

## 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	預支現金年化浮動利率是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。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 <b>P#+25%</b> 。
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 <b>1%</b> ，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 <b>HK\$100</b> 。

### 收費項目

年費	每年收取信貸額的 <b>1%</b> (最高為 <b>HK\$1,000</b> 及以近十元整數計算)，最低收費為 <b>HK\$100</b> (首年豁免)
預支現金手續費	<b>豁免</b>
「出卡前預支現金」手續費	<b>豁免</b>
海外預支現金手續費	每次 <b>HK\$25</b>
外幣交易費用	不適用
逾期付款費用	每次最低付款額的 <b>5%</b> ，最低為 <b>HK\$140</b> ，最高為 <b>HK\$300</b>
超逾信貸額費用	不適用
退票／自動轉賬退回手續費	每項 <b>HK\$150</b>

即時轉賬至指定戶口收費	每項 <b>HK\$55</b>
轉換貸款戶口類別手續費	每次 <b>HK\$200</b>
補發卡手續費 •更換新卡 •遺失卡	每張 <b>HK\$50</b> 每張 <b>HK\$100</b>
郵寄月結單費用	每月每份月結單 <b>HK\$10</b> 註 - 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)有限公司不時指定之客戶，包括低收入人士(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格式作出相關聲明)。 符合上述條件(2)及/或(3)資格之客戶須主動向華僑銀行(香港)有限公司申報及作出相關聲明及/或向華僑銀行(香港)有限公司提供證明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	<b>免費</b> 每份 <b>HK\$50</b>
申領預支現金單副本	每張 <b>HK\$50</b>
申領申請表副本	每張 <b>HK\$50</b>
退還餘額手續費	每次 <b>HK\$50</b>
申領清繳結欠證明書	每份 <b>HK\$120</b>
掛號郵件	每份 <b>HK\$100</b>

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。

#港元最優惠利率(「P」)相等於華僑銀行(香港)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。

## Revolving Loan Service Fee Table (“the Schedule”)

Interest Rates and Interest Charges	
<b>Annualised Floating Interest Rate for Cash Advance</b>	Annualized Floating Interest Rate for Cash Advance 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. Interest will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
<b>Annualised Delinquent Interest Rate</b>	<b>P#+25%</b> 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.
<b>Interest Free Period</b>	Not Applicable
<b>Minimum Payment</b>	All interest and fees and charges including Annual Membership Fees that may be charged, plus <b>1%</b> of outstanding principal, plus the amount exceeding the credit limit (if any) and all amounts past due (if any), minimum <b>HK\$100</b> .
Fees	
<b>Annual Membership Fee</b>	<b>1%</b> p.a. on credit limit (up to a maximum of <b>HK\$1,000</b> and roundup to the nearest HK\$10), minimum <b>HK\$100</b> (First year waiver)
<b>Cash Advance Handling Fee</b>	<b>Waiver</b>
<b>“Cash Before Card” Handling Fee</b>	<b>Waiver</b>
<b>Overseas Cash Advance Handling Fee</b>	<b>HK\$25</b> per transaction
<b>Fees Relating to Foreign Currency Transaction</b>	Not Applicable
<b>Late Payment Fee</b>	<b>5%</b> of the amount of minimum payment, minimum <b>HK\$140</b> and maximum <b>HK\$300</b>
<b>Over-the-limit Fee</b>	Not Applicable
<b>Returned Cheque / Rejected Autopay Handling Fee</b>	<b>HK\$150</b> per returned payment

<b>Online Transfer to Designated Account Service Fee</b>	<b>HK\$55</b> per transaction
<b>Account Type Transfer Handling Fee</b>	<b>HK\$200</b> per transfer
<b>Card Replacement Handling Fee</b> • Card Replacement • Lost Card	<b>HK\$50</b> per card <b>HK\$100</b> per card
<b>Paper Statement Fee</b>	<b>HK\$10</b> 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.
<b>Statement Retrieval Fee</b> • Statement for the current month • Statement for previous months	<b>Free</b> <b>HK\$50</b> per copy
<b>Cash Advance Draft Retrieval Fee</b>	<b>HK\$50</b> per copy
<b>Copy of Original Application Form Retrieval Fee</b>	<b>HK\$50</b> per copy
<b>Service Charge for Refund of Credit Balance</b>	<b>HK\$50</b> per transaction
<b>Letter of Account Settlement</b>	<b>HK\$120</b> per copy
<b>Registered Mail</b>	<b>HK\$100</b> 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 Bank (Hong Kong) Limited reserves the right to revise the above fees and charges from time to time.
- # Best Lending Rate ("BLR") is equal to OCBC Bank (Hong Kong) 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.

