# 循環貸款

2024-04-01

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   |                |             |                    |
| 實際年利率                                  | 貸款金額  | HK\$ 5,000     | HK\$ 20,000 | HK\$ 100,000       |
|  | 實際年利率   | 13.58%         | 13.58%      | 13.58%             |
| 逾期還款<br>年化利率 /<br>就違約貸款<br>收取的年化<br>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42.58%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<br>度利率                           | 不適用   |                |             |                    |
| 最低還款額                                  |   | 信貸額之款額         | (如有者)及所有    | f欠本金總額的<br>預過期繳付之款 |
| 費用及收費                                  |   |                |             |                    |
| 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 /<br>交易收費                         | 豁免<br>每次海外預支現金將收取HK\$25   |                |             |                    |
| 逾期還款<br>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                             | 不適用   |                |             |                    |
| 退票 / 退回<br>自動轉帳授權<br>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<br>的收費                           | 每次替換已遺  | ———<br>夫的卡,本行制 | <br>        |                    |

# 循環貸款產品資料概要華僑銀行(香港)有限公司

# 循環貸款

2024-04-01

#### 其他資料

- 1. 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。
- 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. 最低信貸額為HK\$5,000。
- 4. 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<br>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□類別手續費                         | 每次HK\$200   |
| 更換新卡手續費                             | 每張 HK\$50   |
| 郵寄月結單費用                             | 每月每份月結單HK\$10<br>註一下列客戶群可獲豁免收費:<br>(1) 18歲以下人士或65歲或以上長者;<br>(2)領取綜合社會保障援助人士或領<br>取政府傷殘津貼人士;及<br>(3)華僑銀行(香港)有限公司不時<br>指定之客戶,包括低收入土士<br>(客戶須就此以華僑銀行(香港)<br>有限公司全權絕對酌情指定的格<br>式作出相關聲明)。<br>符合上述條件(2)及/或(3)資格之<br>客戶須主動向華僑銀行(香港)或向<br>華僑銀行(香港)有限公司提供證明<br>文件以作費用豁免申請。 |
| 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<br>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  |

華僑銀行(香港)有限公司保留不時更改以上各項服務收費之權利。

#### **Revolving Loan**

2024-04-01

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 an                                   | d Interest Charges  |            |             |              |
|---|---|------------|-------------|--------------|
|   |   |            |             |              |
| Annualised<br>Percentage Rate                       | Loan amount   | HK\$ 5,000 | HK\$ 20,000 | HK\$ 100,000 |
| (APR) <sup>1</sup>                                  | APR <sup>1</sup>  | 13.58%     | 13.58%      | 13.58%       |
|   |   |            |             |              |
| Annualised<br>Overdue /<br>Default Interest<br>Rate | 42.58% 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. |            |             |              |
| Overlimit<br>Interest Rate                          | Not Applicable  |            |             |              |
| Minimum<br>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 HKS100.  |            |             |              |
| Fees and Charge                                     | s   |            |             |              |
| Handling Fee  | N/A   |            |             |              |
| Annual Fee /<br>Monthly Fee                         | 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)   |            |             |              |
| Withdrawal Fee /<br>Transaction Fee                 | Waiver  HK\$25 per transaction will be charged for each overseas cash advance   |            |             |              |
| Late Payment<br>Fee and Charge                      | 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.   |            |             |              |
| Overlimit<br>Handling Fee                           | Not Applicable  |            |             |              |
| Returned Cheque<br>/ Rejected<br>Autopay Charge     | HK\$150 per time of returned cheque / rejected autopay payment  |            |             |              |
| Lost Card<br>Replacement Fee                        | HK\$100 per time of replacement of lost card  |            |             |              |

### **Revolving Loan**

2024-04-01

#### 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.
- 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. The minimum credit limit is HK\$5,000.
- 4. Other fees and charges of the Revolving Loan are listed below.

| Interest Free Period  | N/A   |
|---|---|
| Cash Advance Handling Fee<br>(the same as the "Withdrawal<br>Fee" mentioned above)        | Waiver  |
| "Cash Before Card" Handling Fee   | Waiver  |
| Fees Relating to Foreign<br>Currency Transaction  | N/A   |
| Online Transfer to Designated<br>Account Service Fee                                      | HK\$55 per transaction  |
| Account Type Transfer Handling Fee  | HK\$200 per transfer  |
| Card Replacement Handling Fee   | HK\$50 per card   |
| Paper Statement Fee   | HK\$10 per statement for each month Note - Exemptions will be applied to any of the following groups of customers:  (1) Customers aged below 18 / senior citizens aged 65 or above;  (2) Recipients of Comprehensive Social Security Assistance (CS\$A) / recipients of Government Disability Allowance; and  (3) Designated customers of OCBC Bank (Hong Kong) Limited, including low-income earners (customers are required to make a declaration in the form to be designated by OCBC Bank (Hong Kong) Limited at the sole and absolute discretion of OCBC Bank (Hong Kong) Limited).  Eligible customers of group (2) and (3) are required to inform OCBC Bank (Hong Kong) Limited proactively in order to apply for exemption via self-declaration and/or by providing supporting documents. |
| Statement Retrieval Fee • Statement for the current month • Statement for previous months | Free<br>HK\$50 per copy   |
| Cash Advance Draft Retrieval Fee  | HK\$50 per copy   |
| Copy of Original Application<br>Form Retrieval Fee  | HK\$50 per copy   |
| Service Charge for Refund of<br>Credit Balance  | HK\$50 per transaction  |
| Letter of Account Settlement  | HK\$120 per copy  |
| Registered Mail   | HK\$100 per mail  |

OCBC Bank (Hong Kong) Limited reserves the right to revise the above fees and charges from time to time.

