OCBC

Branch Code:

PDM_E_018_0326

分期貸款申請表
Instalment Loan Application Form

* 非必須填寫 Optional

本人以下述之身份提交本分期貸款（「貸款」）申請：-
I submit this application for the Instalment Loan (the "Loan") as:-

☐ 貸款借款人 the Borrower of the Loan ☐ 貸款聯名借款人 the Joint Borrower of the Loan
☐ 貸款擔保人 the Guarantor of the Loan

只適用於擔保人或貸款聯名借款人之申請
Applicable for Guarantor or Joint Borrower application only

貸款借款人之中、英文全名 The Full Chinese and English names of the Borrower(s) of the Loan	貸款借款人之香港身份證/護照編號 The HKID/Passport No(s). of the Borrower(s) of the Loan

與貸款借款人之關係
Relationship with the Borrower(s) of the Loan

貸款資料 Loan Information

☐ 私人貸款 Personal Loan
☐ 結餘轉戶私人貸款 Balance Transfer Personal Loan
☐ 裝修貸款 Decoration Loan
☐ 純稅務貸款 Pure Tax Loan
☐ 稅務貸款計劃—私人貸款 Personal Loan Under Tax Loan Program

申請貸款額 港幣 Loan Amount Applied (HK$) _____ 元
貸款用途 Loan Purpose

還款期 (月) Repayment Period (Months)
☐ 12 ☐ 24 ☐ 36 ☐ 48 ☐ 其他 Others (請註明 Please specify)_____

本人之每月還款金額 My monthly repayment amount:
☐ 是來自本人之收入 comes from my income
☐ 非來自本人之收入 (請註明)
does not come from my income (Please specify)_____

個人資料 Personal Information

☐ 先生 Mr. ☐ 太太 Mrs. ☐ 小姐 Miss ☐ 女士 Ms.

香港身份證上使用之英文姓名 Name in English as Printed on H.K.I.D. Card

前名/別名 Former/Other Name
(請遞交前名/別名證明 Please enclose the proof of Former/Other Name)

香港身份證上使用之中文姓名 Name in Chinese as Printed on H.K.I.D. Card	香港身份證號碼/護照編號 H.K.I.D. Card No./Passport No.

國籍 Nationality
☐ 中國香港 Hong Kong China ☐ 中國(內地) China (Mainland) ☐ 中國澳門 Macau China
☐ 其他 Others (請註明 Please specify)_____

出生地 Place of Birth	出生日期 Date of Birth 日 Day 月 Month 年 Year

*婚姻狀況 Marital Status	供養人數 No. of Dependent(s)
☐ 已婚 Married ☐ 單身 Single ☐ 喪偶 Widowed ☐ 同居 Living Together ☐ 離婚/分居 Divorced/Separated	

*最高教育程度 Highest Achieved Education Level
☐ 大學以上 Postgraduate ☐ 大學 Undergraduate
☐ 專上學院 Post-Secondary ☐ 中四或以上 Secondary (F4 or above)
☐ 中一至中三 Form 1 to Form 3 ☐ 小學或以下 Primary or Below

住宅地址 (請以英文填寫) Home Address (in English)
室 Flat/Room 樓 Floor 座 Block

大廈/屋邨 Building/Estate

街號及街道名稱 No. and Name of Street/Road 地區 District

☐ 香港 HK ☐ 九龍 KLN ☐ 新界 NT ☐ 離島 Outlying Islands
(如永久地址有別於上述住宅地址，則須提供永久住址證明。)
(Please enclose permanent address proof if the permanent address is different from the above residential address.)

現居年期 Year(s) of Residence _____ 年 year(s) _____ 月 month(s)	住宅電話號碼 Home Tel. No.
手提電話號碼 Mobile No.	電郵地址 Email Address

住宅狀況 Residential Status	與誰居住 Living with
☐ 自置物業 Self-Owned Private Housing ☐ 自置居屋/公屋 Self-Owned Public Housing ☐ 按揭物業 Mortgaged Private Housing ☐ 按揭居屋/公屋 Mortgaged Public Housing ☐ 租住 Rented ☐ 與親屬同住 Live with Relatives ☐ 公司物業/宿舍 Company Provision	☐ 獨居 Alone ☐ 父母 Parents ☐ 配偶 Spouse ☐ 子女 Children ☐ 兄弟/姊妹 Siblings ☐ 朋友 Friends ☐ 其他 Others (請註明 Please specify)_____
每月供款/租金 港幣 Mortgage Repayment/Rent Per Month (HK$) _____ 元	共 Total _____ 人 Persons

原居國家住宅地址 (請以英文填寫) Residential Address in Home Country (In English)

就業資料 Employment Information

公司名稱 (請以英文填寫) Name of Employer (in English)

公司地址 (請以英文填寫) Office Address (in English)
室 Flat/Room 樓 Floor 座 Block

大廈 Building

街號及街道名稱 No. and Name of Street/Road 地區 District

☐ 香港 HK ☐ 九龍 KLN ☐ 新界 NT ☐ 離島 Outlying Islands

行業 Type of Industry	公司類別 Type of Employer ☐ 公共事業 Public ☐ 私營機構 Private ☐ 政府/半官方機構 Government/Semi-Government ☐ 自僱 Self-Employed
職銜 Position	
月薪 Monthly Income	每月津貼及其他收入 Monthly Allowance & Other Income

服務年期 Year(s) of Service _____ 年 year(s) _____ 月 month(s)	公司電話號碼 Office Tel. No.

通訊地址 Correspondence Address# (郵政信箱恕不接受 P. O. Box is not acceptable)
☐ 住宅 Home ☐ 公司 Office

如借款人及聯名借款人所提供之通訊地址不同，華僑銀行（香港）有限公司將自行決定以借款人或任何一位聯名借款人所提供之通訊地址作為本貸款之通訊地址。
If the Correspondence Address provided by the Borrower and the Joint Borrower(s) are different, OCBC Bank (Hong Kong) Limited will decide to use the Correspondence Address provided by the Borrower or any of the Joint Borrower(s) as the Correspondence Address for this loan.

配偶資料 Spouse Information*

姓名 Name	職銜 Position
手提電話號碼 Mobile No.	公司電話號碼 Office Tel. No.

諮詢人 Referee*

姓名 Name	年齡 Age	關係 Relationship
公司名稱 Name of Employer		
手提電話號碼 Mobile No.	公司電話號碼 Office Tel. No.	

姓名 Name	年齡 Age	關係 Relationship
公司名稱 Name of Employer		
住宅電話號碼 Home Tel. No.	公司電話號碼 Office Tel. No.	

本人證實已事先獲得配偶及/或諮詢人的同意可向華僑銀行 (香港) 有限公司披露其姓名及個人資料及准許其使用，以及華僑銀行 (香港) 有限公司可以向配偶及/或諮詢人索取本人最新聯絡資料以作聯絡本人之用。
I confirm that I have obtained the prior consent of the spouse and/or referee for his/her name and personal information to be disclosed to and used by OCBC Bank (Hong Kong) Limited (the "Bank") and the Bank may obtain from the spouse and/or referee my latest contact details for contacting me.

銀行及其他信貸資料 Bank & Credit Reference

本人全部及正確之信貸資料如下：
My credit facilities with full and accurate details are as below:

銀行/財務機構名稱 Name of Bank/ Financial Institution	(1)	(2)
信貸類別 Type of Facility	☐ 分期貸款 Instalment Loan ☐ 按揭貸款 Mortgage Loan ☐ 商業相關 Commercial related	☐ 分期貸款 Instalment Loan ☐ 按揭貸款 Mortgage Loan ☐ 商業相關 Commercial related
貸款額(港幣) Loan Amount (HK$)		
每月供款額(港幣) Monthly Instalment (HK$)		
尚餘期數 Outstanding Tenor		
還款人 Repayment By	☐ 本人 Me ☐ 公司 Company ☐ 其他(請註明) Others(Please specify) _____	☐ 本人 Me ☐ 公司 Company ☐ 其他(請註明) Others(Please specify)_____

#如信貸資料多於2項，請影印此頁及填上有關資料，連同本申請表一併交回。
If credit facilities are more than 2 items, please photocopy this section and return together with the application form upon completion.

結餘轉戶分期貸款確認（如適用）
Balance Transfer Instalment Loan Acceptance (if applicable)

本人明白及確認本人將應華僑銀行 (香港) 有限公司(「貴銀行」)之要求終止本人之信用卡及/或貸款戶口。**本人明白假如本人由貸款戶口開立日起計12個月內重開本人同意終止的信用卡/貸款戶口或申請任何無抵押之信貸， 貴銀行有權要求本人立即清還此貸款全部未償還之金額，包括貸款合約條款及細則內所述之所有本金餘額、利息、費用、收費及其他本人應付之款項。**本人已閱讀、明白及接受載於本確認書之條款及相關之貸款合約內的條款及細則，並受其約束。中、英文版本如有任何歧異，一概以英文版本為準。

I agree and confirm that I shall close my credit card and/or loan account(s) as requested by OCBC Bank (Hong Kong) Limited ("the Bank"). **I understand that if I re-open those credit card/loan account(s) which I agree to close or apply for any new unsecured facilities within 12 months from the Loan account open date, the Bank shall be entitled to demand immediate repayment of all outstanding amount on the Loan forthwith, including all outstanding principal, interest, fees, charges and other sums payable by me under the terms and conditions for the Loan set out in the Promissory Note.** I have read, understood and accepted the terms set out in this form and the Promissory Note's terms and conditions in respect of the Loan and agree to be bound by them. If there is any inconsistency between the English and Chinese versions, the English version shall prevail.

按揭貸款申請聲明 Declaration of Mortgage Loan Application

1. 本人特此聲明、確認及承認：
I hereby declare, confirm and acknowledge that :

☐ 本人現時沒有向任何銀行集團的成員或其他銀行或財務機構申請物業按揭貸款(不論該申請正在批核中或已獲批核但正待提取或其他情況)。
I am not applying for any mortgage loan (whether it is under approval process or approved but not yet drawdown or otherwise) from any member of Bank Group or other bank or financial institution.

☐ 本人現時正向銀行集團的成員、其他銀行及/或財務機構申請物業按揭貸款。本人同意及承認本人必須向華僑銀行 (香港) 有限公司(「貴銀行」)提供有關該物業按揭貸款申請的資料和文件，以處理此分期貸款申請。
I am applying for mortgage loan(s) from a member of Bank Group, other bank and/or financial institution. I agree and acknowledge that I must provide any information and documents in relation to such mortgage loan application(s) to OCBC Bank (Hong Kong) Limited ("the Bank") as it may require for processing this instalment loan application herein.

銀行/財務機構名稱： Name of Bank/Financial Institution:	批核狀況或結果： Approval Status or Result:
(1)	
(2)	

2. **本人特此確認及承諾上述關於物業按揭貸款的聲明及本人所提供的資料和文件均為真實及完整。本人承認貴銀行在批核此申請時將依賴上述聲明及該等資料和文件。本人進一步同意及承認貴銀行有絕對酌情決定權隨時拒絕此分期貸款申請而無須給予本人任何原因。**
I hereby confirm and undertake that the above declaration and all information and documents in respect of the above mentioned mortgage loan(s) provided by me are true and complete. I acknowledge that the Bank will rely on the above declaration and all the aforesaid information and documents in assessment of my application herein. I further agree and acknowledge that the Bank has the absolute discretion at all times to refuse the instalment loan applied herein at any time without assigning any reason therefor.

與銀行有關人士之關係
Relationship With The Relevant Person(s) of The Bank

閣下，或閣下之任何擔保人是否銀行(或其控權公司、其任何附屬公司及聯屬公司)之**有關人士***，或有關人士之**親屬****?
Are you, or is any of your guarantors a **Relevant Person*** or a **Relative**** of a Relevant Person of the Bank (or its holding company, any of its subsidiaries and affiliates)?

☐ 是 Yes 請填報 Please state :
有關人士之姓名 Name of relevant person _____

機構名稱 Company Name _____

與閣下關係 Relationship with You _____ (SC091A)

☐ 否 No
本人(等)確認沒有上述之關係。倘若上述所報之資料不再準確、真實及正確，本人(等)承諾立刻以書面通知貴銀行。
I/We confirm that at present, there is no such relationship. I/We undertake to notify the Bank immediately in writing if the information given above is no longer accurate, true and correct.

本人確認本人已獲得上述人士的同意提供其資料給 貴銀行、其分行、其附屬公司及其聯屬公司，以便 貴銀行及其聯屬公司能遵守「銀行業(風險承擔限度)規則」。
I confirm that I have obtained consent from the individuals listed above for the provision of their information to the Bank, its branches, subsidiaries and affiliates for the purpose of enabling the Bank and its affiliates to comply with the Banking (Exposure Limits) Rules.

本人特此授權(並代表上述人士授權) 貴銀行與 貴銀行的分行、附屬公司及聯屬公司交換有關本人(等)/上述人士及本人(等)/上述人士持有的融通的資料，以便 貴銀行及其聯屬公司能遵守「銀行業(風險承擔限度)規則」及由香港金融管理局所發出的監管政策手冊(CR-G-9)《對關連人士的風險承擔》。
I hereby authorise (and authorise on behalf of the above persons) the Bank to exchange with the Bank's branches, subsidiaries and affiliates information relating to me/the above persons and the facilities granted to me/the above persons for the purpose of enabling the Bank and its affiliates to comply with the Banking (Exposure Limits) Rules and the Supervisory Policy Manual (CR-G-9) "Exposures to Connected Parties" issued by the Hong Kong Monetary Authority.

