Key Facts Statement (KFS) for Instalment Loan

OCBC Bank (Hong Kong) Limited

Auto Finance – Hire Purchase / Leasing
June 2025

This product is an instalment loan.

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 instalment loan.

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

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
Interest rate (or range of interest rate)	Not Applicable	1.5% - 6%	1.5% - 6%

The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

Annualised Percentage Rate (APR)

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
APR (or range of APR)	Not Applicable	2.81% - 16.79%	2.90% - 15.66%

The Annualized 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.

Annualised Overdue / Default Interest Rate

Maximum 36% per annum (3% per month)

Upon loan default, overdue payment of any sums shall be subject to an overdue/default interest chargeable at 3% per month from the date of default to the date of actual payment.

Default interest shall be calculated daily on any sums due but not paid on a simple basis. No minimum charge will be applied.

Repayment

Repayment Frequency

This loan requires monthly repayment.

Periodic Repayment Amount

For a loan amount of HK$100,000 with monthly repayment:

Loan Tenor	6-month	12-month	24-month
Periodic repayment amount for the interest rate (or range of interest rate) specified above	Not Applicable	HK$ 8,459 – HK$ 8,834	HK$ 4,292 – HK$ 4,667

Total Repayment Amount

For a loan amount of HK$100,000 with monthly repayment:

Loan Tenor	6-month	12-month	24-month
Total repayment amount for the interest rate (or range of interest rate) specified above	Not Applicable	HK$ 101,500 – HK$ 106,000	HK$ 103,000 – HK$ 112,000

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website which provides instalment loans at *https://www.ocbc.com.hk/form/content/forms/af/dti/en.html?langSel=selected*.

Fees and Charges	
Handling Fee	Not applicable
Late Payment Fee and Charge	Not applicable
Prepayment / Early Settlement / Redemption Fee	50% of the interest payment of all remaining instalments that are still fall due, calculated on the basis of "Rule of 78", with a minimum charge of HK$1,000. Partial prepayment is not allowed.
Returned Cheque / Rejected Autopay Charge	Minimum HK$150 per transaction

Additional Information	
Other Relevant Fees and Charges[1]	
Licence (Vehicle Registration Document – VRD) • Annual renewal (Regular batch processing - 3 working days turnaround) • 4 months renewal • General service related to VRD except annual renewal of license • Duplicate license • Special trip to Transport Department • Retention & replacement of license number	• Free of charge • HK$500 per time • HK$500 per time • HK$300 per time • HK$500 per time • HK$1,000 per time
Photocopying • Vehicle registration document • Loan agreement • Insurance policy • Others	• HK$50 per copy • HK$100 per copy • HK$100 per copy • HK$50 per copy
Others • Option Fee • Cashier Order Issuance • Change of payment method or DDA account • Change of Payment Due Date • Non-current record • Amortization schedule • Change of vehicle (New car body only) • Loan repayment records • Application for 3rd party insurance coverage • VRD Borrowing for Cross Border Application - New application - Pre-approved • Debt Collection Agency Fee[1]	• HK$800 per agreement • HK$50 per cashier order • HK$200 per time • Prime Lending Rate plus 4%p.a. (Minimum: HK$500) • HK$500 per copy • HK$300 per time • HK$2,000 per time • HK$300 per time • HK$2,000 per time - HK$3,000 per time - HK$500 per time • Up to 30% of the total outstanding balance, or such other amount as we specify from time to time
• The apportionment of each monthly repayment amount between principal, interest is based on Rule of 78. You may refer to "Smart Consumers – Personal Credit" on HKMA website for details about Rule of 78.	

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.

[1] Please refer to the fees and charges as set out in the "Personal Customer Bank Service Fees Guide" (available at any of the Bank's branches and www.ocbc.com.hk).

[2] We shall be entitled to employ outside debt collection agency and/or institution to collect any unpaid sum owed by you.