# 循環貸款

2024-04-01

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。

|  | INNIN   |                                | <del></del>                        |   |
|--|---|--------------------------------|------------------------------------|---|
| 利率及利息支                                 | 出   |                                |                                    |   |
| 實際年利率                                  | 貸款金額  | HK\$ 5,000                     | HK\$ 20,000                        | HK\$ 100,000                            |
|  | 實際年利率   | 43.22%                         | 43.21%                             | 43.21%                                  |
| 逾期還款<br>年化利率 /<br>就違約貸款<br>收取的年化<br>利率 | 款將由到期繳  | 款日之翌日起<br>年化利率43.22<br>資款收取的年化 | ,按逾期還款2%按日計算。<br>3%按日計算。<br>利率會以單利 | 是款額,所有欠<br>年化利率/就違<br>逾期還款年化<br>別息基準計算, |
| 超出信用額度利率                               | 不適用   |                                |                                    |   |
| 最低還款額                                  | 所有利息及費<br>1%,再加超逾<br>額(如有者),最                                       | 信貸額之款額                         | (如有者)及所有                           | 7欠本金總額的<br>6週期繳付之款                      |
| 費用及收費                                  |   |                                |                                    |   |
| 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),<br>最低收費為HK\$100(每年收取)(首年豁免)       |                                |                                    |   |
| 提款收費 / 交易收費                            | 每次提款將收取提款額的1%或HK\$50(較高者為準)<br>每次海外預支現金將收取HK\$25                    |                                |                                    |   |
| 逾期還款<br>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                              | 不適用   |                                |                                    |   |
| 退票 / 退回<br>自動轉帳授權<br>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<br>的收費                           | 每次替換已遺  | 失的卡,本行制                        | 事收取HK\$100                         |   |

# 循環貸款產品資料概要華僑銀行(香港)有限公司

# 循環貸款

2024-04-01

#### 其他資料

- 1. 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。
- 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. 最低信貸額為HK\$5,000。
- 4. 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<br>提及之「提款收費」)                 | 每次預支現金的1%或HK\$50<br>(以較高者為準)   |
| 「出卡前預支現金」手續費                              | 每次 HK\$100   |
| 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  |
| 郵寄月結單費用                                   | 每月每份月結單HK\$10<br>註一下列客戶群可獲豁免收費:<br>(1) 18歲以下人士或65歲或以上長者;<br>(2) 領取綜合社會保障援助人士或領<br>取政府傷殘津貼人士;及<br>(3) 華僑銀行(香港)有限公司不時<br>指定之客戶,包括低收入人士<br>(客戶須就此以華僑銀行(香港)<br>有限公司全權絕對酌情指定的格<br>式作出相關聲明)。<br>符合戶須主動向華僑銀行(香港)有限<br>公司申報及作出相關聲明及/或向<br>華僑銀行(香港)有限<br>公司申報及作出相關聲明及/或向<br>華僑銀行(香港)有限公司提供證明<br>文件以作費用豁免申請。 |
| 申領月結單副本<br>•最近1個月所發出之月結單<br>•上月或以前所發出之月結單 | 免費<br>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   |
|   |  |

華僑銀行(香港)有限公司保留不時更改以上各項服務收費之權利。

## **Revolving Loan**

2024-04-01

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 an                                   | d Interest Charges  |  |                       |                        |
|---|---|--|-----------------------|------------------------|
| Annualised<br>Percentage Rate<br>(APR) <sup>1</sup> | Loan amount  APR <sup>1</sup>   | HK\$ 5,000<br>43.22%   | HK\$ 20,000<br>43.21% | HK\$ 100,000<br>43.21% |
| Annualised<br>Overdue /<br>Default Interest<br>Rate | 43.22% 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. |  |                       |                        |
| Overlimit<br>Interest Rate                          | Not Applicable  |  |                       |                        |
| Minimum<br>Payment                                  | that may be charg<br>amount exceeding   | 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 HKS100. |                       |                        |
| Fees and Charge                                     | s   |  |                       |                        |
| Handling Fee  | N/A   |  |                       |                        |
| Annual Fee /<br>Monthly Fee                         | 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]   |  |                       |                        |
| Withdrawal Fee /<br>Transaction Fee                 | 1% of transaction amount or HK\$50 (whichever is higher) will be charged for each cash advance  HK\$25 per transaction will be charged for each overseas cash advance   |  |                       |                        |
| Late Payment<br>Fee and Charge                      | 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.   |  |                       |                        |
| Overlimit<br>Handling Fee                           | Not Applicable  |  |                       |                        |
| Returned Cheque<br>/ Rejected<br>Autopay Charge     | HK\$150 per time of returned cheque / rejected autopay payment  |  |                       |                        |
| Lost Card<br>Replacement Fee                        | HK\$100 per time of replacement of lost card  |  |                       |                        |