## 循環貸款 服務收費一覽表（「附錄表」）

利率及利息收費	
<b>預支現金實際 年利率</b>	預支現金實際年利率是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。利息會由預支現金交易日起按日計算，直至全部清還為止。
<b>逾期付款後之 預支現金實際 年利率</b>	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 <b>42.58%</b> 的實際年利率(年息36%)。
<b>免息期</b>	不適用
<b>最低付款額</b>	所有利息及費用(包括可能收取的年費)及所欠本金總額的 <b>1%</b> ，再加超逾信貸額之款額(如有者)及所有逾期繳付之款額(如有者)，最低收費為 <b>HK\$100</b>
收費項目	
<b>年費</b>	每年收取信貸額的 <b>1%</b> (最高為 <b>HK\$1,000</b> 及以近十元整數計算)，最低收費為 <b>HK\$100</b> (首年豁免)
<b>預支現金 手續費</b>	<b>豁免</b>
<b>「出卡前預支 現金」手續費</b>	<b>豁免</b>
<b>海外預支現金 手續費</b>	每次 <b>HK\$25</b>
<b>外幣交易費用</b>	不適用
<b>逾期付款費用</b>	每次最低付款額的 <b>5%</b> ，最低為 <b>HK\$140</b> ，最高為 <b>HK\$300</b>
<b>超逾信貸額 費用</b>	不適用
<b>退票／自動轉賬 退回手續費</b>	每項 <b>HK\$150</b>
<b>即時轉賬至指定 戶口收費</b>	每項 <b>HK\$55</b>

轉換貸款戶口類別 手續費	每次 <b>HK\$200</b>
補發卡手續費 •更換新卡 •遺失卡	每張 <b>HK\$50</b> 每張 <b>HK\$100</b>
郵寄月結單費用	每月每份月結單 <b>HK\$10</b> 註 - 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)有限公司不時指定之客戶，包括低收入人士(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格式作出相關聲明)。 符合上述條件(2)及/或(3)資格之客戶須主動向華僑銀行(香港)有限公司申報及作出相關聲明及/或向華僑銀行(香港)有限公司提供證明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	<b>免費</b> 每份 <b>HK\$50</b>
申領預支現金單副本	每張 <b>HK\$50</b>
申領申請表副本	每張 <b>HK\$50</b>
退還餘額手續費	每次 <b>HK\$50</b>
申領清繳結欠證明書	每份 <b>HK\$120</b>
掛號郵件	每份 <b>HK\$100</b>

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. 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。
3. 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 Credit Service Fee Table (“the Schedule”)

Interest Rates and Interest Charges	
<b>Annualised Percentage Rate (APR) for Cash Advance</b>	Annualised Percentage Rate (APR) for Cash Advance 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. Interest will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
<b>Delinquent APR for Cash Advance</b>	<b>42.58%</b> (annual rate at 36%) 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.
<b>Interest Free Period</b>	Not Applicable
<b>Minimum Payment</b>	All interest and fees and charges including Annual Membership Fees that may be charged, plus <b>1%</b> of outstanding principal, plus the amount exceeding the credit limit (if any) and all amounts past due (if any), minimum <b>HK\$100</b> .
Fees	
<b>Annual Membership Fee</b>	<b>1%</b> p.a. on credit limit (up to a maximum of <b>HK\$1,000</b> and roundup to the nearest HK\$10), minimum <b>HK\$100</b> (First year waiver)
<b>Cash Advance Handling Fee</b>	<b>Waiver</b>
<b>“Cash Before Card” Handling Fee</b>	<b>Waiver</b>
<b>Overseas Cash Advance Handling Fee</b>	<b>HK\$25</b> per transaction
<b>Fees Relating to Foreign Currency Transaction</b>	Not Applicable
<b>Late Payment Fee</b>	<b>5%</b> of the amount of minimum payment, minimum <b>HK\$140</b> and maximum <b>HK\$300</b>
<b>Over-the-limit Fee</b>	Not Applicable
<b>Returned Cheque / Rejected Autopay Handling Fee</b>	<b>HK\$150</b> per returned payment
<b>Online Transfer to Designated Account Service Fee</b>	<b>HK\$55</b> per transaction

<b>Account Type Transfer Handling Fee</b>	<b>HK\$200</b> per transfer
<b>Card Replacement Handling Fee</b> • Card Replacement • Lost Card	<b>HK\$50</b> per card <b>HK\$100</b> per card
<b>Paper Statement Fee</b>	<b>HK\$10</b> 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.
<b>Statement Retrieval Fee</b> • Statement for the current month • Statement for previous months	<b>Free</b> <b>HK\$50</b> per copy
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<b>Service Charge for Refund of Credit Balance</b>	<b>HK\$50</b> per transaction
<b>Letter of Account Settlement</b>	<b>HK\$120</b> per copy
<b>Registered Mail</b>	<b>HK\$100</b> per mail

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.
2. 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.
3. OCBC Bank (Hong Kong) Limited reserves the right to revise the above fees and charges from time to time.



