

# 分期貸款產品資料概要

華僑信用財務(香港)有限公司

## 裝修貸款

2023-11-24

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<sup>1</sup>

貸款金額：HK\$100,000

貸款期	6個月	12個月	24個月
實際年利率 <sup>1</sup>	8.32%	8.32%	8.72%

逾期還款  
年化利率 /  
就違約貸款  
收取的年化  
利率

最高為每年48%。

如未能依期償付每月還款，將徵收手續費港幣200元（以每次逾期月計）及需另外支付逾期利息，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以單利率累計，息率按逾期未付的每月還款額以0.13%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1%之手續費（於提取貸款時全數繳付）

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，將收取逾期還款費用，每次手續費港幣200元。

提前還款 /  
提前清償 /  
贖回的收費

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，即以下所述各項：

- 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；及
  - 就貸款應付之一切其他有關款項、費用、收費、開支及支出；
  - 由清還貸款翌日起按上述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
  - 相等於原貸款本金之3%的提早還款手續費。
- 惟上述(iv)須不少於港幣1,500元。

於提前清還私人分期貸款前請參閱華僑信用財務網頁之「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\$1,200,000。
- 最長還款期為60個月。

# Key Facts Statement (KFS) for Instalment Loan

OCBC Credit (Hong Kong) Limited

Decoration Loan

2023-11-24

**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)<sup>1</sup>**

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

Loan Tenor	6-month	12-month	24-month
APR <sup>1</sup>	8.32%	8.32%	8.72%

**Annualised Overdue / Default Interest Rate**

Maximum 48% per annum.

Overdue/Default interest is paid for each and every default a sur-charge of HK\$200 plus an overdue interest at the rate of 0.13% on the amount of any outstanding monthly instalment(s) calculated daily on a simple basis from the due date of repayment of such outstanding monthly instalment(s) until the date of actual repayment [or HK\$50, whichever is higher] if the monthly repayment amount is not paid in full when due.

## Fees and Charges

**Handling Fee**

1% of the loan amount per annum will be charged for successful loan drawdown [upfront collection upon loan drawdown]

**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, and is subject to the repayment of 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 monthly effective rate of the Loan on a monthly basis;
- (ii) all other monies, fees, charges, costs and expenses payable under the Loan;
- (iii) interest calculated at the aforesaid 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 3% on the original loan amount.

Provided always that (iv) shall be not less than HK\$1,500.

Before you make request for early repayment for Personal Instalment Loan, please refer to "FAQ" of OCBC 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 minimum loan amount is HK\$5,000 and the maximum loan amount is HK\$1,200,000.
- The maximum loan tenor is 60 months.