# **Revolving Loan**

2024-04-01

#### 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.
- 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. The minimum credit limit is HK\$5,000.
- 4. Other fees and charges of the Revolving Loan are listed below.

| Interest Free Period  Cash Advance Handling Fee (the same as the "Withdrawal Fee" mentioned above)  "Cash Before Card" Handling Fee Fees Relating to Foreign Currency Transaction  Online Transfer to Designated Account Service Fee  Account Type Transfer Handling Fee HKS200 per transaction  Account Type Transfer Handling Fee HKS200 per transfer  Card Replacement Handling Fee HKS50 per card  HKS10 per statement for each month Note - Exemptions will be applied to any of the following groups of customers:  Il Customers aged below 18 / senior citizens aged 56 or above;  [2] Recipients of Comprehensive Social Security Assistance (CSSA) / recipients of Government Disability Allowance; and [3] Designated outsomers of OCBC Bank (Hong Kong) Limited, including low-income earners (customers are required to make a declaration in the form to be designated by OCBC Bank (Hong Kong) Limited at the sole and absolute discretion of OCBC Bank (Hong Kong) Limited inform OCBC Bank (Hong Kong) Limited at the sole and absolute discretion of OCBC Bank (Hong Kong) Limited inform OCBC Bank (Hong K | Curie rees and enarges or the never |   |
|--|-------------------------------------|---|
| Ithe same as the "Withdrawal Fee" mentioned above)   Ith Signated Fee" mentioned above)  | Interest Free Period                | N/A   |
| Fees Relating to Foreign Currency Transaction  Online Transfer to Designated Account Service Fee  Account Type Transfer Handling Fee HK\$50 per card  HK\$50 per statement for each month Note - Exemptions will be applied to any of the following groups of customers: [1] Customers aged below 18 / senior citizens aged 65 or above; [2] Recipients of Comprehensive Social Security Assistance (CSSA) / recipients of Government Disability Allowance, and [3] Designated customers of OCBC Bank (Hong Kong) Limited, including low-income earners (customers are required to make a declaration in the form to be designated by OCBC Bank (Hong Kong) Limited at the sole and absolute discretion of OCBC Bank (Hong Kong) Limited. Eligible customers of group (2) and (3) are required to inform OCBC Bank (Hong Kong) Limited proactively in order to apply for exemption via self-declaration and/or by providing supporting documents.  Statement Retrieval Fee  • Statement for the current month • Statement for previous months  HK\$50 per copy  Copy of Original Application Form Retrieval Fee  Service Charge for Refund of Credit Balance  HK\$50 per copy  HK\$50 per copy   | (the same as the "Withdrawal        |   |
| Currency Transaction  Online Transfer to Designated Account Service Fee  Account Type Transfer Handling Fee HKS200 per transfer  Card Replacement Handling Fee HKS50 per card  HKS50 per satement for each month Note - Exemptions will be applied to any of the following groups of customers:  (1) Customers aged below 18 / senior citizens aged 65 or above: (2) Recipients of Comprehensive Social Security Assistance (CSSA) / recipients of Government Disability Allowance, and (3) Designated customers of OCBC Bank (Hong Kong) Limited, including low-income earners (customers are required to make a declaration in the form to be designated by OCBC Bank (Hong Kong) Limited at the sole and absolute discretion of OCBC Bank (Hong Kong) Limited to inform OCBC Bank (Hong Kong) Limited to inform OCBC Bank (Hong Kong) Limited to inform OCBC Bank (Hong Kong) Limited vas elf-declaration and/or by providing supporting documents.  Statement Retrieval Fee  • Statement Retrieval Fee  • Statement for the current month + Statement for previous months  HKS50 per copy  Copy of Original Application Form Retrieval Fee  Service Charge for Refund of Credit Balance  Letter of Account Settlement  HKS120 per copy   |                                     | HK\$100 per time  |
| Account Type Transfer Handling Fee HKS200 per transfer  HKS50 per card  HKS50 per card  HKS50 per statement for each month Note - Exemptions will be applied to any of the following groups of customers:  [1] Customers aged below 18 / senior citizens aged 65 or above: [2] Recipients of Comprehensive Social Security Assistance (CSSA) / recipients of Government Disability Allowance, and [3] Designated customers of OCBC Bank (Hong Kong) Limited, including low-income earners (customers are required to make a declaration in the form to be designated by OCBC Bank (Hong Kong) Limited at the sole and absolute discretion of OCBC Bank (Hong Kong) Limited inchmo (EBC Bank (Hong Kong) Limited to inform OCBC Bank (Hong Kong) Limited to inform OCBC Bank (Hong Kong) Limited value in the sole and absolute discretion of OCBC Bank (Hong Kong) Limited to inform OCBC Bank (Hong Kong) Limited value in the sole and absolute discretion of OCBC Bank (Hong Kong) Limited value in the sole and absolute discretion of OCBC Bank (Hong Kong) Limited value in the sole and absolute discretion of OCBC Bank (Hong Kong) Limited value in the form of OCBC Bank (Hong Kong) Limited value in the sole and absolute discretion of OCBC Bank (Hong Kong) Limited value in the sole and absolute discretion of OCBC Bank (Hong Kong) Limited value in the sole and absolute discretion of OCBC Bank (Hong Kong) Limited value in the sole and absolute discretion of OCBC Bank (Hong Kong) Limited value in the sole and absolute discretion of OCBC Bank (Hong Kong) Limited value in the sole and absolute discretion of OCBC Bank (Hong Kong) Limited value in the sole and absolute discretion of OCBC Bank (Hong Kong) Limited value in the sole and absolute discretion of OCBC Bank (Hong Kong) Limited value in the sole and absolute discretion of OCBC Bank (Hong Kong) Limited value in the sole and absolute discretion of OCBC Bank (Hong Kong) Limited value in the sole and absolute discretion of OCBC Bank (Hong Kong) Limited value in the sole and absolute discretion of OCBC Bank (Hong K |                                     | N/A   |