* **"有關人士"**：董事 / 僱員 / 控權人(即無論是單獨或與任何相聯者控制已發行股份百分之10或以上
* **"Relevant Person"** means director / employee / controller (i.e. either alone or together with any associate controlling 10% or more of the issued shares)
** **"親屬"** 指其: (a) 父母； (b) 繼父母或領養父母； (c) 配偶； (d) 夫妾關係的另一方； (e) 同居伴侶； (f) 配偶的父母、繼父母或領養父母；(g) 子、繼子、女、繼女或領養子女
** **"Relative"** means: (a) a parent; (b) a step-parent or adoptive parent; (c) the spouse; (d) the other party to a union of concubinage; (e) a cohabitee; (f) a parent, step-parent or adoptive parent of a spouse; or (g) a son, step-son, adopted son, daughter, step-daughter or adopted daughter

第三方轉介聲明 Declaration on Third Party's Referral

第三方資料 Information of the third party

☐ 本人特此聲明、確認及承認本貸款及/或信用卡申請並非經由任何第三方(包括但不限於任何朋友、親屬、或任何中介公司(「第三方」))轉介予貴銀行；或
I hereby declare, confirm and acknowledge that this loan and/ or credit card application is not referred to the Bank by a third party (including but not limited to any friend, relative or any intermediaries by authorized institutions ("Third Party")); or

☐ 本人特此聲明、確認及承認本貸款及/或信用卡申請是經由下列第三方轉介予貴銀行:-
I hereby declare, confirm and acknowledge that this loan and/ or credit card application is referred to the Bank by the following Third Party :-

第三方之名稱Name of Third Party: _____

本人與第三方之關係Relationship with the third party：
☐ 沒有關係No relationship
☐ 親屬Relative (請註明Please specify _____)
☐ 朋友Friend
☐ 其他Others (請註明Please specify _____)

請填寫至少下列一項第三方資料：
Please fill in at least 1 of the following Third Party's information:

第三方之電話號碼：
Telephone Number of Third Party: _____
第三方之牌照號碼：
Licence Number of Third Party: _____
第三方之商業登記證號碼：
Business Registration Number of Third Party : _____

費用Fees

☐ 本人特此聲明、確認及承認第三方未有及將不會就轉介本貸款及/或信用卡申請予 貴銀行向本人收取任何費用。
I hereby declare, confirm and acknowledge that the Third Party has not and will not charge me any fees for referring this loan and/ or credit card application to the Bank.

☐ 本人特此聲明、確認及承認第三方就轉介本貸款及/或信用卡申請予 貴銀行已向或將會向本人收取港幣 _____元為費用。
I hereby declare, confirm and acknowledge that the Third Party charged or will charge me fees in the amount of HK$_____ for referring this loan and/ or credit card application to the Bank.

本人特此聲明、確認及承認本人已得到第三方之同意向貴銀行披露其資料(包括但不限於其姓名、電話號碼、商業登記證號碼及牌照號碼)及准許 貴銀行使用其資料作為申請本貸款及/或信用卡之用途及 貴銀行可(但無責任)告知第三方其資料是由本人提供。
I hereby declare, confirm and acknowledge that I have obtained the prior consent from the Third Party for its information (including but not limited to its name, telephone number, business registration number and licence number) to be disclosed to and used by the Bank for the purpose of this loan application and/ or credit card and the Bank is/are entitled (but not obliged) to inform the Third Party that such information is provided by me.

信用卡申請 Credit Card Application

(i) 個人信用卡申請(如適用) *
Personal Credit Card Application (If applicable) *

* 註 Notes:

1. 申請人必須為年滿18歲。若閣下申請多張信用卡，所批核之信用額將為各卡所共用。提交之文件（包括申請表）將不被發還。
The principal card applicant must be aged 18 or over. If more than one credit card is applied, the credit limit will be shared by all cards. All documents submitted (including this application form) are not returnable.

2. 如閣下欲透過此申請申請信用卡，閣下應先閱讀及理解華僑銀行信用卡之持卡人協議(「持卡人協議」)。閣下可從銀行分行索取持卡人協議。
If you would like to apply for credit card with this application, you are advised to read and understand the Cardholder Agreement governing OCBC Credit Card ("Cardholder Agreement") before this application. The Cardholder Agreement can be obtained from branches of the Bank.

本人欲申請以下華僑銀行信用卡(請於適當方格內加「✓」號)：
I wish to apply the following OCBC Credit Card(s) (Please "✓" where appropriate):

信用卡類別[1] Types of Credit Card[1]	年薪要求 Annual Income Requirement
☐ World萬事達卡 (518) World Mastercard	HK$250,000
☐ VISA白金卡 (718) VISA Platinum Card	HK$150,000
☐ 銀聯白金卡 (882) UnionPay Platinum Card	HK$150,000

禮遇 Offers	• 迎新禮品: 現金回贈[2] Welcome Offer: Cash Rebate[2] • 永久免年費 Perpetual Annual Fee Waiver
簽賬獎賞計劃 Spending Reward Program	「高達0.8%現金回贈」計劃[3] "Up to 0.8% Cash Rebate" Scheme[3]

註 Notes:

1. 任何未能符合World 萬事達卡、VISA白金卡及銀聯白金卡年薪要求之申請，本行會當作普通卡之申請處理，而不作另行通知。
Any application which does not meet the respective annual income requirement of World Mastercard, VISA Platinum Card and UnionPay Platinum Card may be considered by the Bank as a Classic Card application without prior notice.

2. 迎新禮品之詳情請參閱「華僑銀行信用卡 — 迎新禮品之條款及細則」。
Terms and conditions apply. Please refer to "OCBC Credit Card – Terms and Conditions of Welcome Offer" for details.

3. 受有關條款及細則約束。詳情請參閱「華僑銀行信用卡 — 「高達0.8%現金回贈」計劃條款及細則」。
Relevant terms and conditions apply. Please refer to "OCBC Credit Card – Terms and Condition for "Up to 0.8% Cash Rebate Scheme" for details.

(ii) 附加賬戶服務 Subsidiary A/C Services

自動櫃員機螢光幕顯示之語言 Language on ATM Screen

☐中文 Chinese ☐英文 English

如閣下欲透過自動櫃員機以信用卡處理閣下於本行持有之港元儲蓄/往來戶口，請填寫下列資料：(不適用於公司戶口。如有關港元儲蓄/往來戶口為聯名戶口，請另行填寫相關表格。)
If you wish to have ATM facilities on your credit card for your HKD savings / current account(s) with the Bank, please fill in below:
(Not applicable to corporate account. If the HKD savings / current account is a joint name account, please complete respective form.)

賬戶號碼 Account number _____

開戶行所Account Opening Branch _____

每日提取現金限額將設定為HK$10,000。如須更改，請另行填寫相關表格。
HK$10,000 daily cash withdrawal limit will be applied. Please complete respective form if any changes.

(iii) 超逾信用額安排 Over-The-Limit Facilities

超逾信用額安排*讓閣下於交易款額超過信用額後或可繼續進行簽賬交易。當結欠總額超過信用額，本行將會徵收「信用卡資料概要」上列明的超逾信用額收費。如閣下需要此安排，請在下列空格內加上剔號「✓」，否則本行將視閣下為不需要此安排：

With the **Over-The-Limit Facilities***, you may effect a transaction in excess of your credit limit in times of need. When your current balance exceeds your credit limit, the Bank will charge an over-the-limit fee as specified in the Credit Card Key Facts Statement. Please tick ("✓") the following box if you require this facility, otherwise you would be deemed not to require this facility:

☐本人確認並同意需要超逾信用額安排

I confirm and agree on the use of the Over-The-Limit Facilities arrangement

註：閣下的信用卡申請獲批核後，此安排將適用於閣下現時持有的所有華僑銀行信用卡(如有)。

Note: Upon approval of your application, this choice will also apply to all of your existing OCBC Credit Cards (if any).

*超逾信用金額由本行最終決定。如閣下不需要此安排，信用卡賬戶在若干情況下（包括但不限於不需要授權亦可進行付款的交易（如八達通自動增值）、已獲批核但延遲誌賬的交易及直接由信用卡組織授權的交易）仍可能超逾信用額而毋須事先通知。附屬卡或可超逾其指定信用額，但將會限於主卡之信用額之內。商務信用卡及個人信用卡的超逾信用額須各自安排。

The Bank reserves the sole right to determine the amount in excess of your credit limit. If you do not require this facility, the card account may still be subject to over-the-limit scenario under certain circumstances (including but not limited to the posting of transactions which do not require authorization for effecting payment (e.g., Octopus automatic reload), transactions approved yet late posted and transactions directly authorized by the card association) without prior notice. Supplementary card may exceed its designated credit limit, but it will be restricted within the credit limit of principal card. The Over-The-Limit Facilities of business credit card and personal credit card need to be arranged separately.

(iv) 有關美國的外國賬戶稅務合規法案（「FATCA」）之客戶聲明 - 只適用於非美國人士*
Customer Declaration in Relation To U.S. Foreign Account Tax Compliance ACT (FATCA) – Only Applicable To Non-U.S. Person*

本人聲明本人已經細閱信用卡申請表格上之有關信息，並就本人最大限度所知及所信，有關信息為真實、正確及完整。本人亦證證：

I declare that I have examined the information on the Credit Card Application Form and to the best of my knowledge and belief, it is true, correct, and complete. I further certify that:

(i) 本人為貴銀行之賬戶持有人，以及本人於貴銀行開立賬戶所有收入之實益擁有人。
I am an account holder of your Bank, and the beneficial owner of all income in my account(s) maintained with your Bank.

(ii) 本人現為非美國人士(包括居於美國之外國人士，即綠卡持有人)，且就美國稅務目的而言，並不視作為美國公民或美國居民。
I am currently not a U.S. person (including resident alien individual, i.e., green card holder), and am not treated as a U.S. citizen or resident for U.S. tax purposes.

若任何已提交貴銀行之信息、文件與證明文件有任何變更，而此變更將使此聲明失實，本人承諾須事先及時以書面通知貴行。

I undertake to notify your Bank in writing promptly of any change in the information, documents and supporting materials provided to your Bank before which makes this declaration incorrect.

* 假如閣下現為美國人士，請聯絡本行以填妥附加之合規文件。

If you are currently a U.S. person, please contact the Bank for the purpose to complete additional compliance documents.

(v) 電子理財服務(包括網上理財、流動理財及電話理財(如適用))
eBanking Services (including Internet Banking, Mobile Banking and Telematic Banking (if applicable))

(1) 本行會提供電子理財服務予閣下以進行戶口查詢或財務交易。
The Bank will provide you with the eBanking Services for account enquiry or conducting banking transactions.

(2) 除非另有說明，閣下已開立之適用賬戶及本申請中的任何適用賬戶（包括但不限於往來賬戶、儲蓄賬戶、結單賬戶、定期存款、「日利高」存款、投資賬戶、結構性存款、「智特息」貨幣掛鈎存款、信用卡、循環貸款及分期貸款）將添加到閣下的個人電子理財賬戶列表中。
Unless otherwise specified, your existing applicable account(s) and any applicable account(s) (including but not limited to Current, Savings, Statement, Time Deposit, Overnight Plus, Investment, Structured Deposit, Currency-linked Deposit, Credit Card, Revolving Credit and Instalment Loan) in this application with the Bank will be added to your eBanking account list.

以下問題只適用於投資或「智特息」貨幣掛鈎存款賬戶持有人：
The below question is only applicable to Investment or Currency-linked Deposit account holder:

閣下是否有使用網上平台（例如網上銀行、網購等）或其他網上服務的經驗？
Do you have prior experience in using online platforms (e.g. online banking, online ~~shopping, etc.)~~ or other online services?

☐是 Yes ☐否 No [請注意投資賬戶及「智特息」貨幣掛鈎存款將不會添加到閣下的個人電子理財賬戶列表中。]
[Please note that Investment and Currency-linked Deposit account will not be added to your eBanking account list

(3) 個人電子理財號碼及密碼將郵寄至閣下之通訊地址（只適用於首次申請）。
The eBanking identification number and PIN will be mailed to your correspondence address (applicable to first enrollment only).

注意：如需暫停網上及流動理財服務自助登記，請親臨本行任何一間分行提交個人電子理財服務申請/ 設定更改表格.

Note: To suspend Online Registration of Internet and Mobile Banking Services, please visit any of our Branches to submit Personal eBanking Services Application / Alteration Request Form.

(vi) 電子結單及電子交易通知書服務 eStatement and eAdvice Service

為了通過減少紙張使用量來保護我們的環境，除非閣下另行指示，否則本行將會就閣下已開立之適用賬戶及本申請中的任何適用賬戶提供電子結單及電子交易通知書服務，而不會以郵寄形式寄出相應的書面結單及交易通知書。請注意：

To protect our environment by reducing the use of paper, the Bank will provide eStatement and eAdvice Service to your existing applicable account(s) and any applicable account(s) in this application and will not send any statement or advice for the said account(s) in paper form via mail, unless you instruct the Bank otherwise. Please note that:

- 閣下必須擁有有效的個人電子理財賬戶，因為閣下只能通過個人電子理財賬戶查詢和 / 或下載閣下的電子結單及電子交易通知書，本行不會以郵寄形式向閣下提供相應的書面結單或交易通知書；
  You must have a valid eBanking account as you can only access and/or download your eStatements and eAdvices by eBanking and the Bank will not provide the corresponding paper statements or advices via mail to you;
- 成功註冊電子結單及電子交易通知書服務後，當閣下在個人電子理財有最新的電子結單或電子交易通知書時，電郵/短訊提示將發送到閣下在本行註冊的電郵地址/流動電話號碼。
  Upon successful registration of the eStatement and eAdvice Service, an email/SMS alert will be sent to your email address / mobile phone number registered at the Bank when your latest eStatement or eAdvice is available at eBanking.
- 請確保本行記錄中的電郵地址、通訊地址和流動電話號碼是最新的，以便可以將上述提示/通知成功發送給閣下。
  Your email address, correspondence address and mobile phone number on the Bank's record should always be up-to-date so that the above-mentioned notification / message can be successfully delivered to you.
- 如果閣下的電子結單及電子交易通知書服務申請不成功，閣下將收到或繼續收到書面結單及交易通知書。
  You will receive or continue to receive the paper statements and advices in case your eStatement and eAdvice Service application is unsuccessful.
- 如果閣下希望以郵寄形式接收或繼續接收已開立之適用賬戶及本申請中的任何適用賬戶相應的書面結單及交易通知書，請在以下方格內加上剔號("✓")：
  If you wish to receive or continue to receive statements and advices in paper form via mail for your existing applicable account(s) and any applicable account(s) in this application, please check the box below with a tick ("✓"):

☐本人選擇以郵寄形式接收或繼續接收已開立之適用賬戶及本申請中的任何適用賬戶相應的書面結單及交易通知書。
I choose to receive or continue to receive statements and advices in paper form via mail for my existing applicable account(s) and any applicable account(s) in this application.