## 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	預支現金實際年利率是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。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不作調整。
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 <b>1%</b> ，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 <b>HK\$100</b> 。

### 收費項目

年費	每年收取信貸額的 <b>1%</b> (最高為 <b>HK\$1,000</b> 及以近十元整數計算)，最低收費為 <b>HK\$100</b> (首年豁免)
預支現金 手續費	每次預支現金的 <b>1%</b> 或 <b>HK\$50</b> (以較高者為準)
「出卡前預支 現金」手續費	每次 <b>HK\$100</b>
海外預支現 金手續費	每次 <b>HK\$25</b>
外幣交易費用	不適用
逾期付款費用	每次最低付款額的 <b>5%</b> ，最低為 <b>HK\$140</b> ，最高為 <b>HK\$300</b>
超逾信貸額 費用	不適用
退票／自動轉 賬退回手續費	每項 <b>HK\$150</b>
即時轉賬至 指定戶口收費	每項 <b>HK\$55</b>

轉換貸款戶口類別 手續費	每次 <b>HK\$200</b>
補發卡手續費 •更換新卡 •遺失卡	每張 <b>HK\$50</b> 每張 <b>HK\$100</b>
郵寄月結單費用	每月每份月結單 <b>HK\$10</b> 註 - 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)有限公司不時指定之客戶，包括低收入人士(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格式作出相關聲明)。 符合上述條件(2)及/或(3)資格之客戶須主動向華僑銀行(香港)有限公司申報及作出相關聲明及/或向華僑銀行(香港)有限公司提供證明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	<b>免費</b> 每份 <b>HK\$50</b>
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申領申請表副本	每張 <b>HK\$50</b>
退還餘額手續費	每次 <b>HK\$50</b>
申領清繳結欠證明書	每份 <b>HK\$120</b>
掛號郵件	每份 <b>HK\$100</b>

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. 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。
3. 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 Credit Service Fee Table (“the Schedule”)

Interest Rates and Interest Charges	
<b>Annualised Percentage Rate (APR) for Cash Advance</b>	Annualised Percentage Rate (APR) for Cash Advance 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. Interest will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
<b>Delinquent APR for Cash Advance</b>	No APR change will 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.
<b>Interest Free Period</b>	Not Applicable
<b>Minimum Payment</b>	All interest and fees and charges including Annual Membership Fees that may be charged, plus <b>1%</b> of outstanding principal, plus the amount exceeding the credit limit (if any) and all amounts past due (if any), minimum <b>HK\$100</b> .
Fees	
<b>Annual Membership Fee</b>	<b>1%</b> p.a. on credit limit (up to a maximum of <b>HK\$1,000</b> and roundup to the nearest HK\$10), minimum <b>HK\$100</b> (First year waiver)
<b>Cash Advance Handling Fee</b>	<b>1%</b> of transaction amount or <b>HK\$50</b> (whichever is higher)
<b>“Cash Before Card” Handling Fee</b>	<b>HK\$100</b> per time
<b>Overseas Cash Advance Handling Fee</b>	<b>HK\$25</b> per transaction
<b>Fees Relating to Foreign Currency Transaction</b>	Not Applicable
<b>Late Payment Fee</b>	<b>5%</b> of the amount of minimum payment, minimum <b>HK\$140</b> and maximum <b>HK\$300</b>
<b>Over-the-limit Fee</b>	Not Applicable
<b>Returned Cheque / Rejected Autopay Handling Fee</b>	<b>HK\$150</b> per returned payment
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<b>Cash Advance Draft Retrieval Fee</b>	<b>HK\$50</b> per copy
<b>Copy of Original Application Form Retrieval Fee</b>	<b>HK\$50</b> per copy
<b>Service Charge for Refund of Credit Balance</b>	<b>HK\$50</b> per transaction
<b>Letter of Account Settlement</b>	<b>HK\$120</b> per copy
<b>Registered Mail</b>	<b>HK\$100</b> per mail