| Card Replacement Handling Fee  HK\$50 per card  HK\$10 per statement for each month Note - Exemptions will be applied to any of the following groups of customers:  [1] Customers aged below 18 / senior citizens aged 65 or above;  [2] Recipients of Comprehensive Social Security Assistance (CS\$A) / recipients of Government Disability Allowance, and  [3] Designated customers of OCBC Bank (Hong Kong) Limited, including low-income earners (customers are required to make a declaration in the form to be designated by OCBC Bank (Hong Kong) Limited at the sole and absolute discretion of OCBC Bank (Hong Kong) Limited to inform OCBC Bank (Hong Kong) Limited proactively in order to apply for exemption via self-declaration and/or by providing supporting documents.  Statement Retrieval Fee  • Statement for the current month • Statement for previous months  HK\$50 per copy  Copy of Original Application Form Retrieval Fee  Service Charge for Refund of Credit Balance  HK\$50 per copy  HK\$50 per copy   |                                     | HK\$55 per transaction  |
| Paper Statement Fee  HKS10 per statement for each month Note - Exemptions will be applied to any of the following groups of customers:  [1] Customers aged below 18 / senior citizens aged 65 or above; [2] Recipients of Comprehensive Social Security Assistance (CSSA) / recipients of Government Disability Allowance; and [3] Designated dustomers of OCBC Bank [Hong Kong] Limited to income to be designated by OCBC Bank [Hong Kong] Limited at the sole and absolute discretion of OCBC Bank [Hong Kong] Limited].  Eligible customers of group [2] and [3] are required to inform OCBC Bank [Hong Kong] Limited proactively in order to apply for exemption via self-declaration and/or by providing supporting documents.  Statement Retrieval Fee  • Statement for the current month • Statement for previous months  HKS50 per copy  Copy of Original Application Form Retrieval Fee  Service Charge for Refund of Credit Balance  HKS50 per copy  HKS50 per copy   | Account Type Transfer Handling Fe   | e HK\$200 per transfer  |
| Note - Exemptions will be applied to any of the following groups of customers:  [1] Customers aged below 18 / senior citizens aged 65 or above; [2] Recipients of Comprehensive Social Security Assistance (CSSA) / recipients of Government Disability Allowance; and [3] Designated customers of OCBC Bank (Hong Kong) Limited at the sole and absolute discretion of OCBC Bank (Hong Kong) Limited at the sole and absolute discretion of OCBC Bank (Hong Kong) Limited at the sole and absolute discretion of OCBC Bank (Hong Kong) Limited at the sole and absolute discretion of OCBC Bank (Hong Kong) Limited to inform OCBC Bank (Hong Kong) Limited to inform OCBC Bank (Hong Kong) Limited proactively in order to apply for exemption via self-declaration and/or by providing supporting documents.  Statement Retrieval Fee  • Statement for the current month • Statement for previous months  HK\$50 per copy  Copy of Original Application Form Retrieval Fee  Service Charge for Refund of Credit Balance  Letter of Account Settlement  HK\$120 per copy   | Card Replacement Handling Fee       | HK\$50 per card   |
| Statement for the current month     Statement for previous months     Free     HKS50 per copy  Cash Advance Draft Retrieval Fee     HKS50 per copy  Copy of Original Application Form Retrieval Fee  Service Charge for Refund of Credit Balance  Letter of Account Settlement  Free HKS50 per copy  HKS50 per transaction  HKS120 per copy  | Paper Statement Fee                 | Note - Exemptions will be applied to any of the following groups of customers:  1) Customers aged below 18 / senior citizens aged 65 or above;  2) Recipients of Comprehensive Social Security Assistance (CSSA) / recipients of Government Disability Allowance; and  3) Designated customers of OCBC Bank (Hong Kong) Limited; Including low-income earners (customers are required to make a declaration in the form to be designated by OCBC Bank (Hong Kong) Limited at the sole and absolute discretion of OCBC Bank (Hong Kong) Limited.  Eligible customers of group [2] and [3] are required to inform OCBC Bank (Hong Kong) Limited proactively in order to apply for exemption via self-declaration and/or by providing supporting |
| Copy of Original Application Form Retrieval Fee  Service Charge for Refund of Credit Balance  Letter of Account Settlement  HKS120 per copy  | Statement for the current month     |   |
| Form Retrieval Fee  Service Charge for Refund of Credit Balance  Letter of Account Settlement  HKS120 per copy   | Cash Advance Draft Retrieval Fee    | HK\$50 per copy   |
| Credit Balance  Letter of Account Settlement HKS120 per copy   |                                     | HK\$50 per copy   |
| , , , , , , , ,  |                                     | HK\$50 per transaction  |
| Registered Mail HK\$100 per mail   | Letter of Account Settlement        | HK\$120 per copy  |
| registered Film  | Registered Mail                     | HK\$100 per mail  |

