

此乃循環貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的循環貸款的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出

利率	<p>以下利率適用於屬於各自貸款金額範圍內的循環貸款：</p> <table><tr><th>貸款金額</th><th>利率 (或利率範圍)</th></tr><tr><td>港幣\$ 5,000或以下</td><td>3.75% - 6.5% [計算方法為 P-2% 至 P+0.75%]</td></tr><tr><td>港幣\$ 5,000以上至港幣\$ 20,000</td><td>3.75% - 6.5% [計算方法為 P-2% 至 P+0.75%]</td></tr><tr><td>港幣\$ 20,000以上至港幣\$ 100,000</td><td>3.75% - 6.5% [計算方法為 P-2% 至 P+0.75%]</td></tr><tr><td>港幣\$ 100,000以上</td><td>3.75% - 6.5% [計算方法為P-2% 至 P+0.75%]</td></tr></table> <p>本行貸款確認書中的利率可能會在貸款期內變動。本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。</p> <p>本貸款的利率將根據銀行的報價不定時重設。</p> <p>有關港元最優惠貸款利率的最新利率及其他詳情，請查閱本行網站: https://www.ocbc.com.hk/personal-banking/zh/rate_market_update/index.html (華僑銀行(香港)有限公司網站 > 零售銀行服務 > 報價及市場資訊 > 利率及貸款利率)。</p>	貸款金額	利率 (或利率範圍)	港幣\$ 5,000或以下	3.75% - 6.5% [計算方法為 P-2% 至 P+0.75%]	港幣\$ 5,000以上至港幣\$ 20,000	3.75% - 6.5% [計算方法為 P-2% 至 P+0.75%]	港幣\$ 20,000以上至港幣\$ 100,000	3.75% - 6.5% [計算方法為 P-2% 至 P+0.75%]	港幣\$ 100,000以上	3.75% - 6.5% [計算方法為P-2% 至 P+0.75%]
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港幣\$ 100,000以上	3.75% - 6.5% [計算方法為P-2% 至 P+0.75%]										
實際年利率	不適用										
逾期還款年化利率 / 就違約貸款收取的年化利率	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 $P^3+25\%$ 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。										
超出信用限額利率	不適用										
最低還款額	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。										

循環貸款產品資料概要

華僑銀行(香港)有限公司

循環貸款
2025年6月

還款										
還款頻率	此貸款無需定期償還固定金額。									
分期還款金額	不適用									
總還款金額	<table><tr><th>貸款金額</th><th>根據上述利率計算之 總還款金額</th></tr><tr><td>港幣\$ 5,000</td><td>港幣\$ 5,285.89 – 港幣\$ 5,298.28</td></tr><tr><td>港幣\$ 20,000</td><td>港幣\$ 21,183.79 – 港幣\$ 21,239.51</td></tr><tr><td>港幣\$ 100,000</td><td>港幣\$ 105,918.97 – 港幣\$ 106,152.53</td></tr></table>		貸款金額	根據上述利率計算之 總還款金額	港幣\$ 5,000	港幣\$ 5,285.89 – 港幣\$ 5,298.28	港幣\$ 20,000	港幣\$ 21,183.79 – 港幣\$ 21,239.51	港幣\$ 100,000	港幣\$ 105,918.97 – 港幣\$ 106,152.53
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假設事項： <ul style="list-style-type: none">在整個貸款期內沒有從賬戶中提取額外款項，而且每月全額償還利息貸款期內港元最優惠貸款利率維持不變於年息5.75%貸款在第12個月全數清還沒有新交易、年費和其他費用所有還款於每月月結單到期貸款日或之前支付										
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)。									
提款費用 / 交易費用	豁免本地提款費用 / 交易費用 每次海外預支現金將收取HK\$25									
逾期還款 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 自動轉帳授權 指示的費用	每次退票/退回自動轉帳授權指示時，將收取HK\$150。									
替換遺失卡的 費用	每次替換已遺失的卡，本行將收取HK\$100。									

其他資料

- 1. 年化浮動利率乃根據客戶之財政狀況而釐定。
- 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. 港元最優惠利率相等於華僑銀行(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。港元最優惠貸款利率 於2024年12月20日為5.75%。有關港元最優惠貸款利率的最新利率及其他詳情，請查閱本行網站：(華僑銀行(香港)有限公司網站 > 零售銀行服務 > 報價及市場資訊 > 利率及貸款利率)。
- 4. 最低信貸額為HK\$5,000，最高信貸額為HK\$1,000,000或月薪12倍 (以較低者為準)。
- 5. 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	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