註 Notes:

1. 如果閣下選擇以郵寄形式接收或繼續接收已開立之適用賬戶及本申請中的任何適用賬戶相應的書面結單及交易通知書，本行將會每月就每份書面結單在閣下的有關賬戶收取郵寄結單服務費用**(每份港幣10元)**。請繼續使用本行的電子結單及電子交易通知書服務以保護環境。
   Paper statement fee **(HK$10 per statement)** will be charged to your respective account on a monthly basis if you wish to receive or continue to receive statements in paper form for your existing applicable account(s) and any applicable account(s) in this application. Please continue to use the Bank's eStatement and eAdvice Service to protect the environment.
2. 如閣下為現有銀行客戶，並選擇以電子方式接收或繼續接收已開立之適用賬戶及本申請中的任何適用賬戶相應的書面結單及交易通知書，而未於本行登記電郵地址，本行記錄將根據上述電郵地址作出更新。
   If you are an existing banking customer and choose to receive or continue to receive statements and advices in non-paper format for your existing applicable account(s) and any applicable account(s) in this application without email address registered in the Bank, the Bank's record will be updated with the above email address.
3. 如閣下為現有銀行客戶，並選擇以電子方式接收或繼續接收已開立之適用賬戶及本申請中的任何適用賬戶相應的書面結單及交易通知書，而於本行登記之電郵地址與上述電郵地址不同，請另行填寫表格以作資料更新。
   If you are an existing banking customer and choose to receive or continue to receive statements and advices in non-paper format for your existing applicable account(s) and any applicable account(s) in this application with email address registered in the Bank's record that is different from the above email address, please complete separate form for information update.

聲明及簽署 Declaration And Signature

本人承認已收妥從貴銀行/職員所得之「華僑銀行（香港）有限公司貸款之條款及細則」、「分期貸款產品資料概要」及「華僑銀行 (香港) 有限公司 - 關於個人資料（私隱）條例的客戶及其他個別人士通知」，並確認已細閱、明白及同意此申請表格、「華僑銀行（香港）有限公司貸款之條款及細則」、「分期貸款產品資料概要」及「華僑銀行（香港）有限公司 - 關於個人資料（私隱）條例的客戶及其他個別人士通知」之內容。本人知悉及明白本人可於貴銀行網頁下載並儲存相關文件的電子版本及同意接收相關非紙本版本的文件或向貴銀行的職員索取紙本文件以作日後參考之用。

I acknowledge the receipt of "OCBC Bank (Hong Kong) Limited Loan Terms and Conditions", "Key Facts Statement for Instalment Loan ("KFS")" and "OCBC Bank (Hong Kong) Limited – Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance" from the staff of the Bank and confirm to have read, understand and agree the contents of this application form, "OCBC Bank (Hong Kong) Limited Loan Terms and Conditions", "KFS" and "OCBC Bank (Hong Kong) Limited – Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance". I acknowledge and understand I can visit the Bank's webpage to download and store the related documents in electronic version and agree to receive any non-paper format documents or request the Bank's staff to provide the paper version for future reference.

A部份 -當借款人、聯名借款人或擔保人作為申請人時所作出之聲明
Part A - Declarations by the applicant who is the Borrower, the Joint Borrower or the Guarantor

1. 本人授權　貴銀行可向或跟其認為適當之任何方面披露及交換以上各項資料以及本人嗣後不時提供之其他資料以作核實資料用途。
   I authorize the bank to communicate and to exchange the above information and other information and data subsequently provided by me from time to time with whatever sources the bank may consider appropriate for the purpose of verification.

2. 本人知悉及同意 貴銀行及任何銀行集團公司可根據(i)《**華僑銀行 (香港) 有限公司 - 關於個人資料（私隱）條例（「條例」）的客戶及其他個別人士通知**》；或(ii)本人不時給予的訂明同意，使用本人的個人資料（「資料」）作該等用途及向該等人士披露。同時本人同意　貴銀行及任何銀行集團公司可將「資料」轉移至香港特別行政區以外地方、使用「資料」和本人的其他個人資料和資訊作根據個人資料（私隱）條例所述的核對程序核對「資料」及其他關於本人的資料、作內部的信貸管理和提供優質的賬戶服務和其他相關目的及提供有關本人之銀行證明書或信貸諮詢用途。本人同意　貴銀行及任何銀行集團公司有權不時向第三方（包括本人因 貴銀行及 貴銀行集團公司產品及服務的推廣以及申請 貴銀行及 貴銀行集團公司產品及服務而接觸的第三方服務供應商）收集與本人有關的資料（包括但不限於向任何信貸資料服務機構對本人作出信貸調查（如有））。本人明白從 貴銀行獲得之《**華僑銀行 (香港) 有限公司 - 關於個人資料（私隱）條例的客戶及其他個別人士通知**》之內容，並確認收妥該通知書。
   在此A部份的文意中，「銀行集團公司」指　貴銀行的任何直接或間接控股公司、 貴銀行或任何上述控股公司的任何直接或間接附屬公司、或其任何關連公司(即股權由任何上述公司持有的公司)，並包括每家公司的繼承人和受讓人。「附屬公司」及「控股公司」指《公司條例》（第622章）賦予的相同涵義。
   I acknowledge and agree that all personal data relating to me (the "Data") may be used by the Bank and any Bank Group Company for such purposes and disclosed to such persons in accordance with (i) **"OCBC Bank (Hong Kong) Limited – Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (the "Ordinance")"**; or (ii) the prescribed consent given by me from time to time. I also agree that the Bank and any Bank Group Company may transfer the Data outside the Hong Kong Special Administrative Region, use the Data and such other personal data and information relating to me to conduct matching procedures (as defined in the Ordinance) and for internal credit risk management and better group-wide account serving, and any purposes relating thereto and to provide banker's or credit references in respect of me (if any). I agree that the Bank and any Bank Group Company may from time to time collect data relating to me from third parties, including third party service providers with whom I interact in connection with the marketing of the Bank's and any Bank Group Company's products and services and in connection with my application for the Bank's and any Bank Group Company's products and services (including but not limited to the credit review report(s) from credit reference agency(ies) (if any). I understand the contents of **"OCBC Bank (Hong Kong) Limited – Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (the "Ordinance")"** obtained from staff of the Bank.
   In the context of this Part A, "Bank Group Company" means any direct or indirect holding company of the Bank, any direct or indirect subsidiary of the Bank or of any such holding company or any of their related company (being a company in which an equity interest is held by any of the foregoing) and includes each such company's successors and assigns. "subsidiary" and "holding company" bear the same meanings given to them under the Companies Ordinance (Cap.622).

3. 本人授權　貴銀行可不時將本人之個人資料及有關本人之任何賬戶資料透露予任何銀行集團公司作內部的信貸管理和提供更優質的賬戶服務和其他相關用途。
   I hereby authorize the Bank may from time to time disclose my personal data and information relating to my account(s) to any Bank Group Company for internal credit risk management and better group-wide account serving purposes, and any purposes relating thereto.

4. 如本人於此申請表上所提供的任何個人資料(包括但不限於個人資料、就業資料及配偶資料)與 貴銀行現時持有之本人的個人資料記錄(如有)有所不同，本人同意及授權 貴銀行更新本人現時於 貴銀行的任何個人資料記錄，而有關更新將即時生效。為免存疑， 貴銀行並沒有義務行使此項下的授權權利。
   If any of my personal data and information as provided in this application form (including but not limited to personal information, employment information and spouse information) is different from my personal data and information record(s) which is currently held by the Bank (if any), I hereby agree and authorize the Bank to update any of my personal data and information record(s) which is held by the Bank with immediate effect. For the avoidance of doubt, the Bank is not obliged to exercise the power of authorisation stipulated in this provision.

5. 本人知悉及同意即使本人的申請最終不獲批核， 貴銀行可保留本人的個人資料，用作維持本人的信貸紀錄，作為　貴銀行或任何銀行集團公司現在或將來參考之用。保留期限以不超過3年為準。
   I acknowledge and agree that, even if this application is subsequently rejected by the Bank, the Bank may retain the Data for not more than 3 years in order to maintain my credit history for the present or future reference of the Bank or any Bank Group Company.

6 本人明白及同意本人向 貴銀行所提供之任何資料或因本人與 貴銀行交易期間所收集到的任何資料，貴銀行均可與其他機構、收數公司、信貸資料服務機構或為 貴銀行提供有關服務的機構/公司共享，藉以讓該等機構/公司查證本人之信貸及其他狀況，及協助該等機構/公司追收本人於 貴銀行之任何債項。此外，貴銀行亦可與已獲授權的保險公司或其附屬公司，即是向 貴銀行提供保險的「第一類別特別成員」共享資料。

I understand and agree that any information I provide to the Bank or that is collected during my dealings with the Bank may be shared with other institution, debt collection agency, credit reference agency or similar service provider. This is done to verify the information or enable them to share it with other institutions for credit checks and to assist them in collecting debts. It may also be shared with an authorized insurer or their subsidiary, being referred to as a "Type One Special Member" for insurance coverage provided to the Bank.

7. 本人明白 貴銀行會考慮從信貸資料服務機構（環聯及/或 平安金融壹賬通征信服務（香港）有限公司（"壹賬通 "））所提供之信貸報告中根據《個人信貸資料實務守則》所定義的個人信貸資料。本人授權 貴銀行在其認為適當之情況下，可於任何時候向上述信貸資料服務機構查閱本人之個人信貸資料用作信貸風險檢查，檢討，評估信貸申請及/或作出信貸決定。
(如欲進一步索取有關此貸款申請中的信貸資料服務機構，閣下可聯絡本銀行之客戶服務熱線。假如 閣下有意索取有關信貸報告或對信貸資料服務機構有任何查詢，包括有關信貸資料服務機構與本銀行共享的相關個人資料類別之任何問題，閣下可致電有關信貸資料服務機構(環聯：2577-1816/壹賬通：2271-6268)。「信資通」開始提供服務後 (2024年4月26日起)，閣下有權在每十二個月的任何日子內向每家「信資通」的個人信貸資料服務機構免費索取一份信貸報告，以了解個人信貸狀況。閣下亦有權隨時要求查閱、更新及更正本銀行所持有有關閣下的資料，請填妥私隱專員公署的「查閱資料要求表格」，並送交本銀行之資料保護主任[enquiry_cr@ocbc.com]，以提出此要求。)
I understand the Bank will consider the Consumer Credit Data as defined under the Code of Practice on Consumer Credit Data from credit report(s) of credit reference agency(ies) (TransUnion ("TU") and/or Pingan OneConnect Credit Reference Services Agency (HK) Limited ("OneConnect")). I authorize the Bank anytime to access my Consumer Credit Data with the mentioned credit reference agency(ies) ("CRAs") for the purposes of credit risk checking, credit review, assessment of the credit facility application and/or making credit decisions when deemed necessary.
(To obtain further information about the CRAs in this loan application, you may contact the Bank's hotline. Should you wish to access the credit report(s) or have any enquiry about the CRAs, including any questions about the relevant types of personal data that the CRAs share to us, you may contact the relevant CRA (TU: 2577-1816/ OneConnect: 2271-6268). With the launch of service of "Credit Data Smart" (on 26 April 2024), you are entitled to request a free credit report from each CRA under "Credit Data Smart" on any day within a twelve-month cycle to understand your personal credit status. You are entitled at any time to request access to your information held by the Bank and to update and correct such information by completing the "Data Access Request Form" from the PCPD and sending it to the Data Protection Officer of [enquiry_cr@ocbc.com].)

8. 本人同意及明白如本人未能在貸款申請獲批核後30天內以書面形式接納 貴銀行之貸款，是次貸款申請可被取消。
I agree and understand that the application may be cancelled should I fail to accept the loan in writing to the Bank within 30 days from the approval date of the application.

9. 本人同意及明白如是次貸款申請是用作為本人於 貴銀行之任何現有貸款進行再融資， 貴銀行有權按該現有貸款之相關條款及細則，於提前償還該現有貸款時收取有關提早還款手續費，包括貸款應付之一切其他有關款項、過期利息（如有）、適用費用、收費、開支及支出。同時，本人確認受該等條款及細則所約束。
I agree and understand that should this loan application be used for refinancing any of my existing loan(s) in the Bank, the Bank is entitled to an early settlement handling fee, which includes all other monies, overdue interests (if any), applicable fees, charges, costs and expenses payable under the existing loan(s) at the time of its early repayment. This is in accordance with the relevant terms and conditions of the existing loan(s), which I confirm to be bound by them.

10. 本人明白根據個人資料(私隱)條例中規定，任何人：
(a) 有權審查 貴銀行是否持有其資料及有權查閱有關的資料；
(b) 有權要求 貴銀行對其不準確的資料作出更正；
(c) 有權查悉 貴銀行對有關資料的政策及守則並獲告知銀行持有其個人資料的類別；
(d) 有權在與個人信貸有關的情況下，要求獲告知哪些資料是通常會向信貸資料機構或收數公司披露的，以及獲提供進一步資料，藉以向有關信貸資料機構或收數公司提出查閱和改正資料要求。

I understand that under and in accordance with the terms of the Personal Data (Privacy) Ordinance any individual:
(a) has the right to check whether the Bank holds data about him/her and the right of access to such data;
(b) has the right to require the Bank to correct any data relating to him/her which is inaccurate;
(c) has the right to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank;
(d) has the right, in relation to consumer credit, to request to be informed which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access and correction request to the relevant credit reference agency or debt collection agency.

11. 本人知悉有權就貴銀行向信貸資料服務機構提供的任何賬戶資料（為免生疑問，包括任何賬戶還款資料），於全數清還欠賬後結束賬戶時，指示貴銀行要求信貸資料服務機構自其資料庫中刪除該等賬戶資料，但指示必須於賬戶結束後五年內料包括上次到期的還款額，上次報告期間（即緊接貴銀行上次向信貸資料服務機構提供賬戶資料前不多於31日的期間）所作還款額，剩餘可用信貸額或未償還數額及欠款資料（即過期欠款額及逾期還款日數，清還過期欠款的日期，及全數清還拖欠為期超過60日的欠款的日期（如有））。
I acknowledge that, I have the right in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Bank to credit reference agency(ies), to instruct the Bank upon termination of my account with the Bank by full repayment to make a request to credit reference agency(ies) to delete such data from its database, as long as the instruction is given within 5 years of termination and at no time did the said account have a default of payment lasting in excess of 60 days within 5 years immediately before the termination of the said account. Account repayment data include amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Bank to credit reference agency(ies)), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).