OCBC Bank [Hong Kong] Limited  $\,$  reserves the right to revise the above fees and charges from time to time.

# 循環貸款

2024-04-01

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   |            |             |                    |
| 實際年利率                                  | 貸款金額  | HK\$ 5,000 | HK\$ 20,000 | HK\$ 100,000       |
|  | 實際年利率   | 27.30%     | 27.26%      | 27.26%             |
| 逾期還款<br>年化利率 /<br>就達約貸款<br>收取的年化<br>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43.22%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<br>度利率                           | 不適用   |            |             |                    |
| 最低還款額                                  |   | 信貸額之款額     | (如有者)及所有    | f欠本金總額的<br>弱過期繳付之款 |
| 費用及收費                                  |   |            |             |                    |
| 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),<br>最低收費為HK\$100(每年收取)(首年豁免)   |            |             |                    |
| 提款收費 /<br>交易收費                         | 每次提款將收取提款額的1%或HK\$50(較高者為準)<br>每次海外預支現金將收取HK\$25  |            |             |                    |
| 逾期還款<br>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<br>度手續費                          | 不適用   |            |             |                    |
| 退票 / 退回<br>自動轉帳授權<br>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<br>的收費                           | 每次替换已遗失的卡,本行將收取HK\$100  |            |             |                    |

# 循環貸款產品資料概要華僑銀行(香港)有限公司

# 循環貸款

2024-04-01

#### 其他資料

- 1. 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。
- 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. 最低信貸額為HK\$5,000。
- 4. 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「提款収費」)       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         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       每月每份月結單HK\$10 註一下列客戶群可獲豁免收費: (1) 18歲以下人土或65歲或以上長長: (2)領取綜合社會保障援助人土或領取政府傷殘津貼人士: 及(3)華僑銀行(香港)有限公司不能定之客戶,包括低收入人工(客戶須就此以華僑銀行(香港)有限公司全權絕對酌情指定的材式作出相關聲明)。         研合上述條件(2)及/或(3)資格。 |
|--|
| 提及之「提款收費」)  「出卡前預支現金」手續費  每次 HK\$100  外幣交易費用  即時轉脹至指定戶口收費  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  每次 HK\$50  每月每份月結單HK\$10 註一下列客戶群可獲豁免收費: (1) 18歲以下人士或65歲或以上長額。 取政府傷殘津貼人士;及 (3) 華僑銀行(香港)有限公司不問指定之客戶,包括低收入人工 (客戶須就此以華僑銀行(香港 有限公司全權絕對酌情指定的材式作出相關聲明)。   |
| 外幣交易費用 不適用  即時轉脹至指定戶口收費 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  郵寄月結單費用 毎月每份月結單HK\$10 註一下列客戶群可獲豁免收費: (1) 18歳以下人士或65歳或以上長者: (2) 領取綜合社會保障援助人士或領取政府傷殘津貼人士;及(3) 華僑銀行(香港)有限公司不將指定之客戶,包括低收入人工(客戶須就此以華僑銀行(香港有限公司全權絕對酌情指定的材式作出相關聲明)。   |
| 即時轉脹至指定戶口收費 每項 HK\$55<br>轉換貸款戶口類別手續費 每次 HK\$200<br>更換新卡手續費 每張 HK\$50<br>郵寄月結單費用 每月每份月結單HK\$10<br>註一下列客戶群可獲豁免收費:<br>(1) 18歲以下人士或65歲或以上長額:<br>(2) 領取綜合社會保障援助人士或約取政府傷殘津貼人士;及<br>(3) 華僑銀行(香港)有限公司不服<br>指定之客戶,包括低收入人工<br>(客戶須就此以華僑銀行(香港<br>有限公司全權絕對酌情指定的<br>式作出相關聲明)。   |
| 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  郵寄月結單費用 每月每份月結單HK\$10 註一下列客戶群可獲豁免收費: (1) 18歲以下人士或65歲或以上長者: (2) 領取綜合社會保障援助人士或領取政府傷殘津貼人士;及 (3) 華僑銀行(香港)有限公司不將指定之客戶,包括低收入人一(客戶須就此以華僑銀行(香港)有限公司全權絕對酌情指定的財式作出相關聲明)。  |
| 更換新卡手續費 每張 HK\$50  郵寄月結單費用 每月每份月結單HK\$10 註一下列客戶群可獲豁免收費: (1) 18歲以下人士或65歲或以上長者: (2) 領取綜合社會保障援助人士或6 取政府傷殘津貼人士;及 (3) 華僑銀行(香港)有限公司不能指定之客戶,包括低收入人一(客戶須就此以華僑銀行(香港有限公司全權絕對酌情指定的村式作出相關聲明)。  |
| 郵寄月結單費用 每月每份月結單HK\$10 註一下列客戶群可獲豁免收費: (1) 18歲以下人士或65歲或以上長者: ; (2)領取綜合社會保障援助人士或領取政府傷殘津貼人士; 及 (3)華僑銀行(香港)有限公司不服指定之客戶,包括低收入人工(客戶須就此以華僑銀行(香港)有限公司全權絕對酌情指定的和式作出相關聲明)。  |
| 註一下列客戶群可獲豁免收費: (1) 18歲以下人士或65歲或以上長者; (2)領取綜合社會保障援助人士或稅取政府傷殘津貼人士;及 (3)華僑銀行(香港)有限公司不<br>指定之客戶,包括低收入人工<br>(客戶須就此以華僑銀行(香港<br>有限公司全權絕對酌情指定的本<br>式作出相關聲明)。   |
| 客戶須主動向華僑銀行(香港)有公司申報及作出相關聲明及/或何華僑銀行(香港)有限公司提供證明文件以作費用豁免申請。  |
| ●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 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  |

