

**Key Facts Statement (KFS) for Revolving Credit Facility  
OCBC Bank (Hong Kong) Limited ("Bank")**

**Revolving Credit Facility  
Secured by Paper Gold  
January 2024**

<p><b>This product is a 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.</b></p>		
<p><b>Interest Rates and Interest Charges</b></p>		
<p><b>Annualised Percentage Rate (APR)</b> (As interest rate of this product is quoted in terms of annualised interest rate, the applicable Annualised Interest Rate instead of the Annualised Percentage Rate (APR) is quoted) (This refers to Interest as stated in the facility letter)</p>	Loan Amount	Annualised interest rate based on the OCBC Bank Hong Kong Limited ("the Bank")'s Best Lending Rate ("BLR") and the Bank's HIBOR ("H") during loan drawdown or renewal
	HK\$ 5,000	P-2.1% or H+2%, whichever is higher
	HK\$ 20,000	P-2.1% or H+2%, whichever is higher
	HK\$ 100,000	P-2.1% or H+2%, whichever is higher
<p><b>Annualised Overdue / Default Interest Rate</b> (This refers to Default Interest/ Charge as stated in the facility letter)</p>	<p>Overdue payment of any sums shall be subject to an overdue/default interest chargeable at 8% per annum over the Bank's Prime Lending Rate or such other rate(s) as determined by the Bank from time to time at its absolute discretion from the date of default to the date of actual payment with a minimum charge of HK\$100. Default interest shall be calculated daily on any sums due but not paid calculated on a simple basis.</p>	
<p><b>Overlimit Interest Rate</b></p>	<p>N/A</p>	
<p><b>Minimum Payment</b></p>	<p>N/A</p>	
<p><b>Fee and Charges</b></p>		
<p><b>Handling Fee</b> (This refers to Arrangement Fee as stated in the facility letter)</p>	<p>0.25% on loan amount with a minimum of HK\$1,000 will be charged as arrangement fee when you accept the facility approved by the Bank.</p>	

<p><b>Annual Fee / Monthly Fee</b> (This refers to Review Fee as stated in the facility letter)</p>	<p>0.25% on loan amount, subject to a minimum of HK\$1,000 per year.</p>
<p><b>Withdrawal Fee / Transaction Fee</b></p>	<p>N/A</p>
<p><b>Late Payment Fee and Charge</b></p>	<p>N/A</p>
<p><b>Overlimit Handling Fee</b></p>	<p>N/A</p>
<p><b>Returned Cheque Charge / Rejected Autopay Charge</b>  (Rejected Autopay refers to Inward Direct Debit Returned as stated in the Service Fees)</p>	<p>HK\$150 per returned cheque due to insufficient funds HK\$100 per returned cheque due to other technical error (except post-dated cheque) HK\$150 per rejected autopay payment.</p>
<p><b>Lost Card Replacement Fee</b></p>	<p>N/A</p>
<p><b>Additional Information</b></p>	
<ol style="list-style-type: none"> <li>The Bank's P is at its sole and absolute discretion announces or applies from time to time and subject to change. As at 14 Sept 2023, the Bank's P is 6.375%.</li> <li>"HIBOR" means the Hong Kong Interbank Offered Rate (with reference to the relevant rate published by The Hong Kong Association of Banks rounded up to the nearest 2 decimal places) for Hong Kong Dollars quoted by the Bank. As at 8 Dec 2023, the Bank's 1-month H is 5.47%. The applicable HIBOR is determined by the Bank by reference to the loan tenor of 1-month, 3-month or 6-month as selected by you and approved by us upon each drawdown or renewal of the facility. For example: -Annualized interest rate based on the Bank's BLR is P-2.1 % = 4.275%; -Annualized interest rate based on the Bank's 1-month H is H+2% = 7.47%.</li> <li>The interest rates, terms and conditions above-mentioned are for reference only and may subject to change from time to time by the Bank. The Annualised Interest Rate applicable to a customer is subject to his or her financial condition and the Bank's sole discretion.</li> <li>If there is any conflict or discrepancy between the Chinese and the English versions, the English version shall prevail.</li> </ol>	

