

分期貸款產品資料概要

華僑銀行(香港)有限公司

華僑銀行信用卡靈活錢免息分期計劃
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	2.40% - 7.80%	2.40% - 7.80%

* 此貸款期並不適用，因此計劃的最短貸款期為12個月。

利率是以百分比顯示的基本利率，指借款金額在一年內所產生的利息。本行貸款確認書中的利率可能會在貸款期內變動。

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	6.50% - 15.22%	5.46% - 15.40%

* 此貸款期並不適用，因此計劃的最短貸款期為12個月。

實際年利率是一個供參考之利率，以年化利率展出包括銀行產品的基本利率及其他費用與收費。上述之實際年利率是採用香港銀行公會所載的有關指引計算至最接近的小數後兩個位。

逾期還款實際年利率 / 就違約貸款收取的實際年利率

35.69%

每期之供款額及每月手續費將誌賬於閣下之信用卡賬戶。如閣下在每月的到期付款當日或之前清繳有關信用卡賬戶之全部款項，本行則不會收取利息。否則，有關之利息將由上一期結單日起每日按未清償之賬戶結欠(包括逾期還款之供款額及每月手續費)計算直至全部清還為止。有關閣下因未能如期全數繳付信用卡賬戶結單上的最低付款額而產生的利息詳情，請參閱華僑銀行持卡人協議。

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 利率計算之分期還款金額	不適用	港幣\$8,684	港幣\$4,517

* 此貸款期並不適用，因此計劃的最短貸款期為12個月。

註：上述還款金額是根據每月利率0.35%計算。

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*	18個月	24個月
根據上述 利率計算之總還款金額	不適用	港幣\$104,208	港幣\$108,408

* 此貸款期並不適用，因此計劃的最短貸款期為12個月。

註：

- 上述還款金額是根據每月利率0.35%計算。
- 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：零售銀行服務 > 卡服務 > 信用卡推廣及禮遇 > 「靈活錢」免息分期計劃 > 貸款計算機或致電客戶服務熱線(852) 2543 2223以取得較準確資料。

費用及收費

行政費

申請一經批核，本行將收取**HK\$80**

費用及收費

逾期還款費用及收費	HK\$350 或上一期信用卡結單之最低付款額(以較低者為準) 倘閣下於到期付款當日仍未能全數繳付有關信用卡賬戶結單上的最低付款額，本行將從信用卡賬戶收取逾期付款收費。
提早還款 / 提前清償 / 贖回的收費	客戶不論任何原因取消或被撤銷信用卡，或於冷靜期後取消此分期貸款計劃，本行將收取 HK\$300 手續費。
退票 / 退回自動轉帳授權指示的費用	不適用

其他資料

- 此計劃之最低貸款金額為 HK\$5,000，最高貸款金額為客戶信用卡獲批核信用額之 95%。
- 本行將直接將所獲批核之金額存入客戶所指定之銀行賬戶。所指定銀行可能會於閣下賬戶扣除電匯之手續費。
- 此計劃之分期貸款不能獲享「現金回贈」計劃之優惠。
- 本行保留以絕對酌情權按照此計劃及華僑銀行持卡人協議之條款及細則更改或修改上述利息、費用及收費及/或訂明新項目。
- 如中、英文版本之間有任何歧異，概以英文版本為準。

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。

提提你：「借定唔借？還得到先好借！」

Key Facts Statement (KFS) for Instalment Loan

OCBC Bank (Hong Kong) Limited

OCBC Credit Card Flexi-Money
Interest-free Installment Plan
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)	N/A	2.40% - 7.80%	2.40% - 7.80%

*This is not applicable because the minimum loan tenor offered by the Bank for this product is 12 months.
The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.
The interest rate in our offer letter of your loan may change during the tenor of this loan.

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)	N/A	6.50% - 15.22%	5.46% - 15.40%

*This is not applicable because the minimum loan tenor offered by the Bank for this product is 12 months.
An Annualized Percentage Rates (APR) is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualized rate. The above 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.

Annualised Overdue / Default Interest Rate

35.69%

Each monthly installment and the monthly handling fees will be charged to your card account. We will not charge you interest if you pay your card account balance in full by the Payment Due Date each month. Otherwise, interest will be charged on the unpaid card account balance of the previous statement, including any overdue monthly installment and handling fees, from the date of the previous statement on a daily basis until repayment in full. For details on interest chargeable to your card account if you fail to pay Minimum Payment under your card account as specified in a statement by the Payment Due Date in full, please refer to the OCBC Cardholder Agreement.

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 specified above	N/A	HK\$8,684	HK\$4,517

*This is not applicable because the minimum loan tenor offered by the Bank for this product is 12 months.
Remark: The above amount is calculated based on monthly interest rate 0.35%.

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 specified above	N/A	HK\$104,208	HK\$108,408

* This loan tenor is not offered because the shortest loan tenor offered is 12 months.

Remark:

- The above amount is calculated based on monthly interest rate 0.35%.
- To calculate the above information applicable to your specific case, please use our online calculator accessible from our website at Personal Banking>Card Service>Card Promotions>Flexi-Money Interest-free Installment Plan>Loan Calculator or contact Customer Service Hotline at (852) 2543 2223.

Fees and Charges	
Administration Fee	HK\$80 will be charged when the application is approved
Late Payment Fee and Charge	HK\$350 or Minimum Payment of the previous credit card statement (whichever is lower) If you fail to pay the Minimum Payment under your card account as specified in a statement by the Payment Due Date in full, a late payment fee will be charged to your card account.
Prepayment / Early Settlement / Redemption Fee	HK\$300 will be charged if for any reason the card is cancelled or the use of the card is terminated or this installment plan is withdrawn after the cooling-off period
Returned Cheque / Rejected Autopay Charge	Not applicable
Additional Information	
- The minimum loan amount under this plan is HK\$5,000 and the maximum loan amount is 95% of the approved credit limit of your card account. - We will credit the approved loan amount to your bank account designated by you. The designated bank may impose a service charge on your bank account for the remittance. - The installment loan under this plan is not eligible for the "Cash Rebate" scheme. - We reserve the rights at our absolute discretion to amend or change the above and/or prescribe new items of interest, charges and fees in accordance with the terms and conditions of this plan and the OCBC Cardholder Agreement. - In case of discrepancies between the English and the Chinese versions, the English version shall prevail.	

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.

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