華僑銀行(香港)有限公司保留不時更改以上各項服務收費之權利。

### **Revolving Loan**

2024-04-01

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 an                                   | d Interest Charges  |  |             |              |
|---|---|--|-------------|--------------|
|   |   |  |             |              |
| Annualised Percentage Rate                          | Loan amount   | HK\$ 5,000   | HK\$ 20,000 | HK\$ 100,000 |
| (APR) <sup>1</sup>                                  | APR <sup>1</sup>  | 27.30%   | 27.26%      | 27.26%       |
|   |   |  |             |              |
| Annualised<br>Overdue /<br>Default Interest<br>Rate | 43.22% 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. |  |             |              |
| Overlimit<br>Interest Rate                          | Not Applicable  |  |             |              |
| Minimum<br>Payment                                  | that may be charg<br>amount exceeding   | 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 HKS100. |             |              |
| Fees and Charge                                     | s   |  |             |              |
| Handling Fee  | N/A   |  |             |              |
| Annual Fee /<br>Monthly Fee                         | 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]   |  |             |              |
| Withdrawal Fee /<br>Transaction Fee                 | 1% of transaction amount or HK\$50 (whichever is higher) will be charged for each cash advance  HK\$25 per transaction will be charged for each overseas cash advance   |  |             |              |
|   | advance   |  |             |              |
| Late Payment<br>Fee and Charge                      | 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.   |  |             |              |
| Overlimit<br>Handling Fee                           | Not Applicable  |  |             |              |
| Returned Cheque<br>/ Rejected<br>Autopay Charge     | HK\$150 per time of returned cheque / rejected autopay payment  |  |             |              |
| Lost Card<br>Replacement Fee                        | HK\$100 per time of replacement of lost card  |  |             |              |

# **Revolving Loan**

2024-04-01

#### 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.
- 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. The minimum credit limit is HK\$5,000.
- 4. Other fees and charges of the Revolving Loan are listed below.

