
外幣交易費用	不適用
逾期付款費用	每次最低付款額的 5% ，最低為 HK\$140 ，最高為 HK\$300
超逾信貸額 費用	每次 HK\$140

退票 / 自動轉賬退回手續費	每項HK\$150
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
補發卡手續費 • 更換新卡 • 遺失卡	每張HK\$50 每張HK\$100
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
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2. 華僑永亨銀行有限公司保留不時更改以上各項服務收費之權利。
3. 華僑永亨銀行有限公司授權及委任華僑永亨信用財務有限公司為循環貸款之處理機構及提供有關服務。

Revolving Credit Service Fee Table (“the Schedule”)

Interest Rates and Interest Charges	
Annualised Percentage Rate (APR) for Cash Advance	27.26% (annual rate at 24%) when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
Delinquent APR for Cash Advance	51.85% (annual rate at 42%) it may be applied to your account if you fail to settle the minimum payment amount due shown on the statement in full on or before the due date, with effect from date of the next second monthly statement following such statement.
Interest Free Period	Not Applicable
Minimum Payment	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 .
Fees	
Annual Membership Fee	1% p.a. on credit limit (up to a maximum of HK\$1,000 and roundup to the nearest HK\$10), minimum HK\$100 (First year waiver)
Cash Advance Handling Fee	1% of transaction amount or HK\$50 (whichever is higher)
“Cash Before Card” Handling Fee	HK\$100 per time
Overseas Cash Advance Handling Fee	HK\$25 per transaction
Fees Relating to Foreign Currency Transaction	Not Applicable
Late Payment Fee	5% of the amount of minimum payment, minimum HK\$140 and maximum HK\$300
Over-the-limit Fee	HK\$140 per time

Returned Cheque / Rejected Autopay Handling Fee	HK\$150 per returned payment
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2. OCBC Wing Hang Bank Limited reserves the right to revise the above fees and charges from time to time.
3. OCBC Wing Hang Bank Limited has appointed and authorized OCBC Wing Hang Credit Limited to act as servicing entity of the Revolving Credit for providing certain service and support functions.