12. 本人知悉如本人的賬戶出現任何拖欠還款情況，除非拖欠金額在由拖欠日期起計60日屆滿前全數清還或已撇賬(因破產令導致撇賬除外)，否則本人的賬戶還款資料會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年。
I acknowledge that in the event of any default of payment relating to my account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the by the credit reference agency(ies) until the expiry of five years from the date of final settlement of the amount in default.

13. 本人知悉如本人因被頒布破產令而導致任何賬戶金額被撇賬，不論賬戶還款資料有否顯示任何拖欠為期超過60日的還款，本人的賬戶還款資料會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年，或由本人提出證據通知信貸資料服務機構本人已獲解除破產令後保留多五年(以較早出現的情況為準)。本人承諾倘若本人通知信貸資料服務機構本人的破產令已被解除，本人將同時通知 貴銀行。
being made against me, my account repayment data may be retained by the credit reference agency(ies), regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from a bankruptcy as notified by me with evidence to the credit reference agency(ies), whichever is earlier. I undertake that if I notify such credit reference agency(ies) of my discharge from a bankruptcy, I shall also notify the Bank simultaneously.

14. 本人明白 貴銀行會以以上本人提供之資料及其他本人嗣後可能提供給 貴銀行之任何性質資料及此申請表所載之條款作為主要依據以決定是否批准貸款，是否批准全部或部份貸款及此批准之其他條款。本人現宣稱本人並未有隱藏本人已招致或可能已招致之任何債項，及沒有自行申請破產或已被判定破產。本人現宣稱本人沒有意圖在貸款(若獲 貴銀行批准)還款期間自行申請破產，本人明白任何本段所述之資料如有任何方面不完整或不實，本人或須負上刑事責任。
I understand that the Bank will rely on the above information provided by me and such other data and information of whatsoever nature as I may subsequently provide to the Bank from time to time and the terms and conditions herein contained as the principal basis on which it is to make decision as to whether to grant the Loan or not, whether to grant the whole of Loan or a part thereof and under what further conditions should such grant be made. I declare that I have not concealed any liability I have or may have incurred. I also declare that I have not filed any debtor's bankruptcy petition against myself and no bankruptcy petition/order has been filed or granted against me. I further declare that I have no intention whatsoever to file any petition for bankruptcy against myself during the term of the Loan (if approved by the Bank). I further understand that if I fail to make full disclosure of my existing liability(ies) or if any information mentioned in this paragraph is, in any aspect, incomplete or inaccurate, I may commit criminal offence.

15. 本人確認提供給 貴銀行的資料及文件全屬正確，並授權 貴銀行以任何其認為適當的途徑以確證該等資料及文件之真確性及與有關方面交換資料。
I confirm that the above information is true and correct and authorize the Bank, to communicate and to exchange such information with whatever sources the Bank may consider appropriate for the purpose of verifying the same.

16. 為避免本人與 貴銀行日後有任何不必要爭拗及投訴及為維護雙方利益，本人同意 貴銀行可記錄本人跟 貴銀行職員及/或其代理人之談話並可保留該等記錄(包括以電話錄音作記錄及保留該等電話記錄)。對本人而言，就被記錄之談話內容，該等記錄將為終論性證據。
To avoid any unnecessary conflict(s) and complaint(s) which may arise between me and the Bank and to protect the parties' respective interests, I agree that the Bank may record and retain the records of my conversation(s) with the staff of the Bank and/or agents of the Bank(including taping telephone conversation(s) and retaining those records) and such records shall as against me be conclusive evidence of the content of the conversation(s) so recorded.

17. 本人同意及明白此申請表及所有本人或代本人遞交之文件影印本乃 貴銀行所擁有，不論本人於此之貸款申請批准與否，均不獲發還，並同意 貴銀行有權拒絕本人之申請而毋須透露任何理由。
I agree and understand that, whether the application herein is to be approved or not, copies of documents supplied by or for me, including this application form, remain the property of the Bank. I also agree that the Bank shall have the right to decline my said application without giving any reason.

18. 本人於過去三年並無擁有因逾期還款而遭取消或終止之信用卡及信貸。本人現時並無跟其他金融機構有任何超過30日之逾期欠款。
I did not have any credit card or loan facility that was cancelled or terminated due to a default of payment in the last 3 years. I currently do not have any overdue payment exceeding 30 days in respect of any of my indebtedness with other financial institution.

19. 本人確認貸款並非作為購買於任何證券交易所掛牌之證券或繼續持有該等證券之用。
I hereby confirm that the Loan is not for the acquisition of securities listed on any stock exchange nor the continued holding of those securities.

20. 本人同意 貴銀行在有需要時可將還款提示以短訊或即時信息應用程式或電郵或以其他電子通訊方式發放予本人。本人明白若不欲收取 貴銀行的產品宣傳，可以書面通知 貴銀行的資料保護主任，郵寄地址為香港中環皇后大道中161號，來函請註明姓名及有關賬戶號碼。此項安排不用收費。
I agree that the Bank has the option, but has no obligation, to send payment reminder notices to me via short message services (SMS) or instant messaging application or email or by any other electronic communication method, whenever necessary. I understand that if I do not wish to receive any promotional material from the Bank, I can write to the Data Protection Officer of the Bank at OCBC Centre, 161 Queen's Road Central, Hong Kong stating my name and account number. No fee will be charged.

21. 本人明白 貴銀行有權聘用外界代收欠款的公司及/或機構以追討本人欠 貴銀行的任何或所有數額，而本人同意 貴銀行可就上述用途披露有關本人的所有個人及其他資料。就 貴銀行聘用外界代收欠款公司及/或機構而合理產生之一切合理費用和支出及其就追討本人欠款所引致之一切合理產生之法律費用及支出 (如有的話)，本人需向 貴銀行支付及(在 貴銀行要求時)彌償。
The Bank shall be entitled to employ outside debt collection agency and/or institution to collect any or all sums due but unpaid by me. I consent to the Bank's disclosure of all such information and personal data relating to me as necessary for the said purpose. I shall be liable to pay the Bank and shall indemnify the Bank on demand for all reasonable amount of costs and expenses reasonably incurred by the Bank in employing such debt collection agency and/or institution and all legal costs and expenses reasonably incurred by the Bank in recovery thereof, if any.

22. 本人同意 貴銀行有絕對權利隨時及不時修訂有關貸款(若獲 貴銀行批准)的息率及條款及細則。本人已詳閱及明白本申請表之一切內容，並同意遵守之。
I agree that the Bank shall have the absolute right to amend at any time and from time to time the interest rate and the terms and conditions in respect of the Loan (if approved by the Bank). I have read carefully and understand the content of this application form and agree to be bound by them.

23. 除非本申請表內文另有所指，但凡指單數之詞語，其釋義將包括眾數，反之亦然；但凡指個別一性之詞語，其釋義包括所有性別；但凡指人士之詞語，其釋義包括個人，法人或非法人團體。如此申請表之中英文本有歧異，概以英文本為準。
In this application form, unless the context otherwise requires, words in the singular shall include the plural and vice versa; words in any particular gender shall include all genders and references to a person shall include individual, body corporate or unincorporate. If there is any inconsistency between the English version and Chinese version of this application form, the English version shall prevail.

24. 本人現承諾會迅速地提供 貴銀行不時要求之進一步資料及本人確認若本人未能提供任何該等資料可能會令 貴銀行不能評估貸款或設立或繼續本人於 貴銀行之賬戶或令 貴銀行採取不利本人利益之行動，例如：取消貸款(若獲批准)；及本人確認：直接或間接因或就如上不能評估貸款、不能設立或繼續賬戶或如上採取行動而引致之任何責任， 貴銀行概不承責。
I hereby undertake to promptly provide such further data and information as the Bank may request from time to time and I acknowledge that failure to provide any such data or information may result in the Bank being unable to assess the Loan or establish or continue my account with the Bank or result in the Bank taking action which may adversely affect my interest e.g. cancel the Loan (if approved) and that the Bank shall accept no liability, directly or indirectly, arising out of or in connection with such inability or action.

25. 本人現承諾會按要求彌償 貴銀行直接或間接因或就本申請及/或 貴銀行依賴任何本人於此提供之資料或嗣後本人不時提供之資料而引致 貴銀行可能蒙受或招致之一切損失、損害、費用、索償、申索、訴訟及責任，不論任何性質亦然，除非(及只限於)乃純粹因 貴銀行或其僱員或代理人蓄意行為不當或疏忽所引致的，則屬例外。
I hereby undertake to indemnify on demand the Bank against all losses, damages, costs, expenses, claims, demands, proceedings and liabilities of whatsoever nature that it may incur or suffer, directly or indirectly, arising out of or in connection with this application and/or its reliance on any information provided by me herein or subsequently, from time to time, supplied by me except to the extent that the same is solely caused by the wilful misconduct of the Bank or its employees or agents.

26. 本人同意此申請表格之內容受香港特別行政區法律管轄，並按香港特別行政區法律詮釋，而本人甘願受香港特別行政區法院的專屬司法管轄權管轄。
I agree that the contents of this application form shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region and I submit to the exclusive jurisdiction of the Courts of Hong Kong Special Administrative Region.

27. 本人已細閱及明白此申請表格之內容，並同意遵守。本人同意若此貸款申請獲成功批核，將會受 貴銀行詳細列明之條款及細則所約束。如包含於此之條款及細則及 貴銀行詳細列明之條款及細則有歧異，概以後者為準。
I have read over carefully the contents of this application form and agree to be bound by them. I agree that this Loan application, if approved, will be subject to such terms and conditions as may be specified by the Bank. In case of any inconsistency between the terms and conditions contained herein and such terms and conditions specified by the Bank, the latter shall always prevail.

B部份 - 當借款人或聯名借款人作為申請人時所作出之額外聲明
Part B - Additional declarations by the applicant who is either the Borrower or the Joint Borrower

1. 根據銀行營運守則，如本人在還款方面有任何困難，應盡快通知 貴銀行。
Under the Code of Banking Practice, I should inform the Bank as soon as possible of any difficulty in repaying the Loan.

2. 本人同意 貴銀行有絕對酌情權可向擔保人(如有的話)提供下列文件之副本：
(a) 跟本人簽訂之有關貸款文件或摘要，以示擔保人所擔保之責任；
(b) 向本人發出之有關逾期未繳款項之正式要求付款通知書；

(c) 最新本人之賬戶結單；及
(d) 由 貴銀行送交本人之其他文件。
本人同意 貴銀行可提供有關本人之信貸及財政狀況予第三者而毋須事先諮詢本人，亦毋須取得本人同意。
I agree that the Bank may, at its absolute discretion, release copies of the following documents to the Guarantor(s) (if any):
(a) relevant Loan document(s) with me and/or extract(s) thereof which show(s) the extent of liability guaranteed by the Guarantor(s);
(b) formal demand for any overdue payment(s) issued to me by the Bank;
(c) most updated monthly statement(s) of account; and
(d) other documents provided by the Bank to me from time to time.
I agree that the Bank may from time to time provide or transfer at its absolute discretion all or any information in relation to my credit and financial status to any third party which the Bank considers appropriate without prior consultation with me and without any consent from me.

C部份 - 當擔保人作為申請人時所作出之額外聲明
Part C - Additional declarations by the applicant who is the Guarantor

1. 本人在此向 貴銀行申請作為借款人及聯名借款人(如有)於及有關貸款之債務及負債之擔保人。
I hereby apply to the Bank to accept me as a guarantor to guarantee the liabilities and indebtedness of the Borrower and the Joint Borrower (if any) of and in relation to the Loan.
2. 本人已詳細閱讀及明白本人將須就借款人及聯名借款人(如有)於及有關貸款之債務及負債向 貴銀行簽立及出具之擔保書之所有條款及條件。
I have clearly read and understood all the terms and conditions of the Guarantee which I shall be required to execute and provide in favour of the Bank to guarantee the indebtedness and liabilities of the Borrower and the Joint Borrower (if any) of and in relation to the Loan.
3. 本人已詳細評估本人之能力及財政能力並完全滿意本人具有能力及財政能力向貴銀行出具及履行擔保書，本人並承諾倘若本人有任何困難履行擔保書即盡速通知 貴銀行。
I have assessed in detail and am fully satisfied of my ability and financial strength in providing to the Bank and performing the Guarantee and I undertake to inform the Bank as soon as possible if I have any difficulty in performing the Guarantee.

D部份 - 7 天冷靜期之額外聲明
Part D - Additional declaration of 7-day Cooling-off Period

1. 本人明白在貸款提取日後的7個日曆日內（「7天冷靜期」），本人可以申請提早還款，並且免收提前還款的費用，條件是需符合第2點的要求。 I understand that I may apply for the early repayment of the Loan within 7 calendar days after the Loan drawdown date ("7-day Cooling-off Period") with the early settlement fee waived, provided that the requirements under point 2 are met.
2. 本人同意 如欲行使7天冷靜期，本人及聯名借款人必須於提取貸款後之 7個日曆日內致電或電郵聯絡貴銀行卡支付及私人貸款業務部或親臨貴銀行任何分行遞交提早清還貸款申請，並須根據貴銀行要求於提取貸款後之 7個日曆日內全數清還有關貸款。如本人及聯名借款人附合前述要求，貴銀行將豁免有關本人因提前還款的費用。本人明白並同意，如在7天的冷靜期內提前償還貸款，本人將無法享受貴銀行提供該貸款的任何促銷優惠。
I agree that to exercise the 7-day Cooling-off Period, all Joint Borrower(s) and I must contact the Bank's Card Payments & Personal Loans Department by phone or email, or visit any of the branches of the Bank within 7 calendar days after the Loan drawdown date to submit the relevant request in writing. I must also settle the Loan in full to the Bank's satisfaction within 7 calendar days after the Loan drawdown date. If the Joint Borrower(s) and I fulfill the aforementioned requirements, the Bank will waive the early settlement fee of the Loan. I understand and agree that if the early repayment of the Loan is made within the 7-day Cooling-off Period, I will not be entitled to any promotional offers by the Bank under the Loan.
3. 本人同意提早清還貸款費用之豁免並不包括應繳之利息，本人仍然需要償還貸款的利息。
I agree that the waiver of early settlement fee does not include the interest payable, and I am still required to repay the interest of the Loan.
4. 本人知悉在7天冷靜期結束後，本人及聯名借款人需於提前償還貸款時支付提早還款費用、貸款應付之一切其他有關款項、過期利息（如有）、適用的手續費用、收費、開支及支出，不論該要求是由本人或貴銀行提出。在不損害前述條文的 原則下，借款人及聯名借款人可提早清還貸款，惟須先獲得貴銀行的同意並向貴銀行支付貸款合約、 貸款確認書、貸款通知書或任何其他適用於貸款的條款及細則訂明之提早還款費用。
I acknowledge that upon the expiration of the 7-day Cooling-off Period, any Joint Borrower(s) and I shall be required to pay an early settlement fee, all other monies, overdue interests (if any), applicable handling fees, charges, costs and expenses payable under the Loan at the time of early repayment whether such request is made by me/us or the Bank. Without prejudice to the foregoing, early repayment of the Loan is permissible subject to the Bank's prior consent and any Joint Borrower(s)' and my payment of the early repayment fee as stated in the promissory note, loan confirmation letter, facility letter or any other terms and conditions applicable to the Loan.