| Cash Advance Handling Fee (the same as the "Withdrawal Fee" mentioned above)  "Cash Before Card" Handling Fee  Fees Relating to Foreign Currency Transaction  Online Transfer to Designated Account Service Fee  Account Type Transfer Handling Fee  HK\$50 per transfer  HK\$100 per time  HK\$50 per transfer  Account Type Transfer Handling Fee  HK\$50 per card  HK\$10 per statement for each month Note - Exemptions will be applied to any of the following groups of customers:  [I] Customers aged below 18 / senior citizens aged 50 or above;  [2] Recipients of Comprehensive Social Security Assistance (CSSA) / recipients of Government Disability Allowance, and  [3] Designated customers of OCBC Bank (Hong Kong) Limited, including low-income earners (customers are required to make a declaration in the form to be designated by OCBC Bank (Hong Kong) Limited, Eligible customers of group [2] and [3] are required to inform OCBC Bank (Hong Kong) Limited).  Eligible customers of group [2] and [3] are required to inform OCBC Bank (Hong Kong) Limited).  Eligible customers of group [2] and [3] are required to inform OCBC Bank (Hong Kong) Limited).  Eligible customers of group [2] and [3] are required to inform OCBC Bank (Hong Kong) Limited) are self-declaration and/or by providing supporting documents.  Statement Retrieval Fee  • Statement for the current month  • Statement for previous months  Cash Advance Draft Retrieval Fee  HK\$50 per copy  Cash Advance Draft Retrieval Fee  HK\$50 per copy  HK\$50 per copy   | Interest Free Period               | N/A   |
|--|------------------------------------|---|
| Fees Relating to Foreign Currency Transaction  N/A  N/A  Online Transfer to Designated Account Service Fee  Account Type Transfer Handling Fee  HKS50 per transfer  HKS50 per transfer  HKS50 per card  HKS50 per satement for each month Note - Exemptions will be applied to any of the following groups of customers: [1] Customers aged below 18 / senior citizens aged 65 or above; [2] Recipients of Comprehensive Social Security Assistance (CSSA) / recipients of Government Disability Allowance, and [3] Designated customers of OCBC Bank [Hong Kong] Limited, including low-income earners customers are required to make a declaration in the form to be designated by OCBC Bank [Hong Kong] Limited at the sole and absolute discretion of OCBC Bank [Hong Kong] Limited]. Eligible customers of group [2] and [3] are required to inform OCBC Bank [Hong Kong] Limited proactively in order to apply for exemption via self-declaration and/or by providing supporting documents.  Statement Retrieval Fee • Statement for the current month • Statement for previous months  Free HKS50 per copy  Cash Advance Draft Retrieval Fee  HKS50 per copy  HKS50 per copy  HKS50 per copy  HKS50 per transaction  HKS50 per transaction  | (the same as the "Withdrawal       |   |
| Currency Transaction  Online Transfer to Designated Account Service Fee  Account Type Transfer Handling Fee  HK\$50 per card  HK\$50 per card  HK\$50 per card  HK\$50 per statement for each month Note - Exemptions will be applied to any of the following groups of customers:  (1) Customers aged below 18 / senior citizens aged 65 or above; (2) Recipients of Comprehensive Social Security Assistance (CSSA) / recipients of Government Disability Allowance; and (3) Designated customers of OCBC Bank (Hong Kong) Limited, including low-income earners (customers are required to make a declaration in the form to be designated by OCBC Bank (Hong Kong) Limited; including low-income earners (customers are required to make a declaration in the form to be designated by OCBC Bank (Hong Kong) Limited; including low-income earners (customers are required to make a declaration in the form to be designated by OCBC Bank (Hong Kong) Limited; including low-income earners (customers are required to make a declaration in other or to DCBC Bank (Hong Kong) Limited; including low-income earners (customers of group (2) and (3) are required to inform OCBC Bank (Hong Kong) Limited proactively in order to apply for exemption via self-declaration and/or by providing supporting documents.  Statement Retrieval Fee  • Statement for the current month • Statement for previous months  HK\$50 per copy  Cash Advance Draft Retrieval Fee  HK\$50 per copy  HK\$50 per copy  HK\$50 per copy  |                                    | HK\$100 per time  |
| Account Type Transfer Handling Fee  HK\$200 per transfer  HK\$50 per card  HK\$50 per card  HK\$50 per statement for each month Note - Exemptions will be applied to any of the following groups of customers:  (1) Customers aged below 18 / senior citizens aged 65 or above; (2) Recipients of Comprehensive Social Security Assistance (CS\$A) / recipients of Government Disability Allowance; and (3) Designated customers of OCBC Bank (Hong Kong) Limited, including low-income earners [customers are required to make a declaration in the form to be designated by OCBC Bank (Hong Kong) Limited) NoCBC Bank (Hong Kong) Limited at the sole and absolute discretion of OCBC Bank (Hong Kong) Limited).  Eligible customers of group (2) and (3) are required to inform OCBC Bank (Hong Kong) Limited proactively in order to apply for exemption via self-declaration and/or by providing supporting documents.  Statement Retrieval Fee Statement for the current month Statement for previous months  HK\$50 per copy  HK\$50 per copy  HK\$50 per copy  HK\$50 per copy  HK\$50 per transaction  HK\$50 per transaction   |                                    | N/A   |
