

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

<p>此乃循環貸款產品。</p> <p>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。</p> <p>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。</p>											
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>12.80%</td></tr><tr><td>港幣\$ 5,000以上至港幣\$ 20,000</td><td>12.80%</td></tr><tr><td>港幣\$ 20,000以上至港幣\$ 100,000</td><td>12.80%</td></tr><tr><td>港幣\$ 100,000以上</td><td>6.8% – 12.80%</td></tr></table> <p>此產品是固定利率貸款產品</p> <p>利率是貸款基本利率以借款金額的百分比形式表示，以月平息乘以12計算。</p>	貸款金額	利率 (或利率範圍)	港幣\$ 5,000或以下	12.80%	港幣\$ 5,000以上至港幣\$ 20,000	12.80%	港幣\$ 20,000以上至港幣\$ 100,000	12.80%	港幣\$ 100,000以上	6.8% – 12.80%
貸款金額	利率 (或利率範圍)										
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港幣\$ 100,000以上	6.8% – 12.80%										
實際年利率 ¹	<p>以下實際年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>年化利率 (或年化利率範圍)</th></tr><tr><td>港幣\$ 5,000或以下</td><td>13.58%</td></tr><tr><td>港幣\$ 5,000以上至港幣\$ 20,000</td><td>13.58%</td></tr><tr><td>港幣\$ 20,000以上至港幣\$ 100,000</td><td>13.58%</td></tr><tr><td>港幣\$ 100,000以上</td><td>7.02% – 13.58%</td></tr></table> <p>1. 實際年利率是採用香港銀行公會所載的有關指引計算，並已被約至小數後兩個位。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。</p>	貸款金額	年化利率 (或年化利率範圍)	港幣\$ 5,000或以下	13.58%	港幣\$ 5,000以上至港幣\$ 20,000	13.58%	港幣\$ 20,000以上至港幣\$ 100,000	13.58%	港幣\$ 100,000以上	7.02% – 13.58%
貸款金額	年化利率 (或年化利率範圍)										
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港幣\$ 100,000以上	7.02% – 13.58%										
逾期還款年化利率 / 就違約貸款收取的年化利率	<p>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36%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。</p>										
超出信用限額利率	<p>不適用</p>										
最低還款額	<p>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。</p> <p>*有關相關費用和收費的詳細資訊，請參閱循環貸款服務費用表。(華僑銀行(香港)有限公司網站 > 零售銀行服務 > 收費簡介 > 循環貸款服務收費一覽表)</p>										

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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	此貸款無需定期償還固定金額。									
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\$ 5,604.81</td></tr><tr><td>港幣\$ 20,000</td><td>港幣\$ 22,423.15</td></tr><tr><td>港幣\$ 100,000</td><td>港幣\$ 112,115.76</td></tr></table> <p>假設事項：</p> <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		貸款金額	根據上述利率計算之 總還款金額	港幣\$ 5,000	港幣\$ 5,604.81	港幣\$ 20,000	港幣\$ 22,423.15	港幣\$ 100,000	港幣\$ 112,115.76
貸款金額	根據上述利率計算之 總還款金額									
港幣\$ 5,000	港幣\$ 5,604.81									
港幣\$ 20,000	港幣\$ 22,423.15									
港幣\$ 100,000	港幣\$ 112,115.76									
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。									

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其他資料

1. 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。
2. 最低信貸額為HK\$5,000。
3. 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
更新新卡手續費	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	不適用
分期還款金額（說明示例）	不適用
總還款金額（說明示例）	不適用

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	<p>The following interest rates apply to revolving credit facilities falling within the respective loan amount brackets below:</p> <table><tr><th>Loan Amount</th><th>Interest rate (or range of interest rate)</th></tr><tr><td>Up to HK\$ 5,000</td><td>12.80%</td></tr><tr><td>Above HK\$ 5,000 and up to HK\$ 20,000</td><td>12.80%</td></tr><tr><td>Above HK\$ 20,000 and up to HK\$ 100,000</td><td>12.80%</td></tr><tr><td>Above HK\$ 100,000</td><td>6.8% - 12.80%</td></tr></table> <p>This is a fixed interest rate loan product. The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.</p>	Loan Amount	Interest rate (or range of interest rate)	Up to HK\$ 5,000	12.80%	Above HK\$ 5,000 and up to HK\$ 20,000	12.80%	Above HK\$ 20,000 and up to HK\$ 100,000	12.80%	Above HK\$ 100,000	6.8% - 12.80%
Loan Amount	Interest rate (or range of interest rate)										
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Above HK\$ 20,000 and up to HK\$ 100,000	12.80%										
Above HK\$ 100,000	6.8% - 12.80%										
Annualised Percentage Rate [APR] ¹	<p>The following APRs apply to revolving credit facilities falling within the respective loan amount brackets below:</p> <table><tr><th>Loan Amount</th><th>APR</th></tr><tr><td>Up to HK\$ 5,000</td><td>13.58%</td></tr><tr><td>Above HK\$ 5,000 and up to HK\$ 20,000</td><td>13.58%</td></tr><tr><td>Above HK\$ 20,000 and up to HK\$ 100,000</td><td>13.58%</td></tr><tr><td>Above HK\$ 100,000</td><td>7.02% - 13.58%</td></tr></table> <p>1. The Annualised Percentage Rates [APR] is calculated in accordance with the relevant guidelines issued by the Hong Kong Association of Banks and is rounded up to the nearest 2 decimal places. 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.</p>	Loan Amount	APR	Up to HK\$ 5,000	13.58%	Above HK\$ 5,000 and up to HK\$ 20,000	13.58%	Above HK\$ 20,000 and up to HK\$ 100,000	13.58%	Above HK\$ 100,000	7.02% - 13.58%
Loan Amount	APR										
Up to HK\$ 5,000	13.58%										
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Above HK\$ 100,000	7.02% - 13.58%										
Annualised Overdue / Default Interest Rate	<p>36% 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.</p>										
Overlimit Interest Rate	<p>Not Applicable</p>										
Minimum Payment	<p>All interest and fees and charges*, plus 1% of outstanding principal, plus the amount exceeding the credit limit (if any) and all amounts past due (if any), minimum HK\$100.</p> <p>*For details about relevant fees and charges, please refer to the Revolving Loan Service Fee Table. [OCBC Bank (Hong Kong) Limited Corporate Website > Personal Banking > Service Fees > Revolving Credit Service Fee Table]</p>										

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	This loan does not require periodic repayment in regular amount.									
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\$ 5,604.81</td></tr><tr><td>HK\$ 20,000</td><td>HK\$ 22,423.15</td></tr><tr><td>HK\$ 100,000</td><td>HK\$ 112,115.76</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 monthlyThe 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\$ 5,604.81	HK\$ 20,000	HK\$ 22,423.15	HK\$ 100,000	HK\$ 112,115.76
Loan Amount	Total repayment amount for the interest rate specified above									
HK\$ 5,000	HK\$ 5,604.81									
HK\$ 20,000	HK\$ 22,423.15									
HK\$ 100,000	HK\$ 112,115.76									
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). The annual fee will be waived for the first year.									
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	Not Applicable									
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. 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 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 (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.

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.