E部份 — 信用卡申請時所作出之額外聲明
Part E – Additional declaration of credit card application

1. 本人承認已收妥從 貴銀行/職員所得之「信用卡資料概要」、「持卡人於華僑銀行持卡人協議下的主要責任及債務」、「華僑銀行信用卡 — 迎新禮品之條款及細則」及「華僑銀行信用卡 -「高達0.8%現金回贈」計劃條款及細則」，並確認已細閱、明白及同意此申請表格、「信用卡資料概要」、「持卡人於華僑銀行持卡人協議下的主要責任及債務」、「華僑銀行信用卡 — 迎新禮品之條款及細則」及「華僑銀行信用卡 -「高達0.8%現金回贈」計劃條款及細則」之內容。本人知悉及明白本人可於貴銀行網頁下載並儲存相關文件的電子版本及同意接收相關非紙本版本的文件或向 貴銀行的職員索取紙本文件以作日後參考之用。
I acknowledge the receipt of "Credit Card Key Facts Statement", "Principal Obligations and Liabilities of the Cardholder under OCBC Cardholder Agreement", "OCBC Credit Card – Terms and Conditions of Welcome Offer" and "OCBC Credit Card – Terms and Conditions for "Up to 0.8% Cash Rebate" Scheme" from the staff of the Bank and confirm to have read, understand and agree the contents of this application form, "Credit Card Key Facts Statement", "Principal Obligations and Liabilities of the Cardholder under OCBC Cardholder Agreement", "OCBC Credit Card – Terms and Conditions of Welcome Offer" and "OCBC Credit Card – Terms and Conditions for "Up to 0.8% Cash Rebate" Scheme". I acknowledge and understand I can visit the Bank's webpage to download and store the related documents in electronic version and agree to receive any non-paper format documents or request the Bank's staff to provide the paper version for future reference.
2. 本人明確授權 貴銀行將本人的個人資料及/或戶口之任何資料提供予於香港或香港境外(包括但不限於中國內地)之第三者服務供應商作卡類產品壓印工序。
I expressly authorize the Bank to disclose the Data and/or any information regarding my account(s) to third party service provider located in Hong Kong or outside Hong Kong (including but not limited to Mainland China) for card embossing purpose.
3. (如適用) 貴銀行可將透過圖文傳真方式傳送並收妥的申請表及/或證明文件當作真確處理，並對本人具約束力。 貴銀行保留要求本人出示文件正本的權利。
(Where applicable) The Bank will treat the application form and/or the supporting documents received by the Bank by fax as true and correct in all respect and shall be binding on me. The Bank reserves the right to require the production of the original documents.
4. 本人明白及同意信用卡及相關服務的使用受到華僑銀行持卡人協議之條款及細則及所有戶口及相關服務之條款及章則(合稱為「條款及細則」)所規限，而條款及細則已上載於 貴銀行的網站(ocbc.com.hk)及華僑銀行持卡人協議將於本人領取信用卡時一併交予本人。本人明白本人需於使用信用卡及相關服務前仔細閱讀條款及細則及了解其內容。本人亦可向 貴銀行職員索取條款及細則之印刷本。假若本人不完全同意條款及細則的內容，定當立即將信用卡沿磁帶及晶片(如適用) 剪為兩半交回 貴銀行註銷。信用卡及相關服務一經使用，即表示本人已接納所有的條款及細則。
I acknowledge that the use of the credit card(s) and relevant service(s) is subject to the terms and conditions of the OCBC Cardholder Agreement and the Terms & Conditions for all Accounts and Related Services (Collectively, the "Terms and Conditions") , which are posted at the Bank's website (ocbc.com.hk) and the OCBC Cardholder Agreement will be enclosed with the new credit card. I understand that I should read carefully and understand the Terms and Conditions, before use of the credit card(s) and relevant service(s). I may request a printed version of the Terms and Conditions from the staff of the Bank. Should the Terms and Conditions be not completely acceptable to me, the issued card(s) will be cut into halves across the magnetic stripe and chip (if applicable) and immediately returned to the Bank for cancellation. By using the credit card(s) and relevant service(s), I will be deemed to have accepted all the Terms and Conditions.
5. 本人明白 貴銀行可把本人的資料用於直接促銷或提供予有關人士以供該等人士在促銷指定服務、產品及促銷標的中使用(不論貴行會否因此而獲得金錢或其他財產的回報)，惟 貴銀行須為此等用途獲得本人的書面同意(包括表示不反對)。詳情請參閱**關於個人資料(私隱)條例的客戶及其他個別人士通知**之第(h)段。假若本人不希望其資料被用作有關直接促銷之用途，本人可以書面通知貴行行使其選擇權拒絕促銷。
I acknowledge that my Data can be used by the Bank in direct marketing or provided to relevant parties for use by them in marketing the specified services, products and subjects (no matter or not the Bank will receive money or other property in return). However, the Bank requires my written consent (which includes an indication of no objection) for that purposes in advance. For details, please refer to the paragraph (h) of **Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance**. If I do not wish my Data for use in such direct marketing purpose, I may exercise my opt-out right by notifying the Bank in writing.
6. 本人明白及同意成功申請的信用卡將以郵寄方式寄往本表格上通訊地址。
I acknowledge and agree that the Credit Card(s) will be sent to the correspondence address mentioned in this application form after approval.
7. 本人明白信用卡申請的批核獨立於本人於 貴銀行所作之按揭及/或個人貸款申請。本人同意無論有關按揭及/或個人貸款申請結果如何或本人是否已提取有關按揭及/或個人貸款，信用卡的申請均不會取消。
I acknowledge that the approval of credit card application is independent of my mortgage and/or personal loan application made with the Bank. I agree that the credit card application will not be cancelled no matter the result of the relevant mortgage and/or personal loan application or whether the relevant mortgage and/or personal loan will be drawn down or not.
8. 本人同意 貴銀行日後可以電子形式發送信用卡服務相關之通告予本人，而有關安排將不會收取額外費用。請注意：上述安排不適用於電子結單、電子交易通知書及推廣資訊。本人知悉本人可隨時聯絡貴行職員，並要求以紙本形式發送有關通告。
I agree that the Bank will send me notices relating to credit card service in electronic format and no additional fees and charges will be imposed on this arrangement. Please note that the above arrangement is not applicable to eStatement, eAdvice and promotional message. I acknowledge that I am entitled at any time to request the Bank to send me the notice in paper format by making a request to the staff of the Bank.

F部份 - 直接促銷的附加聲明
Part F - Additional declaration relating to the Direct Marketing

選擇拒絕華僑銀行 (香港) 有限公司及其香港附屬公司(統稱「銀行集團」)在直接促銷中使用本人的個人資料
Opt-out from use of my personal data in direct marketing of OCBC Bank (Hong Kong) Limited and its Hong Kong subsidiaries (collectively the "Bank Group")

1. **本人知悉由華僑銀行 (香港) 有限公司收集屬本人之個人資料可能被銀行集團所有成員作直接促銷用途。**
本人不希望銀行集團內任何成員經以下途徑在直接促銷中使用本人之個人資料：（請在下列方格內加上剔號("✓")）
I noted that my personal data collected by OCBC Bank (Hong Kong) Limited may be used by all members of Bank Group in direct marketing.
I do not wish any member(s) of Bank Group to use my personal data in direct marketing by the following channel(s): (Please tick ("✓") the appropriate box(es))

❑**郵寄函件 Mailing** ❑**電郵 Email** ❑**促銷電話 Telemarketing** ❑**短訊 SMS**

2. **本人於以上任何方格內加上剔號("✓")亦表示本人不希望華僑銀行 (香港) 有限公司將本人的個人資料提供予任何其他非銀行集團成員人士，以供該等人士在直接促銷中使用。本人明白若以上任何方格內未有加上剔號("✓")，即表示本人同意華僑銀行 (香港) 有限公司將本人的個人資料提供予任何其他非銀行集團成員人士，以供該等人士在直接促銷中使用。**
By ticking ("✓") any of the above boxes, it also indicates that I do not wish OCBC Bank (Hong Kong) Limited to provide my personal data to any other non-Bank Group members for their use in direct marketing. I understand that if I do not tick ("✓") any of the above boxes, it indicates that I agree OCBC Bank (Hong Kong) Limited to provide my personal data to any other non-Bank Group members for their use in direct marketing.
3. **以上代表(i)本人目前就是否希望收到直接促銷聯繫或資訊的選擇，並取代本人於本申請前向任何銀行集團成員傳達的所有選擇； (ii) 本人知悉本人的個人資料將用作的附加用途及本人授權把本人的個人資料轉移至上述各方；及 (iii) 本人同意把本人的個人資料轉移至香港境外。**
The above represents(i) my present choice whether or not to receive direct marketing contact or information. This replaces all choice(s) communicated by me to any member(s) of Bank Group prior to this application; (ii) my acknowledgment of the additional purposes for use of my personal data and my authorization to the transfer of my personal data to such parties as above stated; and (iii) my consent to the transfer of my personal data outside Hong Kong.
4. 本人已知悉以上的選擇適用於就本表格隨附之「關於個人資料（私隱）條例的客戶及其他個別人士通知」中所列出的產品、服務及/或標的類別的直接促銷。本人亦已參閱該通知以得知在直接促銷中可使用的個人資料的種類，以及本人的個人資料可提供予什麼類別的人士以供該等人士在直接促銷中使用。

I noted that my above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the "Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance" attached to this form. I also referred to the Notice on the kinds of personal data which may be used in direct marketing and the classes of persons to which my personal data may be provided for them to use in direct marketing.

* 就此E部份而言，「**銀行集團**」成員指華僑銀行 (香港) 有限公司及其香港附屬公司，包括但不限於華僑信用財務 (香港) 有限公司、華僑財務(香港) 有限公司、華僑英利信用財務有限公司、華僑保險代理 (香港) 有限公司、華僑保險顧問 (香港) 有限公司、華僑證券經紀 (香港) 有限公司及華僑期貨投資 (香港) 有限公司。

* For the purpose of this Part D, members of **"Bank Group"** refer to OCBC Bank (Hong Kong) Limited and its subsidiaries in Hong Kong including but not limited to OCBC Credit (Hong Kong) Limited, OCBC Finance Company (Hong Kong) Limited, OCBC Inchroy Credit Corporation Limited, OCBC Insurance Agency (Hong Kong) Limited, OCBC Insurance Brokers (Hong Kong) Limited, OCBC Securities Brokerage (Hong Kong) Limited and OCBC Futures Investment (Hong Kong) Limited.

X

申請人簽署 Signature of Applicant	日期 Date
申請人姓名 Name of Applicant	香港身份證號碼/護照編號 H.K.I.D. Card No./Passport No.

借定唔借？還得到先好借！
To borrow or not to borrow? Borrow only if you can repay!

職員專用 For Office Use Only

Source of Application ❑DST ❑ONA ❑WC ❑WB

Reference Number:

PDM_E_018_0326

華僑銀行 (香港) 有限公司
OCBC Bank (Hong Kong) Limited

POSTAGE
WILL BE
PAID BY
LICENSEE
郵費由持
牌人支付

DELIVERY
BEAT IDENTIFIER
GPO.EC02

NO POSTAGE
STAMP
NECESSARY IF
POSTED IN
HONG KONG
如在本港投寄
毋須貼上郵票

Business Reply Service Licence No.
商業回郵牌號：596

OCBC Bank (Hong Kong) Limited
Card Payments & Personal Loans Department
161 Queen's Road Central
Hong Kong

直接付款授權書
Direct Debit Authorisation

OCBC Bank –Unsecured Lending

請用英文大楷填寫並將授權書交給貴戶之往來銀行
Please complete in BLOCK LETTER and return this form to Your banker

* 必須填寫的欄目。
* The field is mandatory to be completed.