**Reminder: "To borrow or not to borrow? Borrow only if you can repay!"**

循環貸款產品資料概要

華僑銀行（香港）有限公司

循環貸款產品  
(紙黃金作為抵押品)

2024 年 1 月

<p>此乃循環貸款產品</p> <p>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。</p>		
<b>利率及利息支出</b>		
<p><b>實際年利率</b></p> <p>(由於本產品的利率是以年化利率列出，故本行於此項列出適用的年化利率而未有列出實際年利率。)</p> <p>(此為貸款通知書中所指的利息)</p>	貸款金額	在提取貸款或續期貸款時，按華僑銀行（香港）有限公司（“本行”）最優惠利率及香港銀行同業拆息所釐訂的年化利率
	HK\$ 5,000	最優惠貸款利率減 2.1 厘或香港銀行同業拆息加 2 厘，以較高者為準
	HK\$ 20,000	最優惠貸款利率減 2.1 厘或香港銀行同業拆息加 2 厘，以較高者為準
	HK\$ 100,000	最優惠貸款利率減 2.1 厘或香港銀行同業拆息加 2 厘，以較高者為準
<p><b>逾期還款年化利率 / 就違約貸款收取的年利率</b></p> <p>(此為貸款通知書中所指的繳利息 / 收費)</p>	逾期付款的任何款項，應徵收的逾期 / 欠繳利息將會按本行之最優惠貸款利率加年利率 8 厘或本行不時絕對酌情決定由本行釐定的其他利率從欠繳款項當日至實際付款當日計算，最低收費為 HK\$100。欠繳利息將會以欠繳款項按日為基準以單利息計算。	
<b>超出信用額度利率</b>	不適用	
<b>最低還款額</b>	不適用	
<b>費用及收費</b>		
<b>手續費</b>	在接受信用額度的情況下，將收取貸款之金額 0.25% 作為安排費，最低收費為 HK\$1,000	

<b>年費 / 月費</b>	貸款之金額 0.25% 作為度審查費，最低收費為 HK\$1,000
(此為貸款通知書中所指的年度審查費)	
<b>提款收費 / 交易收費</b>	不適用
<b>逾期還款費用及收費</b>	不適用
<b>超出信用額度手續費</b>	不適用
<b>退票 / 退回自動轉帳授權指示的收費</b>	每次因存款而不足退票，將收取 HK\$150 每次因其他理由（期票除外）而退票，將收取 HK\$100 退回自動轉帳授權指示時，將收取 HK\$150
<b>替換遺失卡的收費</b>	不適用
<b>Additional Information</b>	
<ol style="list-style-type: none"> <li>1. 本行不時全權及絕對酌情決定公佈或應用，及更改港元最優惠貸款利率。於 2023 年 9 月 14 日，本行之 港元最優惠貸款利率 為 6.375%。</li> <li>2. 香港銀行同業拆息為本行報價之香港銀行同業港元拆息（參考香港銀行公會公佈的相關利率並進位至小數點後兩位）。於 2023 年 12 月 8 日，本行之一個月香港銀行同業拆息為 5.47%。本行會參照客戶於每次提取貸款時所選定之 1 個月，3 個月或 6 個月貸款期，並經本行批准，以釐定適用的香港銀行同業拆息。 例子： - 按本行之港元最優惠利率所釐訂的年化利率為本行之港元最優惠貸款利率減 2.1 厘 = 4.275 厘； - 按本行之一個月香港銀行同業拆息所釐訂的年化利率為本行之港銀行同業拆息加 2 厘 = 7.47 厘。</li> <li>3. 以上所述之利率、條款及細則僅作參考之用，本行或不時作出更改。本行會因應客戶之財務狀況決定其適用之利率而本行擁有利率之最終決定權。</li> <li>4. 若中、英文本之間有任何抵觸或差異，應以英文本為準。</li> </ol>	

提提你：「借定唔借？還得到先好借！」