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。

參考資料																			
利率基準的歷史變動	<p>下表僅供參考，顯示過去三年內利率基準港元最優惠利率的歷史變動。</p> <div><p>港元最優惠貸款利率(Prime)的歷史變動 2024年4月1日 - 2025年3月31日</p><table border="1"><caption>PRIME Rate History (Estimated)</caption><thead><tr><th>Month</th><th>Rate (%)</th></tr></thead><tbody><tr><td>Jan-22</td><td>5.5000</td></tr><tr><td>Jan-22</td><td>5.5000</td></tr><tr><td>Nov-22</td><td>5.5000</td></tr><tr><td>Apr-23</td><td>6.1250</td></tr><tr><td>Sep-23</td><td>6.3750</td></tr><tr><td>Feb-24</td><td>6.3750</td></tr><tr><td>Jul-24</td><td>6.3750</td></tr><tr><td>Dec-24</td><td>5.7500</td></tr></tbody></table></div> <p>過去三年內，最高的港元最優惠利率為 6.375%。</p>	Month	Rate (%)	Jan-22	5.5000	Jan-22	5.5000	Nov-22	5.5000	Apr-23	6.1250	Sep-23	6.3750	Feb-24	6.3750	Jul-24	6.3750	Dec-24	5.7500
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分期還款金額 (說明示例)	不適用																		
總還款金額 (說明示例)	<p>(以下示例僅供參考，其展示了根據過去三年內最高利率計算的總還款金額。)</p> <table><tr><th>貸款金額</th><th>根據過去三年內最高利率計算的總還款金額</th></tr><tr><td>港幣\$ 5,000</td><td>港幣\$ 5,297.72</td></tr><tr><td>港幣\$ 20,000</td><td>港幣\$ 21,228.38</td></tr><tr><td>港幣\$ 100,000</td><td>港幣\$ 106,141.92</td></tr></table>	貸款金額	根據過去三年內最高利率計算的總還款金額	港幣\$ 5,000	港幣\$ 5,297.72	港幣\$ 20,000	港幣\$ 21,228.38	港幣\$ 100,000	港幣\$ 106,141.92										
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借定唔借？還得到先好借！

此概要之中文版本僅供參考。如中英文版本有任何不一致之處，概以英文版本為準。

Key Facts Statement (KFS) for Revolving Credit Facility

OCBC Bank (Hong Kong) Limited

Revolving Loan

June 2025

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.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Interest Rate (Annualised Floating Rate)

The following interest rates apply to revolving credit facilities falling within the respective loan amount brackets below:

Loan Amount	Annualised floating rate (or range of annualised floating rate)
Up to HK\$ 5,000	3.75% - 6.5% [The calculation method is P-2% to P+0.75%]
Above HK\$ 5,000 and up to HK\$ 20,000	3.75% - 6.5% The calculation method is P-2% to P+0.75%]
Above HK\$ 20,000 and up to HK\$ 100,000	3.75% - 6.5% [The calculation method is P-2% to P+0.75%]
Above HK\$ 100,000	3.75% - 6.5% [The calculation method is P-2% to P+0.75%]

The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.

The interest rate in our offer letter of your loan may change during the tenor of this loan.

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.

Interest rate re-fixing for this loan takes place from time to time, according to the bank's quotes.

Latest rate and other details of the Prime Lending Rate ("P") is published on our website https://www.ocbc.com.hk/personal-banking/en/rate_market_update/index.html. [OCBC Bank (Hong Kong) Limited Corporate Website > Personal Banking > Rate & Market Update > Deposit & Lending Rates.

Annualised Percentage Rate (APR)

N/A

Annualised Overdue / Default Interest Rate

P³ +25% 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 Interest Rate

N/A

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.