1 受益人資料 Beneficiary Information

受益人*
The Beneficiary*

OCBC Bank (Hong Kong) Limited – Unsecured Lending

銀行編號 分行編號 收款賬戶之號碼
Bank No. Branch No. Account to be Credited

035 - 802 - 930913344

2 附加資料 Additional Information

借款人姓名*
Name of Borrower*

身份証 / 護照 / 公司註冊號碼*
HKID / Passport / Company No.*

3 重要事項 Important Notes

- 本人/吾等現授權本人/吾等之下述銀行，(根據受益人及/或代理行或其往來銀行不時給予本人/吾等銀行之指示)自本人/吾等之賬戶內轉賬予上列賬戶。
  I/We hereby authorize my / our below named Bank to effect transfers from my / our account to the above account in accordance with such instructions as my / our Bank may receive from the beneficiary and / or its banker and / or it's banker's correspondent from time to time.
- 本人/吾等同意本人/吾等之銀行毋須證實該等轉賬通知是否已交予本人/吾等。
  I/We agree that my / our Bank shall not be obliged to ascertain whether or not notice of any such transfer has been given to me / us.
- 如因該等轉賬而令本人/吾等之賬戶出現透支(或令現時之透支增加)，本人/吾等願共同及各別承擔全部責任。
  I/We jointly and severally accept full responsibility for any overdraft (or increase in existing overdraft) on my / our account which may arise as a result of any such transfer(s).
- 本人/吾等同意如本人/吾等之賬戶並無足夠款項支付該等授權轉賬，本人/吾等之銀行有權不予轉賬，且銀行可收取慣常之收費，並可隨時以一星期書面通知取消本授權書。
  I/We agree that should there be insufficient funds in my / our account to meet any transfer hereby authorised, my / our Bank shall be entitled, in its discretion, not to effect such transfer in which event the Bank may make the usual charge and that it may cancel this authorization at any time on one week's written notice.
- 本人/吾等同意，本人/吾等取消或更改本授權書之任何通知，須於取消/更改生效日最少七個工作天之前交予本人/吾等之銀行。
  I/We agree that any notice of cancellation or variation of this authorization which I/we may give to my / our Bank shall be given at least 7 working days prior to the date on which such cancellation / variation is to take effect.
- 本人/吾等明白本授權書需時最多四十個工作天處理，本人/吾等同意於此授權書未生效前直接繳付所有到期之款項。
  I/We understand that this Direct Debit Authorization needs up to 40 working days for processing. I/We agree to make all payments directly before the arrangement is in order.
- 每次轉賬金額不得超過以下指定限額。如「每次/月付款之限額」一欄未有填上，債務銀行會將轉賬限額設定為“不設上限”。
  The amount of any one such transfer shall not exceed the limit indicated below. If " Limit for Each Payment/Month" is not specified, the debtor's bank will set the limit as "unlimited".
- 本授權書將繼續生效直至另行通知為止或直至下列到期日為止(以上兩者中最早之日期為準)。
  This authorization shall have effect until further notice or until the expiry date written below (whichever shall first occur).

4 付款銀行 To Debit From

本人(等)之銀行*
My/Our Bank Name*

銀行編號 分行編號 本人(等)之賬戶號碼*
Bank No. Branch No. My/Our Account No.*

- -

本人(等)在結單/存摺上所記錄之地址
My/Our Address as recorded on Statement/Passbook

本人(等)在結單/存摺上所記錄之名稱*
My/Our Name as recorded on Statement/Passbook*

債務人參考（由受益人填寫）
Debtor's Reference (to be filled by the Beneficiary)

每次/月付款之限額
Limit for Each Payment / Month
HKD

到期日 ▸ 日期（日/月/年）
Expiry Date ▸ *DD / MM / YY*
/ /

聯繫電話 ▸ +（國家編號）-（地區號碼）-（聯絡號碼）
Contact No. ▸ *+(country code)- (area code) - (contact number)*
+852 - -

備注 Notes:

- 如台端付款之數額每次可能不相同，則請將最高者定為每次付款之最高限額。
  If the amount of your payments are likely to vary each time, set the Limit for Each Payment at the maximum amount you would expect to pay at any one time.
- 本直接付款授權書將於(到期日)一則中所填寫之日期自動撤銷。如 貴戶意欲直接付款授權書無限期有效（或直至 貴戶予以撤銷為止），則請將該欄留空。
  This Direct Debit Authorization will be cancelled automatically on the date included in the box marked "Expiry Date" If you wish the Direct Debit Authorization to have effect indefinitely (or until cancelled by you) please leave box blank.

5 簽署 Signature

戶口持有人簽名（簽署必須與銀行賬戶印鑑相同）▸ 請於方格內簽署。
Signature of the Account Holder(s) (Please use the signature(s) filed with the Bank) ▸ Please sign within the box.

日期 ▸ 日期（日/月/年）
Date ▸ *DD / MM / YY*
/ /

銀行專用 For bank's use

CIF No. (if applicable) | Remarks | SV/WIT Handled by | SV/WIT App by

FF1597 (DirectDebitV0.0.5)

分期貸款產品資料概要
華僑銀行(香港)有限公司

零息稅貸
稅務貸款計劃
2026年10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)	0%		

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。

實際年利率[1]

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[1]	7.50% – 36%	7.50% – 36%	7.80% – 36%

1. 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。個別客戶的利率或有差異。有關最終實際年利率，客戶應參閱有關貸款之貸款合約／貸款確認書。

逾期還款實際年利率 / 就違約貸款收取的實際年利率

每年24%。

銀行保留對任何逾期未付款項按日收取違約利息的權利。

如未能在到期時繳付每月還款額，將會收取逾期利息，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）。

如需進一步詳情，請參閱有關貸款之貸款合約。

還款

還款頻率

本貸款需按每月分期還款。

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	港幣 $17,021	港幣 $8,665	港幣 $4,502

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 利率計算之總還款金額	港幣 $102,126	港幣 $103,980	港幣 $108,048

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/personal-banking/zh/instalment-loans/interest-free-tax-loan.page 以取得較準確資料。

分期貸款產品資料概要
華僑銀行(香港)有限公司

零息稅貸
稅務貸款計劃
2026年10月

費用及收費	
手續費	成功提取貸款將收取總貸款額2.03%至17.6%之手續費(於提取貸款時全數繳付/與貸款金額一併計算於每月還款內繳付)。
逾期還款費用及收費	如未能在到期時全數繳付每月還款額，將收取逾期還款費用，每次手續費港幣200元。
提早還款 / 提前清償 / 贖回的收費	如於貸款完結前提早全數清還貸款，將收取提前清償的收費，即以下所述各項： (i) 未清還的貸款本金及應計利息，兩者均須根據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。於提前清還分期貸款前請參閱本行網頁之「常見問題」（個人理財 > 貸款 > 查看所有貸款 > 私人貸款 >「即供免息」稅務貸款計劃 > 了解更多 > 常見問題）。
退票 / 退回自動轉帳授權指示的費用	不適用

其他資料

1. 「息隨本減」適用於任何本行私人貸款。「息隨本減」用於計算整個貸款期間每筆貸款償還的利息和本金的分配。每月還款金額中分配到利息的比重在還款開始時為最高並隨還款期逐漸減少。
2. 最低貸款額為HK$5,000，最高貸款額為HK$3,000,000。
3. 最長還款期為24個月。
4. 請留意本行並沒有委託任何第三方轉介貸款申請亦不會辦理任何由第三方在有利益安排下轉介的申請。
5. 有關其他一般私人貸款服務的費用和收費，請參閱個人客戶銀行服務收費簡介（華僑銀行（香港）有限公司網站 > 個人理財 > 收費簡介 > 請參閱個人客戶銀行服務收費簡介）
6. 如有查詢，請聯絡本行的客戶服務主任。

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。

Key Facts Statement (KFS) for Instalment Loan

OCBC Bank (Hong Kong) Limited

"Interest-Free" Tax Loan

October 2026

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)	0%		

The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year, calculated by multiplying the monthly flat rate by 12.

Annualised Percentage Rate (APR)[1]

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
APR (or range of APR)	7.50% - 36%	7.50% - 36%	7.80% - 36%

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. APR is determined according to customers' financial condition. The APR for individual customers may vary. Customers should refer to the promissory note/loan confirmation letter issued by the Bank for the final APR for the loan.

Annualised Overdue / Default Interest Rate

24% per annum.

The Bank reserves the right to charge default interest on a daily basis on any amount that is not paid when due.

Overdue/Default interest is charged at the rate of 0.0657534% on the amount of any outstanding monthly instalment calculated on a daily basis from the due date of repayment of such outstanding monthly instalment until the day of actual repayment if the monthly repayment amount is not paid in full when due (or HK$50, whichever is higher).

For further details, please refer to the Promissory Note.

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	HK$17,021	HK$8,665	HK$4,502

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	HK$102,126	HK$103,980	HK$108,048

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at https://www.ocbc.com.hk/personal-banking/instalment-loans/interest-free-tax-loan.page

Key Facts Statement (KFS) for Instalment Loan

OCBC Bank (Hong Kong) Limited

"Interest-Free" Tax Loan

October 2026

Fees and Charges	
Handling Fee	2.03% - 17.6% of the loan amount will be charged for successful loan drawdown (upfront collection upon loan drawdown / add-on instalment which is inclusive in monthly instalment)
Late Payment Fee and Charge	If the monthly repayment amount is not paid in full when due, late payment fee will be charged, which is $200 per default.
Prepayment / Early Settlement / Redemption Fee	If you fully repay the loan before the end of the loan tenor, early settlement fee will be charged, and is subject to the repayment of 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 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. Before you make request for early repayment for instalment loan, please refer to "FAQ" of the Bank's website (Personal Banking > Loans > See all Loans > Personal > "Interest-free" Tax Loan > Explore more > FAQ).
Returned Cheque / Rejected Autopay Charge	N/A

Additional Information

1. "Reducing Balance Method" applicable to any loan application for OCBC Bank Personal Loan. "Reducing Balance Method" is used to calculate the apportionment of interest and principal for each loan repayment throughout the loan tenor. The amount of monthly repayment apportioned to interest is the highest at the beginning and gradually decreases across the repayment periods.
2. The minimum loan amount is HK$5,000 and the maximum loan amount is HK$3,000,000.
3. The maximum loan tenor is 24 months.
4. For other general personal loan services fees and charges, please refer to the Personal Customers Bank Service Fees Guide (OCBC Bank (Hong Kong) Limited Corporate Website > Personal Banking > Service Fees > Personal Customer Bank Service Fees Guide)
5. Please note that we do not appoint any third parties to refer loan applications to us and will not process any application that was referred by a third party under beneficial arrangement.
6. For enquiry, please contact our Customer Service Officer.

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.

PDM_E_082_1026

分期貸款產品資料概要
華僑銀行(香港)有限公司

稅務貸款計劃 – 私人貸款
2026年10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)	2.70% [上限為 16.39%]	3.41% [上限為 16.48%]	3.40% [上限為 16.48%]

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。

實際年利率[1]

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[1]	8.42% – 36%	8.42% – 36%	8.71% – 36%

1. 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。個別客戶的利率或有差異。有關最終實際年利率，客戶應參閱有關貸款之貸款合約／貸款確認書。

逾期還款實際年利率 / 就違約貸款收取的實際年利率

最高為每年48%。

銀行保留對任何逾期未付款項按日收取違約利息的權利。如未能依期償付每月還款需支付逾期利息，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以單利率累計〈或港幣50元，以較高者為準〉。

如需進一步詳情，請參閱有關貸款之貸款合約。

還款

還款頻率

本貸款需按每月分期還款。

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	港幣 $16,892	港幣 $8,618	港幣 $4,450

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 利率計算之總還款金額	港幣 $101,352	港幣 $103,416	港幣 $106,800

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/personal-banking/zh/instalment-loans/personal-loan-under-tax-loan-program.page 以取得較準確資料。

分期貸款產品資料概要
華僑銀行(香港)有限公司

稅務貸款計劃 – 私人貸款
2026年10月

費用及收費	
手續費	成功提取貸款將收取總貸款額1%之手續費(於提取貸款時全數繳付/與貸款金額一併計算於每月還款內繳付)。
逾期還款費用及收費	如未能在到期時全數繳付每月還款額，將收取逾期還款費用，每次手續費港幣200元。
提早還款 / 提前清償 / 贖回的收費	如於貸款完結前提早全數清還貸款，將收取提前清償的收費，即以下所述各項： (i) 未清還的貸款本金及應計利息，兩者均須根據實際月利率按月重新計算或計算至及包括清還當日;及 (ii) 就貸款應付之一切其他有關款項、費用、收費、開支及支出; (iii)由清還貸款翌日起按上述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)相等於原貸款本金之3%的提早還款手續費。 惟上述(iv)須不少於港幣1,500元。於提前清還分期貸款前請參閱本行網頁之「常見問題」（個人理財 > 貸款 > 查看所有貸款 > 私人貸款 > 稅務貸款計劃 – 私人貸款 > 了解更多 > 常見問題
退票 / 退回自動轉帳授權指示的費用	不適用

其他資料

1. 「息隨本減」適用於任何本行私人貸款。「息隨本減」用於計算整個貸款期間每筆貸款償還的利息和本金的分配。每月還款金額中分配到利息的比重在還款開始時為最高並隨還款期逐漸減少。
2. 最低貸款額為HK$5,000，最高貸款額為HK$2,000,000。
3. 最長還款期為60個月。
4. 請留意本行並沒有委託任何第三方轉介貸款申請亦不會辦理任何由第三方在有利益安排下轉介的申請。
5. 有關其他一般私人貸款服務的費用和收費，請參閱個人客戶銀行服務收費簡介（華僑銀行（香港）有限公司網站 > 個人理財 > 收費簡介 > 請參閱個人客戶銀行服務收費簡介）
6. 如有查詢，請聯絡本行的客戶服務主任。

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。

PDM_E_086_1026

Key Facts Statement (KFS) for Instalment Loan

OCBC Bank (Hong Kong) Limited

Personal Loan Under Tax Loan Program

October 2026

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)	2.70% Capped at 16.39%	3.41% Capped at 16.48%	3.40% Capped at 16.48%

The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year, calculated by multiplying the monthly flat rate by 12.

Annualised Percentage Rate (APR)[1]

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
APR (or range of APR)	8.42% - 36%	8.42% - 36%	8.71% - 36%

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. APR is determined according to customers' financial condition. The APR for individual customers may vary. Customers should refer to the promissory note/loan confirmation letter issued by the Bank for the final APR for the loan.

Annualised Overdue / Default Interest Rate

Subject to a maximum of 48% per annum.

The Bank reserves the right to charge default interest on a daily basis on any amount that is not paid when due.

If the monthly repayment amount is overdue, default interest shall be paid for each and every default, 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).

For further details, please refer to the Promissory Note.