| Card Replacement Handling Fee  Paper Statement Fee  HKS10 per statement for each month Note - Exemptions will be applied to any of the following groups of customers:  (1) Customers aged below 18 / senior citizens aged 65 or above; (2) Recipients of Comprehensive Social Security Assistance (CSSA) / recipients of Government Disability Allowance; and (3) Designated customers of OCBC Bank (Hong Kong) Limited, Including low-income earners [customers are required to make a declaration in the form to be designated by OCBC Bank (Hong Kong) Limited at the sole and absolute discretion of OCBC Bank (Hong Kong) Limited).  Eligible customers of group (2) and (3) are required to inform OCBC Bank (Hong Kong) Limited proactively in order to apply for exemption via self-declaration and/or by providing supporting documents.  Statement Retrieval Fee  Statement for the current month Statement for previous months  Free HKS50 per copy  Copy of Original Application Form Retrieval Fee  Service Charge for Refund of Credit Balance  HKS50 per transaction  |                                    | HK\$55 per transaction  |
| Paper Statement Fee  HKS10 per statement for each month Note - Exemptions will be applied to any of the following groups of customers.  [1] Customers aged below 18 / senior citizens aged 65 or above; [2] Recipients of Comprehensive Social Security Assistance (CSSA) / recipients of Government Disability Allowance, and [3] Designated customers of OCBC Bank (Hong Kong) Limited, including low-income earners (customers are required to make a declaration in the form to be designated by OCBC Bank (Hong Kong) Limited at the sole and absolute discretion of OCBC Bank (Hong Kong) Limited, Eligible customers of group (2) and (3) are required to inform OCBC Bank (Hong Kong) Limited proactively in order to apply for exemption via self-declaration and/or by providing supporting documents.  Statement Retrieval Fee • Statement for the current month • Statement for previous months  Cash Advance Draft Retrieval Fee  HK\$50 per copy  HK\$50 per copy  HK\$50 per copy  HK\$50 per copy  HK\$50 per transaction  Free HK\$50 per transaction   | Account Type Transfer Handling Fee | HK\$200 per transfer  |
| Note - Exemptions will be applied to any of the following groups of customers:  [1] Customers aged below 18 / senior citizens aged 65 or above;  [2] Recipients of Comprehensive Social Security Assistance (CSSA) / recipients of Government Disability Allowance; and  [3] Designated customers of OCBC Bank [Hong Kong] Limited, including low-income earners (customers are required to make a declaration in the form to be designated by OCBC Bank [Hong Kong] Limited, including low-income earners (customers are required to make a declaration in the form to be designated by OCBC Bank [Hong Kong] Limited at the sole and absolute discretion of OCBC Bank [Hong Kong] Limited (both constitution) and constitution of OCBC Bank [Hong Kong] Limited (both constitution) and constitution of OCBC Bank [Hong Kong] Limited (both constitution) and constitution of OCBC Bank (Hong Kong) Limited (both constitution) and constitution of OCBC Bank (Hong Kong) Limited (both constitution) and constitution of OCBC Bank (Hong Kong) Limited (both constitution) and constitution of OCBC Bank (Hong Kong) Limited (both constitution) and constitution of OCBC Bank (Hong Kong) Limited (both constitution) and constitution of OCBC Bank (Hong Kong) Limited (both constitution) and constitution of OCBC Bank (Hong Kong) Limited (both constitution) and constitution of OCBC Bank (Hong Kong) Limited (both constitution) and constitution of OCBC Bank (Hong Kong) Limited (both constitution) and constitution of OCBC Bank (Hong Kong) Limited (both constitution) and constitution of OCBC Bank (Hong Kong) Limited (both constitution) and constitution of OCBC Bank (Hong Kong) Limited (both constitution) and constitution of OCBC Bank (Hong Kong) Limited (both constitution) and constitution of OCBC Bank (Hong Kong) Limited (both constitution) and constitution of OCBC Bank (Hong Kong) Limited (both constitution) and constitution of OCBC Bank (Hong Kong) Limited (both constitution) and constitution of OCBC Bank (Hong Kong) Limited (both constitution) and constitution of OCBC Ban | Card Replacement Handling Fee      | HK\$50 per card   |
| 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  Service Charge for Refund of Credit Balance  HK\$50 per transaction  | Paper Statement Fee                | Note - Exemptions will be applied to any of the following groups of customers:  (1) Customers aged below 18 / senior citizens aged 65 or above;  (2) Recipients of Comprehensive Social Security Assistance (CSSA) / recipients of Government Disability Allowance; and  (3) Designated customers of OCBC Bank (Hong Kong) Limited, including low-income earners (customers are required to make a declaration in the form to be designated by OCBC Bank (Hong Kong) Limited by OCBC Bank (Hong Kong) Limited).  Eligible customers of group (2) and (3) are required to inform OCBC Bank (Hong Kong) Limited proactively in order to apply for exemption via self-declaration and/or by providing supporting |
| Copy of Original Application Form Retrieval Fee  Service Charge for Refund of Credit Balance  HK\$50 per copy  HK\$50 per transaction  | Statement for the current month    |   |
| Form Retrieval Fee  Service Charge for Refund of Credit Balance  HK\$50 per transaction  | Cash Advance Draft Retrieval Fee   | HK\$50 per copy   |
| Credit Balance   |                                    | HK\$50 per copy   |
|  |                                    | HK\$50 per transaction  |
| Letter of Account Settlement HK\$120 per copy  | Letter of Account Settlement       | HK\$120 per copy  |
| Registered Mail HK\$100 per mail   | Registered Mail                    | HK\$100 per mail  |

OCBC Bank [Hong Kong] Limited reserves the right to revise the above fees and charges from time to time.