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

Revolving Loan
June 2025

Repayment										
Repayment Frequency	This loan does not require periodic repayment in regular amount.									
Periodic Repayment Amount	N/A									
Total Repayment Amount	<table><tr><th>Loan Amount</th><th>Total repayment amount for the interest rate specified above</th></tr><tr><td>HK\$ 5,000</td><td>HK\$ 5,285.89 to HK\$ 5,298.28</td></tr><tr><td>HK\$ 20,000</td><td>HK\$ 21,183.79 to HK\$ 21,239.51</td></tr><tr><td>HK\$ 100,000</td><td>HK\$ 105,918.97 to HK\$ 106,152.53</td></tr></table> <p>Assumptions:</p> <ul style="list-style-type: none">No extra withdrawals are made from the account throughout the entire tenor & interest is fully repaid monthlyPrime Lending Rate ["P"] remained unchanged at 5.75% per annum throughout the entire tenorThe loan is fully repaid at 12 monthsNo new transactions, annual fees and other chargesRepayments are made on or before the payment due date of each statement		Loan Amount	Total repayment amount for the interest rate specified above	HK\$ 5,000	HK\$ 5,285.89 to HK\$ 5,298.28	HK\$ 20,000	HK\$ 21,183.79 to HK\$ 21,239.51	HK\$ 100,000	HK\$ 105,918.97 to HK\$ 106,152.53
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HK\$ 100,000	HK\$ 105,918.97 to HK\$ 106,152.53									
Fees and Charges										
Handling Fee	N/A									
Annual Fee / 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 / Transaction Fee	Waived for local withdrawal or transaction HK\$25 per transaction will be charged for each overseas cash advance.									
Late Payment 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 Handling Fee	N/A									
Returned Cheque Charge / Rejected Autopay Charge	HK\$150 per time of returned cheque / rejected autopay payment.									
Lost Card Replacement Fee	HK\$100 per time of replacement of lost card									

Key Facts Statement (KFS) for Revolving Credit Facility

OCBC Bank (Hong Kong) Limited

Revolving Loan

June 2025

Additional Information

1. Annualised Floating Interest Rate is determined according to customers' financial condition.
2. 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. 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. Our Best Lending Rate is 5.75% per annum as at 20 December 2024. Latest rate and other details of the Prime Lending Rate ["P"] is published on our website [OCBC Bank (Hong Kong) Limited Corporate Website > Personal Banking > Rate & Market Update > Deposit & Lending Rates].
4. The minimum credit limit is HK\$5,000; the maximum credit limit is HK\$1,000,000 or 12 times of monthly salary [whichever is lower].
5. Other fees and charges of the Revolving Loan are listed below.

Interest Free Period	N/A
Cash Advance Handling Fee (the same as the "Withdrawal Fee" mentioned above)	Waiver
"Cash Before Card" Handling Fee	Waiver
Fees Relating to Foreign Currency Transaction	N/A
Online Transfer to Designated 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 [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 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

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

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

Revolving Loan
June 2025

Reference Information																			
Historical Changes of Interest Rate Benchmark	<p>The chart below is provided for illustrative purposes only and shows the historical movement of the Hong Kong Dollar Prime Lending Rate interest rate benchmark in the past 3 years.</p> <div><p>Historial Changes of PRIME Interest Rate [1 April 2022 - 31 March 2025]</p><table border="1"><caption>Historical Changes of PRIME Interest Rate</caption><thead><tr><th>Date</th><th>PRIME Interest Rate</th></tr></thead><tbody><tr><td>Jan-22</td><td>5.50%</td></tr><tr><td>Jan-22</td><td>5.50%</td></tr><tr><td>Nov-22</td><td>5.50%</td></tr><tr><td>Apr-23</td><td>6.15%</td></tr><tr><td>Sep-23</td><td>6.375%</td></tr><tr><td>Feb-24</td><td>6.375%</td></tr><tr><td>Jul-24</td><td>6.375%</td></tr><tr><td>Dec-24</td><td>5.75%</td></tr></tbody></table></div> <p>The highest P interest rate noted in the past 3 years is 6.375%.</p>	Date	PRIME Interest Rate	Jan-22	5.50%	Jan-22	5.50%	Nov-22	5.50%	Apr-23	6.15%	Sep-23	6.375%	Feb-24	6.375%	Jul-24	6.375%	Dec-24	5.75%
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Periodic Repayment Amount (Illustrative Example)	N/A																		
Total Repayment Amount (Illustrative Example)	<p>(The following example is for illustrative purposes only and illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)</p> <table><tr><th>Loan Amount</th><th>Total repayment amount based on the highest interest rate noted in the past 3 years</th></tr><tr><td>HK\$ 5,000</td><td>HK\$ 5,297.72</td></tr><tr><td>HK\$ 20,000</td><td>HK\$ 21,228.38</td></tr><tr><td>HK\$ 100,000</td><td>HK\$ 106,141.92</td></tr></table>	Loan Amount	Total repayment amount based on the highest interest rate noted in the past 3 years	HK\$ 5,000	HK\$ 5,297.72	HK\$ 20,000	HK\$ 21,228.38	HK\$ 100,000	HK\$ 106,141.92										
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To borrow or not to borrow? Borrow only if you can repay!

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.