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	HK$16,892	HK$8,618	HK$4,450

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	HK$101,352	HK$103,416	HK$106,800

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at https://www.ocbc.com.hk/personal-banking/instalment-loans/personal-loan-under-tax-loan-program.page

Key Facts Statement (KFS) for Instalment Loan

OCBC Bank (Hong Kong) Limited

Personal Loan Under Tax Loan Program

October 2026

Fees and Charges	
Handling Fee	1% of the loan amount will be charged for successful loan drawdown (upfront collection upon loan drawdown/add-on instalment which is inclusive in monthly instalment)
Late Payment Fee and Charge	If the monthly repayment amount is not paid in full when due, late payment fee will be charged, which is $200 per default.
Prepayment / Early Settlement / Redemption Fee	If you fully repay the loan before the end of the loan tenor, early settlement fee will be charged, and is subject to the repayment of 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 monthly effective rate of the loan on a monthly basis; (ii) all other monies, fees, charges, costs and expenses payable under the loan; (iii) interest calculated at the aforesaid 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 3% on the original loan amount. Provided always that (iv) shall be not less than HK$1,500. Before you make request for early repayment for instalment loan, please refer to "FAQ" of the Bank's website (Personal Banking > Loans > See all Loans > Personal > Personal Loan Under Tax Loan Program > Explore more > FAQ).
Returned Cheque / Rejected Autopay Charge	N/A

Additional Information

1. "Reducing Balance Method" applicable to any loan application for OCBC Bank Personal Loan. "Reducing Balance Method" is used to calculate the apportionment of interest and principal for each loan repayment throughout the loan tenor. The amount of monthly repayment apportioned to interest is the highest at the beginning and gradually decreases across the repayment periods.
2. The minimum loan amount is HK$5,000 and the maximum loan amount is HK$2,000,000.
3. The maximum loan tenor is 60 months.
4. For other general personal loan services fees and charges, please refer to the Personal Customers Bank Service Fees Guide (OCBC Bank (Hong Kong) Limited Corporate Website > Personal Banking > Service Fees > Personal Customer Bank Service Fees Guide)
5. Please note that we do not appoint any third parties to refer loan applications to us and will not process any application that was referred by a third party under beneficial arrangement.
6. For enquiry, please contact our Customer Service Officer.

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.

PDM_E_086_1026

分期貸款產品資料概要
華僑銀行(香港)有限公司

私人貸款
2026年10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)	2.70% [上限為 16.39%]	3.41% [上限為 16.48%]	3.40% [上限為 16.48%]

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。

實際年利率[1]

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[1]	8.42% – 36%	8.42% – 36%	8.71% – 36%

1. 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。個別客戶的利率或有差異。有關最終實際年利率，客戶應參閱有關貸款之貸款合約／貸款確認書。

逾期還款實際年利率 / 就違約貸款收取的實際年利率

最高為每年48%。

銀行保留對任何逾期未付款項按日收取違約利息的權利。

如未能依期償付每月還款需支付逾期利息，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以單利率累計〈或港幣50元，以較高者為準〉。

如需進一步詳情，請參閱有關貸款之貸款合約。

還款

還款頻率

本貸款需按每月分期還款。

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	港幣 $16,892	港幣 $8,618	港幣 $4,450

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 利率計算之總還款金額	港幣 $101,352	港幣 $103,416	港幣 $106,800

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/personal-banking/zh/instalment-loans/personal-loan.page 以取得較準確資料。

分期貸款產品資料概要
華僑銀行(香港)有限公司

私人貸款
2026年10月

費用及收費	
手續費	成功提取貸款將收取總貸款額1%之手續費(於提取貸款時全數繳付/與貸款金額一併計算於每月還款內繳付)。
逾期還款費用及收費	如未能在到期時全數繳付每月還款額，將收取逾期還款費用，每次手續費港幣200元。
提早還款 / 提前清償 / 贖回的收費	如於貸款完結前提早全數清還貸款，將收取提前清償的收費，即以下所述各項： (i) 未清還的貸款本金及應計利息，兩者均須根據實際月利率按月重新計算或計算至及包括清還當日;及 (ii) 就貸款應付之一切其他有關款項、費用、收費、開支及支出; (iii)由清還貸款翌日起按上述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)相等於原貸款本金之3%的提早還款手續費。 惟上述(iv)須不少於港幣1,500元。於提前清還分期貸款前請參閱本行網頁之「常見問題」」（個人理財 > 貸款 > 查看所有貸款 > 私人貸款 > 私人貸款 > 了解更多 > 常見問題）。
退票 / 退回自動轉帳授權指示的費用	不適用

其他資料

1. 「息隨本減」適用於任何本行私人貸款。「息隨本減」用於計算整個貸款期間每筆貸款償還的利息和本金的分配。每月還款金額中分配到利息的比重在還款開始時為最高並隨還款期逐漸減少。
2. 最低貸款額為HK$5,000，最高貸款額為HK$2,000,000。
3. 最長還款期為60個月。
4. 請留意本行並沒有委託任何第三方轉介貸款申請亦不會辦理任何由第三方在有利益安排下轉介的申請。
5. 有關其他一般私人貸款服務的費用和收費，請參閱個人客戶銀行服務收費簡介（華僑銀行（香港）有限公司網站 > 個人理財 > 收費簡介 > 請參閱個人客戶銀行服務收費簡介)
6. 如有查詢，請聯絡本行的客戶服務主任。

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。

Key Facts Statement (KFS) for Instalment Loan

OCBC Bank (Hong Kong) Limited

Personal Loan

October 2026

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)	2.70% Capped at 16.39%	3.41% Capped at 16.48%	3.40% Capped at 16.48%

The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year, calculated by multiplying the monthly flat rate by 12.

Annualised Percentage Rate (APR)[1]

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
APR (or range of APR)	8.42% - 36%	8.42% - 36%	8.71% - 36%

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. APR is determined according to customers' financial condition. The APR for individual customers may vary. Customers should refer to the promissory note/loan confirmation letter issued by the Bank for the final APR for the loan.

Annualised Overdue / Default Interest Rate

Subject to a maximum of 48% per annum.

The Bank reserves the right to charge default interest on a daily basis on any amount that is not paid when due.

If the monthly repayment amount is overdue, default interest shall be paid for each and every default, 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).

For further details, please refer to the Promissory Note.

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	HK$16,892	HK$8,618	HK$4,450

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	HK$101,352	HK$103,416	HK$106,800

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at https://www.ocbc.com.hk/personal-banking/instalment-loans/personal-loan.page.

Key Facts Statement (KFS) for Instalment Loan

OCBC Bank (Hong Kong) Limited

Personal Loan

October 2026

Fees and Charges	
Handling Fee	1% of the loan amount will be charged for successful loan drawdown (upfront collection upon loan drawdown/add-on instalment which is inclusive in monthly instalment)
Late Payment Fee and Charge	If the monthly repayment amount is not paid in full when due, late payment fee will be charged, which is $200 per default.
Prepayment / Early Settlement / Redemption Fee	If you fully repay the loan before the end of the loan tenor, early settlement fee will be charged, and is subject to the repayment of 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 monthly effective rate of the loan on a monthly basis; (ii) all other monies, fees, charges, costs and expenses payable under the loan; (iii) interest calculated at the aforesaid 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 3% on the original loan amount. Provided always that (iv) shall be not less than HK$1,500. Before you make request for early repayment for instalment loan, please refer to "FAQ" of the Bank's website (Personal Banking > Loans > See all Loans > Personal > Personal Loan > Explore more > FAQ).
Returned Cheque / Rejected Autopay Charge	N/A

Additional Information

1. "Reducing Balance Method" applicable to any loan application for OCBC Bank Personal Loan. "Reducing Balance Method" is used to calculate the apportionment of interest and principal for each loan repayment throughout the loan tenor. The amount of monthly repayment apportioned to interest is the highest at the beginning and gradually decreases across the repayment periods.
2. The minimum loan amount is HK$5,000 and the maximum loan amount is HK$2,000,000.
3. The maximum loan tenor is 60 months.
4. For other general personal loan services fees and charges, please refer to the Personal Customers Bank Service Fees Guide (OCBC Bank (Hong Kong) Limited Corporate Website > Personal Banking > Service Fees > Personal Customer Bank Service Fees Guide)
5. Please note that we do not appoint any third parties to refer loan applications to us and will not process any application that was referred by a third party under beneficial arrangement.
6. For enquiry, please contact our Customer Service Officer.

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.

PDM_E_078_1026

分期貸款產品資料概要
華僑銀行（香港）有限公司

「60日免息免供」私人貸款
2026年10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）	2.70%［上限為16.39%］	3.41%［上限為16.48%］	3.40%［上限為16.48%］

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。

實際年利率[1]

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[1]	8.42% – 36%	8.42% – 36%	8.71% – 36%

1. 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。個別客戶的利率或有差異。有關最終實際年利率，客戶應參閱有關貸款之貸款合約／貸款確認書。

逾期還款實際年利率 / 就違約貸款收取的實際年利率

最高為每年48%。

銀行保留對任何逾期未付款項按日收取違約利息的權利。

如未能依期償付每月還款需支付逾期利息，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以單利率累計〈或港幣50元，以較高者為準〉。

如需進一步詳情，請參閱有關貸款之貸款合約。

還款

還款頻率

本貸款需按每月分期還款。

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	港幣 $16,892	港幣 $8,618	港幣 $4,450

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 利率計算之總還款金額	港幣 $101,352	港幣 $103,416	港幣 $106,800

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/personal-banking/zh/instalment-loans/personal-loan 以取得較準確資料。

分期貸款產品資料概要
華僑銀行(香港)有限公司

「60日免息免供」私人貸款
2026年10月

費用及收費	
手續費	成功提取貸款將收取總貸款額1%之手續費(於提取貸款時全數繳付/與貸款金額一併計算於每月還款內繳付)。
逾期還款費用及收費	如未能在到期時全數繳付每月還款額，將收取逾期還款費用，每次手續費港幣200元。
提早還款 / 提前清償 / 贖回的收費	如於貸款完結前提早全數清還貸款，將收取提前清償的收費，即以下所述各項： (i) 未清還的貸款本金及應計利息，兩者均須根據實際月利率按月重新計算或計算至及包括清還當日;及 (ii) 就貸款應付之一切其他有關款項、費用、收費、開支及支出; (iii)由清還貸款翌日起按上述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)相等於原貸款本金之3%的提早還款手續費。 惟上述(iv)須不少於港幣1,500元。於提前清還分期貸款前請參閱本行網頁之「常見問題」（個人理財 > 貸款 > 查看所有貸款 > 私人貸款 > 私人貸款 > 了解更多 > 常見問題）。
退票 / 退回自動轉帳授權指示的費用	不適用

其他資料

1. 「息隨本減」適用於任何本行私人貸款。「息隨本減」用於計算整個貸款期間每筆貸款償還的利息和本金的分配。每月還款金額中分配到利息的比重在還款開始時為最高並隨還款期逐漸減少。
2. 最低貸款額為HK$5,000，最高貸款額為HK$2,000,000。
3. 最長還款期為60個月。
4. 請留意本行並沒有委託任何第三方轉介貸款申請亦不會辦理任何由第三方在有利益安排下轉介的申請。
5. 有關其他一般私人貸款服務的費用和收費，請參閱個人客戶銀行服務收費簡介（華僑銀行（香港）有限公司網站 > 個人理財 > 收費簡介 > 請參閱個人客戶銀行服務收費簡介）
6. 如有查詢，請聯絡本行的客戶服務主任。

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。

PDM_E_081_1025

Key Facts Statement (KFS) for Instalment Loan

OCBC Bank (Hong Kong) Limited

"60-Day Interest-Free Payment Holiday" Personal Loan

October 2026

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)	2.70% Capped at 16.39%	3.41% Capped at 16.48%	3.40% Capped at 16.48%

The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year, calculated by multiplying the monthly flat rate by 12.

Annualised Percentage Rate (APR)[1]

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
APR (or range of APR)	8.42% - 36%	8.42% - 36%	8.71% - 36%

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. APR is determined according to customers' financial condition. The APR for individual customers may vary. Customers should refer to the promissory note/loan confirmation letter issued by the Bank for the final APR for the loan.

Annualised Overdue / Default Interest Rate

Subject to a maximum of 48% per annum.

The Bank reserves the right to charge default interest on a daily basis on any amount that is not paid when due.

If the monthly repayment amount is overdue, default interest shall be paid for each and every default, 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).

For further details, please refer to the Promissory Note.

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	HK$16,892	HK$8,618	HK$4,450

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	HK$101,352	HK$103,416	HK$106,800

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at https://www.ocbc.com.hk/personal-banking/instalment-loans/personal-loan.

Key Facts Statement (KFS) for Instalment Loan

OCBC Bank (Hong Kong) Limited

"60-Day Interest-Free Payment Holiday" Personal Loan

October 2026

Fees and Charges	
Handling Fee	1% of the loan amount will be charged for successful loan drawdown (upfront collection upon loan drawdown/add-on instalment which is inclusive in monthly instalment)
Late Payment Fee and Charge	If the monthly repayment amount is not paid in full when due, late payment fee will be charged, which is $200 per default.
Prepayment / Early Settlement / Redemption Fee	If you fully repay the loan before the end of the loan tenor, early settlement fee will be charged, and is subject to the repayment of 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 monthly effective rate of the loan on a monthly basis; (ii) all other monies, fees, charges, costs and expenses payable under the loan; (iii) interest calculated at the aforesaid 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 3% on the original loan amount. Provided always that (iv) shall be not less than HK$1,500. Before you make request for early repayment for instalment loan, please refer to "FAQ" of the Bank's website Personal Banking > Loans > See all Loans > Personal > Personal Loan > Explore more > FAQ).
Returned Cheque / Rejected Autopay Charge	N/A

Additional Information

1. "Reducing Balance Method" applicable to any loan application for OCBC Bank Personal Loan. "Reducing Balance Method" is used to calculate the apportionment of interest and principal for each loan repayment throughout the loan tenor. The amount of monthly repayment apportioned to interest is the highest at the beginning and gradually decreases across the repayment periods.
2. The minimum loan amount is HK$5,000 and the maximum loan amount is HK$2,000,000.
3. The maximum loan tenor is 60 months.
4. For other general personal loan services fees and charges, please refer to the Personal Customers Bank Service Fees Guide (OCBC Bank (Hong Kong) Limited Corporate Website > Personal Banking > Service Fees > Personal Customer Bank Service Fees Guide)
5. Please note that we do not appoint any third parties to refer loan applications to us and will not process any application that was referred by a third party under beneficial arrangement.
6. For enquiry, please contact our Customer Service Officer.

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.

