純稅務貸款計劃

1.「零息稅貸」稅務貸款計劃須受本條款及細則及貸款合約之條款及細則約束。本條款及細則及貸款合約之條款及細則如有任何抵觸之處或歧異，應以本條款及細則為準。

2. 成功申請「零息稅貸」稅務貸款計劃之客戶可享每月平息0%。

3. 客戶每年需就獲批核之貸款金額繳付手續費如下：

	手續費
合資格客戶	總貸款額之2.03%或以上
一般客戶	總貸款額之2.375%或以上

還款期不足1年亦須繳付整年之手續費。最高貸款額的上限為HK$3,000,000或12倍月薪 (以較低者為準)。本行可按其絕對酌情權因應貸款額、客戶之信貸評級及入息證明釐定有關手續費。而該手續費將與貸款金額一併計算於每月還款內繳付。客戶所需繳交之手續費會因還款期之長短而有所不同。所有已繳付之手續費，不論任何情況下均不獲退還。

4. 本部份第3條所列之合資格客戶手續費只適用於合資格客戶。合資格客戶指：

(i) 成功申請及提取貸款的客戶，還款期為24個月或以內; 及

(ii) 現有或全新華僑銀行「宏富理財」的客戶。全新華僑銀行「宏富理財」的客戶指客戶於批核貸款日期的前後1個月內成功於華僑銀行申請及開立「宏富理財」的存款戶口並存入指定新資金至該賬戶。客戶須同時受本條款及細則，以及有關開戶文件及貸款合約的條款及細則及所有其他分別對其適用的條款及細則約束。詳情請聯絡本行之客戶服務主任。

5. 如客戶未能符合本部份第4條成為合資格客戶的條件，客戶同意本行有權以其唯一及絕對酌情決定權按適用於一般客戶的利率及/或費用為已批核及/或已提取的貸款的實際年利率及/或手續費追溯至由提取貸款當日起作出上調，因上調而產生的所有未繳足之手續費(如有)將平均分攤至隨後各期之每月還款內。唯因此而調整的上限將不超過貸款合約中所列之實際年利率加2%。

6. 若客戶未能依期償付每月還款額，客戶同意向本行支付手續費港幣200元（以每次逾期計）及需另外支付逾期利息，該利息由逾期未付的每月還款的到期付款日直至實際付款之日逐日累計，息率按逾期未付的每月還款額以0.0657534%計算（或港幣50元，以較高者為準）。

7. 客戶明白及同意任何有關更改貸款合約/貸款確認書訂明之還款方法及還款期之申請須獲本行批核。客戶需於提前償還貸款時支付提早還款手續費，不論該請求是由客戶或本行提出。客戶可提早清還貸款，惟須事先獲得本行的同意並向本行支付以下各項：

(i) 未清還的貸款本金及應計利息，兩者均須根據貸款合約所述之實際月利率（「實際月利率」）按月重新計算或計算至及包括清還當日；

(ii) 就貸款應付之一切其他有關款項、過期利息（如有）、費用、收費、開支及支出；

(iii) 由清還貸款翌日起按實際月利率計算至下一個每月還款日的利息（首尾兩天包括在內）；及
(iv) 相等於未清還的貸款本金（按實際月利率重新計算或計算）之2%的提早還款手續費，
惟上述(iii)及(iv)之總和須不少於港幣500元。

8. 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。實際年利率乃根據客戶之財政狀況而釐定。

9. 本行於釐定最終實際年利率、貸款額及還款期時，可按其絕對酌情權參考包括但不限於市場上由其他銀行及/或財務機構所提供的相同貸款額及還款期之實際年利率、客戶之信貸評級及入息證明。本行保留批核此貸款之最終實際年利率、貸款額、還款期及釐定此貸款之條款及細則之最終決定權。如有任何爭議，本行的決定將是最終及不可推翻，並對客戶具約束力。

10. 本行有權以其絕對酌情決定權把獲批核之貸款金額之特定金額直接交付給稅務局。客戶明白及同意若於申請過程有任何延誤及/或任何投遞延誤或遺失及/或任何其他原因以致未能如期將上述款項交給稅務局，本行對與前述有關之任何損失、賠償、費用或支出（包括但不限於任何招致之附加費及罰款）概不負責，亦無須向任何客戶作出任何賠償。同時，客戶明白及同意其償還貸款及遵守所有有關條款及細則之責任仍然保持不變。

Pure Tax Loan

"Interest-Free" Tax Loan

1. Interest-Free" Tax Loan is subject to the terms and conditions herein and the terms and conditions in the Promissory Note ("Note"). In the event of conflict or inconsistency between the terms and conditions herein and those contained in the Note, these terms and conditions shall prevail to the extent of such conflict or inconsistency.