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- 2 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.
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## 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	預支現金實際年利率是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。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 <b>43.22%</b> 的實際年利率(年息36%)。
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 <b>1%</b> ，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 <b>HK\$100</b> 。
收費項目	
年費	每年收取信貸額的 <b>1%</b> (最高為 <b>HK\$1,000</b> 及以近十元整數計算)，最低收費為 <b>HK\$100</b> (首年豁免)
預支現金 手續費	每次預支現金的 <b>1%</b> 或 <b>HK\$50</b> (以較高者為準)
「出卡前預支 現金」手續費	每次 <b>HK\$100</b>
海外預支現 金手續費	每次 <b>HK\$25</b>
外幣交易費用	不適用
逾期付款費用	每次最低付款額的 <b>5%</b> ，最低為 <b>HK\$140</b> ，最高為 <b>HK\$300</b>
超逾信貸額 費用	不適用
退票 / 自動轉 賬退回手續費	每項 <b>HK\$150</b>
即時轉賬至 指定戶口收費	每項 <b>HK\$55</b>

轉換貸款戶口類別 手續費	每次 <b>HK\$200</b>
補發卡手續費 •更換新卡 •遺失卡	每張 <b>HK\$50</b> 每張 <b>HK\$100</b>
郵寄月結單費用	每月每份月結單 <b>HK\$10</b> 註 - 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）有限公司不時指定之客戶，包括低收入人士（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格式作出相關聲明）。 符合上述條件 (2) 及/或 (3) 資格之客戶須主動向華僑銀行（香港）有限公司申報及作出相關聲明及/或向華僑銀行（香港）有限公司提供證明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	<b>免費</b> 每份 <b>HK\$50</b>
申領預支現金單副本	每張 <b>HK\$50</b>
申領申請表副本	每張 <b>HK\$50</b>
退還餘額手續費	每次 <b>HK\$50</b>
申領清繳結欠證明書	每份 <b>HK\$120</b>
掛號郵件	每份 <b>HK\$100</b>

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. 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。
3. 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 Credit Service Fee Table (“the Schedule”)

Interest Rates and Interest Charges	
<b>Annualised Percentage Rate (APR) for Cash Advance</b>	Annualised Percentage Rate (APR) for Cash Advance 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. Interest will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
<b>Delinquent APR for Cash Advance</b>	<b>43.22%</b> (annual rate at 36%) 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.
<b>Interest Free Period</b>	Not Applicable
<b>Minimum Payment</b>	All interest and fees and charges including Annual Membership Fees that may be charged, plus <b>1%</b> of outstanding principal, plus the amount exceeding the credit limit (if any) and all amounts past due (if any), minimum <b>HK\$100</b> .
Fees	
<b>Annual Membership Fee</b>	<b>1%</b> p.a. on credit limit (up to a maximum of <b>HK\$1,000</b> and roundup to the nearest HK\$10), minimum <b>HK\$100</b> (First year waiver)
<b>Cash Advance Handling Fee</b>	<b>1%</b> of transaction amount or <b>HK\$50</b> (whichever is higher)
<b>“Cash Before Card” Handling Fee</b>	<b>HK\$100</b> per time
<b>Overseas Cash Advance Handling Fee</b>	<b>HK\$25</b> per transaction
<b>Fees Relating to Foreign Currency Transaction</b>	Not Applicable
<b>Late Payment Fee</b>	<b>5%</b> of the amount of minimum payment, minimum <b>HK\$140</b> and maximum <b>HK\$300</b>
<b>Over-the-limit Fee</b>	Not Applicable
<b>Returned Cheque / Rejected Autopay Handling Fee</b>	<b>HK\$150</b> per returned payment
<b>Online Transfer to Designated Account Service Fee</b>	<b>HK\$55</b> per transaction

<b>Account Type Transfer Handling Fee</b>	<b>HK\$200</b> per transfer
<b>Card Replacement Handling Fee</b> • Card Replacement • Lost Card	<b>HK\$50</b> per card <b>HK\$100</b> per card
<b>Paper Statement Fee</b>	<b>HK\$10</b> 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.
<b>Statement Retrieval Fee</b> • Statement for the current month • Statement for previous months	<b>Free</b> <b>HK\$50</b> per copy
<b>Cash Advance Draft Retrieval Fee</b>	<b>HK\$50</b> per copy
<b>Copy of Original Application Form Retrieval Fee</b>	<b>HK\$50</b> per copy
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