分期貸款產品資料概要

華僑銀行(香港)有限公司

汽車租購/ 租賃貸款
2025年6月

此乃分期貸款產品。

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分期貸款的最終條款。

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

貸款金額為港幣10萬元：

貸款期	6個月	12個月	24個月
利率（或利率範圍）	不適用	1.5% - 6%	1.5% - 6%

利率是以借款金額為基礎的利率，以百比分形式表示，計算周期為一年。

實際年利率

貸款金額為港幣10萬元：

貸款期	6個月	12個月	24個月
實際年利率（或實際年利率範圍）	不適用	2.81% - 16.79%	2.90% - 15.66%

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，以年化利率展示出包括銀行產品的基本利率及其他費用與收費。

逾期還款實際年利率 / 就違約貸款收取的實際年利率

36% (3%月息)

當違約貸款時，逾期付款的任何款項應徵收的逾期 / 欠繳利息將會從欠繳款項當日至實際付款當日計算，欠繳利息將會以欠繳款項按日為基準以單利息計算 ， 並無最低收費 。

還款

還款頻率

本貸款需按每月還款。

分期還款金額

以貸款額港幣10萬元，每月還款為例：

貸款期	6個月	12個月	24個月
根據上述利率（或利率範圍）計算之分期還款金額	不適用	港幣$8,459元 至 $8,834元	港幣$ 4,292元 至 $4,667元

總還款金額

以貸款額港幣10萬元 ， 每月還款為例：

貸款期	6個月	12個月	24個月

根據上述 利率（或利率範圍）計算之總還款金額	不適用	港幣 $101,500 元至 $106,000 元	港幣 $103,000 元至 $112,000 元

註： 如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上的分期貸款服務計算機或到 https://www.ocbc.com.hk/form/content/forms/af/dti/en.html?langSel=selected以取得較準確資料。

費用及收費

手續費	不適用
逾期還款費用及收費	不適用
提早還款 / 提前清償 / 贖回的收費	當客戶提前償還全數貸款時，將收取提前終止合約費用，金額為所有剩餘應付但未到期的分期付款額以「78法則」為基準計算出來的利息部分之50%，最低收費為港幣$1,000元。本行並不接受提前償還部分貸款。
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，將收取港幣$150元

其他資料

其他相關費用及收費[1]

車輛牌照	
• 續牌一年 (以一般處理為限，需三個工作天辦理)	• 免費
• 續牌四個月	• 每次港幣$500元
• 除每年續牌以外一切有關車輛登記文件如資料更改等次一般性服務	• 每次港幣$500元
• 申請行車証副本	• 每次港幣$300元
• 個別牌照辦理	• 每次港幣$500元
• 留牌套牌	• 每次港幣$1,000元
影印	
• 車輛登記文件	• 每份港幣$50元
• 貸款合約	• 每份港幣$100元
• 保險單	• 每份港幣$100元
• 其他	• 每份港幣$50元
其他	
• 選購權費用	• 每合約港幣$800元
• 簽發本票	• 每張港幣$50元
• 更改供款方式或自動轉賬戶口	• 每次港幣$200元
• 更改供款日	• 最優惠貸款利率加4厘 (年息) (最低收費：港幣$500元)
• 翻查舊記錄及提供副本	• 每份港幣$500元
• 表列本金及利息	• 每次港幣$300元
• 車輛轉換 (只限全新車身)	• 每次港幣$2,000元
• 申領供款記錄	• 每次港幣$300元
• 申請投保第三者保險	• 每次港幣$2,000元
• 借出車輛登記文件作過境車輛申請	
- 新申請	- 每次港幣$3,000元
- 預先批核	- 每次港幣$500元

• 聘用代收欠款機構之費用[1]	• 最高為總結欠的30%或我們不時訂定的其他金額
• 每月還款額根據「78法則」分配於本金、利息。客戶可參考載於香港金融管理局網頁的「智醒消費者 - 個人信貸」，了解有關「78法則」的詳情。	

借定唔借？還得到先好借！

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

1 詳情請參閱各分行及本行網站www.ocbc.com.hk之「個人客戶銀行服務收費簡介」。

2 我們有權聘用外界代收欠款的機構，向閣下追討其到期而仍未繳付的款項。