2. Customer who has successfully applied for the "Interest-Free" Tax Loan can enjoy a monthly flat rate at 0%.

3. The handling fee shall be charged as specified below:

	Handling fee
Eligible Customers	2.03% or above of the loan amount per annum
General Customers	2.375% or above of the loan amount per annum

Even if the tenure is less than 12 months, the handling fee will still be levied for a full year. The maximum loan amount is capped at HK$3,000,000 or 12 times of monthly salary, whichever is lower. The handling fee shall be determined by the Bank at its absolute discretion according to loan amount, customer' s credit rating and income proof. The handling fee shall be added onto the loan amount and to be paid together with the monthly instalments. The handling fee may differ with different loan tenor. The handling fee is not refundable whatever under any circumstances.

4. The handling fee for Eligible Customers as stipulated in clause 3 above is only apply to Eligible Customers. An Eligible Customer refers to a customer who:

(i) has successfully applied for and drawdown the "Interest-Free" Tax Loan with repayment tenor of 24 months or below; and

(ii) is an existing or new premier banking customer of OCBC Bank (Hong Kong) Limited. New premier banking customer with OCBC Bank means a personal customer who has successfully applied and opened a deposit account for premier banking with OCBC Bank (Hong Kong) Limited and deposit designated amount of new funds into the said account within 1 month before or after the approval date of the loan. The customers are also bound by the terms and conditions herein, and the terms and conditions of the relevant account opening documentation and Note as well as all other terms and conditions applicable to them respectively. Please contact the customer service officer of the Bank for details.

5. If the customer fails to fulfil the requirements as stipulated in clause 4 above to be an Eligible Customer, the customer agrees that the Bank shall have the absolute right, at its

sole and absolute discretion, to adjust upward the Annualised Percentage Rate ("APR") and/or handling fee at the rates and fees applicable to General Customers to be applied retrospectively from the drawdown date of the approved loan and the shortfall of handling fee (if any) shall be equally apportioned to the subsequent outstanding monthly instalments. In any event, the said adjustment is capped at no more than 2% increment of APR contained in the Note.

6. In default of making any monthly instalments when they fall due, customer agrees to pay for each and every default a sur-charge of HK$200 plus an overdue interest at the rate of 0.0657534% on the amount of any outstanding monthly instalment(s) calculated on a daily basis from the due date of repayment of such outstanding monthly instalment(s) until the date of actual repayment (or HK$50, whichever is higher).

7. Customer understands and agrees that request for amendment on repayment method and loan tenor as stated in the Note/Loan Confirmation Letter is subject to approval by the Bank. Customer shall be required to pay an early repayment handling fee of the loan at the time of early repayment whether such request is made by customer or the Bank. Early repayment of the loan is permissible subject to the Bank' s prior consent and customer' s repayment of the following:
(i) the outstanding principal of the loan and accrued interest up to the repayment date, both recalculated or calculated at the interest rate of the monthly effective rate of the loan as stated in the Note ("Monthly Effective Rate") on a monthly basis;
(ii) all other monies, overdue interests (if any), fees, charges, costs and expenses payable under the loan;
(iii) interest calculated at the Monthly Effective Rate for the period commencing from the day after the repayment date to the next monthly instalment payment date (both days inclusive); and
(iv) early repayment handling fee equal to 2% on the outstanding principal of the loan (recalculated or calculated at the Monthly Effective Rate), Provided always that the combined sum of (iii) and (iv) shall be not less than HK$500.

8. 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. APR is determined according to customers' financial condition.

9. The Bank may, in determining the final APR and loan amount and loan tenor, refer to factors in its absolute discretion, including but not limited to the APR provided by other banks and/or financial institutions in the market with the same loan amount and loan tenor, customer' s credit rating and income proof. The Bank reserves the final right and

decision on the approval of the final APR, loan amount, loan tenor and other terms and conditions of the loan. In case of any dispute, the decision of the Bank shall be final and conclusive and binding on the customer.

10. The Bank shall be entitled, at its absolute discretion, to pay a specific amount of the approved loan granted to the customer directly to the Inland Revenue Department. If there is any delay during the application process and/or any delay or loss in posting and/or if for any other causes whatsoever and the aforesaid payment to the Inland Revenue Department cannot be made on time, customer understands and agrees that the Bank shall not be liable for any loss, damages, costs, or expenses (including but not limited to any payment of the surcharge or penalty incurred) arising therefrom or in connection therewith and shall not be liable or be responsible for any compensation to the customer. Customer understands and agrees that his/her obligation to repay the loan and to observe all relevant terms and conditions shall remain unchanged.