PDM_E_081_1026

分期貸款產品資料概要
華僑銀行(香港)有限公司

結餘轉戶
私人貸款
2026年10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)	2.70% [上限為 16.39%]	3.41% [上限為 16.48%]	3.40% [上限為 16.48%]

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。

實際年利率[1]

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[1]	8.42% – 36%	8.42% – 36%	8.71% – 36%

1. 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。個別客戶的利率或有差異。有關最終實際年利率，客戶應參閱有關貸款之貸款合約／貸款確認書。

逾期還款實際年利率 / 就違約貸款收取的實際年利率

最高為每年48%。

銀行保留對任何逾期未付款項按日收取違約利息的權利。

如未能依期償付每月還款需支付逾期利息，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以單利率累計（或港幣50元，以較高者為準）。

如需進一步詳情，請參閱有關貸款之貸款合約。

還款

還款頻率

本貸款需按每月分期還款。

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	港幣 $16,892	港幣 $8,618	港幣 $4,450

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 利率計算之總還款金額	港幣 $101,352	港幣 $103,416	港幣 $106,800

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/personal-banking/zh/instalment-loans/balance-transfer-personal-loan.page 以取得較準確資料。

分期貸款產品資料概要
華僑銀行(香港)有限公司

結餘轉戶私人貸款
2026年10月

費用及收費	
手續費	成功提取貸款將收取總貸款額1%之手續費(於提取貸款時全數繳付/與貸款金額一併計算於每月還款內繳付)。
逾期還款費用及收費	如未能在到期時全數繳付每月還款額，將收取逾期還款費用，每次手續費港幣200元。
提早還款 / 提前清償 / 贖回的收費	如於貸款完結前提早全數清還貸款，將收取提前清償的收費，即以下所述各項： (i) 未清還的貸款本金及應計利息，兩者均須根據實際月利率按月重新計算或計算至及包括清還當日;及 (ii) 就貸款應付之一切其他有關款項、費用、收費、開支及支出; (iii)由清還貸款翌日起按上述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)相等於原貸款本金之3%的提早還款手續費。 惟上述(iv)須不少於港幣1,500元。於提前清還分期貸款前請參閱本行網頁之「常見問題」（個人理財 > 貸款 > 查看所有貸款 > 私人貸款 > 結餘轉戶私人貸款 > 了解更多 > 常見問題)。
退票 / 退回自動轉帳授權指示的費用	不適用

其他資料

1. 「息隨本減」適用於任何本行私人貸款。「息隨本減」用於計算整個貸款期間每筆貸款償還的利息和本金的分配。每月還款金額中分配到利息的比重在還款開始時為最高並隨還款期逐漸減少。
2. 最低貸款額為HK$5,000，最高貸款額為HK$2,000,000。
3. 最長還款期為60個月。
4. 請留意本行並沒有委託任何第三方轉介貸款申請亦不會辦理任何由第三方在有利益安排下轉介的申請。
5. 有關其他一般私人貸款服務的費用和收費，請參閱個人客戶銀行服務收費簡介（華僑銀行（香港）有限公司網站 > 個人理財 > 收費簡介 > 請參閱個人客戶銀行服務收費簡介)
6. 如有查詢，請聯絡本行的客戶服務主任。

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。

PDM_E_079_1026

Key Facts Statement (KFS) for Instalment Loan

OCBC Bank (Hong Kong) Limited

Balance Transfer Personal Loan

October 2026

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)	2.70% Capped at 16.39%	3.41% Capped at 16.48%	3.40% Capped at 16.48%

The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year, calculated by multiplying the monthly flat rate by 12.

Annualised Percentage Rate (APR)[1]

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
APR (or range of APR)	8.42% - 36%	8.42% - 36%	8.71% - 36%

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. APR is determined according to customers' financial condition. The APR for individual customers may vary. Customers should refer to the promissory note/loan confirmation letter issued by the Bank for the final APR for the loan.

Annualised Overdue / Default Interest Rate

Subject to a maximum of 48% per annum.

The Bank reserves the right to charge default interest on a daily basis on any amount that is not paid when due.

If the monthly repayment amount is overdue, default interest shall be paid for each and every default, 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).

For further details, please refer to the Promissory Note.

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	HK$16,892	HK$8,618	HK$4,450

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	HK$101,352	HK$103,416	HK$106,800

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at https://www.ocbc.com.hk/personal-banking/instalment-loans/balance-transfer-personal-loan.page.

Key Facts Statement (KFS) for Instalment Loan

OCBC Bank (Hong Kong) Limited

Balance Transfer Personal Loan

October 2026

Fees and Charges	
Handling Fee	1% of the loan amount will be charged for successful loan drawdown (upfront collection upon loan drawdown/add-on instalment which is inclusive in monthly instalment)
Late Payment Fee and Charge	If the monthly repayment amount is not paid in full when due, late payment fee will be charged, which is $200 per default.
Prepayment / Early Settlement / Redemption Fee	If you fully repay the loan before the end of the loan tenor, early settlement fee will be charged, and is subject to the repayment of 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 monthly effective rate of the loan on a monthly basis; (ii) all other monies, fees, charges, costs and expenses payable under the loan; (iii) interest calculated at the aforesaid 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 3% on the original loan amount. Provided always that (iv) shall be not less than HK$1,500. Before you make request for early repayment for instalment loan, please refer to "FAQ" of the Bank's website (Personal Banking > Loans > See all Loans > Personal > Balance Transfer Personal Loan > Explore more > FAQ).
Returned Cheque / Rejected Autopay Charge	N/A

Additional Information

1. "Reducing Balance Method" applicable to any loan application for OCBC Bank Personal Loan. "Reducing Balance Method" is used to calculate the apportionment of interest and principal for each loan repayment throughout the loan tenor. The amount of monthly repayment apportioned to interest is the highest at the beginning and gradually decreases across the repayment periods.
2. The minimum loan amount is HK$5,000 and the maximum loan amount is HK$2,000,000.
3. The maximum loan tenor is 60 months.
4. For other general personal loan services fees and charges, please refer to the Personal Customers Bank Service Fees Guide (OCBC Bank (Hong Kong) Limited Corporate Website > Personal Banking > Service Fees > Personal Customer Bank Service Fees Guide)
5. Please note that we do not appoint any third parties to refer loan applications to us and will not process any application that was referred by a third party under beneficial arrangement.
6. For enquiry, please contact our Customer Service Officer.

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.

PDM_E_079_1026

分期貸款產品資料概要
華僑銀行(香港)有限公司

裝修貸款
2026年10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)	2.70% [上限為 16.39%]	3.41% [上限為 16.48%]	3.40% [上限為 16.48%]

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。

實際年利率[1]

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[1]	8.42% – 36%	8.42% – 36%	8.71% – 36%

1. 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。個別客戶的利率或有差異。有關最終實際年利率，客戶應參閱有關貸款之貸款合約／貸款確認書。

逾期還款實際年利率 / 就違約貸款收取的實際年利率

最高為每年48%。

銀行保留對任何逾期未付款項按日收取違約利息的權利。

如未能依期償付每月還款需支付逾期利息，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以單利率累計〈或港幣50元，以較高者為準〉。

如需進一步詳情，請參閱有關貸款之貸款合約。

還款

還款頻率

本貸款需按每月分期還款。

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	港幣 $16,892	港幣 $8,618	港幣 $4,450

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 利率計算之總還款金額	港幣 $101,352	港幣 $103,416	港幣 $106,800

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/personal-banking/zh/instalment-loans/decoration-loan.page 以取得較準確資料。

分期貸款產品資料概要
華僑銀行(香港)有限公司

裝修貸款
2026年10月

費用及收費	
手續費	成功提取貸款將收取總貸款額1%之手續費(於提取貸款時全數繳付/與貸款金額一併計算於每月還款內繳付)。
逾期還款費用及收費	如未能在到期時全數繳付每月還款額，將收取逾期還款費用，每次手續費港幣200元。
提早還款 / 提前清償 / 贖回的收費	如於貸款完結前提早全數清還貸款，將收取提前清償的收費，即以下所述各項： (i) 未清還的貸款本金及應計利息，兩者均須根據實際月利率按月重新計算或計算至及包括清還當日;及 (ii) 就貸款應付之一切其他有關款項、費用、收費、開支及支出; (iii)由清還貸款翌日起按上述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)相等於原貸款本金之3%的提早還款手續費。 惟上述(iv)須不少於港幣1,500元。於提前清還分期貸款前請參閱本行網頁之「常見問題」（個人理財 > 貸款 > 查看所有貸款 > 私人貸款 > 裝修貸款 > 了解更多 > 常見問題)。
退票 / 退回自動轉帳授權指示的費用	不適用

其他資料

1. 「息隨本減」適用於任何本行私人貸款。「息隨本減」用於計算整個貸款期間每筆貸款償還的利息和本金的分配。每月還款金額中分配到利息的比重在還款開始時為最高並隨還款期逐漸減少。
2. 最低貸款額為HK$5,000，最高貸款額為HK$2,000,000。
3. 最長還款期為60個月。
4. 請留意本行並沒有委託任何第三方轉介貸款申請亦不會辦理任何由第三方在有利益安排下轉介的申請。
5. 有關其他一般私人貸款服務的費用和收費，請參閱個人客戶銀行服務收費簡介（華僑銀行（香港）有限公司網站 > 個人理財 > 收費簡介 > 請參閱個人客戶銀行服務收費簡介)
6. 如有查詢，請聯絡本行的客戶服務主任。

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。

PDM_E_080_1026

Key Facts Statement (KFS) for Instalment Loan

OCBC Bank (Hong Kong) Limited

Decoration Loan

October 2026

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)	2.70% Capped at 16.39%	3.41% Capped at 16.48%	3.40% Capped at 16.48%

The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year, calculated by multiplying the monthly flat rate by 12.

Annualised Percentage Rate (APR)[1]

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
APR (or range of APR)	8.42% - 36%	8.42% - 36%	8.71% - 36%

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. APR is determined according to customers' financial condition. The APR for individual customers may vary. Customers should refer to the promissory note/loan confirmation letter issued by the Bank for the final APR for the loan.

Annualised Overdue / Default Interest Rate

Subject to a maximum of 48% per annum.

The Bank reserves the right to charge default interest on a daily basis on any amount that is not paid when due.

If the monthly repayment amount is overdue, default interest shall be paid for each and every default, 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).

For further details, please refer to the Promissory Note.

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	HK$16,892	HK$8,618	HK$4,450

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	HK$101,352	HK$103,416	HK$106,800

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at https://www.ocbc.com.hk/personal-banking/instalment-loans/decoration-loan.page.

Key Facts Statement (KFS) for Instalment Loan

OCBC Bank (Hong Kong) Limited

Decoration Loan

October 2026

Fees and Charges	
Handling Fee	1% of the loan amount will be charged for successful loan drawdown (upfront collection upon loan drawdown/add-on instalment which is inclusive in monthly instalment)
Late Payment Fee and Charge	If the monthly repayment amount is not paid in full when due, late payment fee will be charged, which is $200 per default.
Prepayment / Early Settlement / Redemption Fee	If you fully repay the loan before the end of the loan tenor, early settlement fee will be charged, and is subject to the repayment of 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 monthly effective rate of the loan on a monthly basis; (ii) all other monies, fees, charges, costs and expenses payable under the loan; (iii) interest calculated at the aforesaid 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 3% on the original loan amount. Provided always that (iv) shall be not less than HK$1,500. Before you make request for early repayment for instalment loan, please refer to "FAQ" of the Bank's website (Personal Banking > Loans > See all Loans > Personal > Decoration Loan > Explore more > FAQ).
Returned Cheque / Rejected Autopay Charge	N/A

Additional Information

1. "Reducing Balance Method" applicable to any loan application for OCBC Bank Personal Loan. "Reducing Balance Method" is used to calculate the apportionment of interest and principal for each loan repayment throughout the loan tenor. The amount of monthly repayment apportioned to interest is the highest at the beginning and gradually decreases across the repayment periods.
2. The minimum loan amount is HK$5,000 and the maximum loan amount is HK$2,000,000.
3. The maximum loan tenor is 60 months.
4. For other general personal loan services fees and charges, please refer to the Personal Customers Bank Service Fees Guide (OCBC Bank (Hong Kong) Limited Corporate Website > Personal Banking > Service Fees > Personal Customer Bank Service Fees Guide)
5. Please note that we do not appoint any third parties to refer loan applications to us and will not process any application that was referred by a third party under beneficial arrangement.
6. For enquiry, please contact our Customer Service Officer.

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.

PDM_E_080_1026

華僑銀行 (香港) 有限公司（「本行」）貸款之條款及細則

（適用於一般私人貸款、結餘轉戶私人貸款、專業貸款、裝修貸款、「60日免息免供」私人貸款、升學進修貸款及稅務貸款）(2024年4月1日起生效)

客戶須遵照及履行下列各項條款：

甲、一般私人貸款／結餘轉戶私人貸款／專業貸款／裝修貸款

1. 一般私人貸款／結餘轉戶私人貸款／專業貸款／裝修貸款計劃須受本條款及細則、貸款合約之條款及細則及其他適用於貸款的條款及細則約束。而本行亦可隨時發出、變更、更改或更換有關條款。本條款及細則、貸款合約之條款及細則及其他適用於貸款的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. 客戶明白並同意，就貸款合約／貸款確認書／其他適用於貸款的條款及細則上訂明之還款方式及還款期之修改要求，須經本行同意。客戶需於提前償還貸款時支付提早還款手續費、貸款應付之一切其他有關款項、過期利息（如有）、適用費用、收費、開支及支出，不論該要求是由客戶或本行提出。在不損害前述條文的原則下，客戶可提早清還貸款，惟須先獲得本行的同意並向本行支付貸款合約／貸款確認書／其他適用於貸款的條款及細則訂明之提早還款費用。

乙、「60日免息免供」私人貸款

1. 「60日免息免供」私人貸款計劃須受本條款及細則、貸款合約之條款及細則及其他適用於貸款的條款及細則約束。而本行亦可隨時發出、變更、更改或更換有關條款。本條款及細則、貸款合約之條款及細則及其他適用於貸款的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. 客戶明白並同意，就貸款合約／貸款確認書／其他適用於貸款的條款及細則上訂明之還款方式及還款期之修改要求，須經本行同意。客戶需於提前償還貸款時支付提早還款手續費、貸款應付之一切其他有關款項、過期利息（如有）、適用費用、收費、開支及支出，不論該要求是由客戶或本行提出。在不損害前述條文的原則下，客戶可提早清還貸款，惟須先獲得本行的同意並向本行支付貸款合約／貸款確認書／其他適用於貸款的條款及細則訂明之提早還款費用。
3. 客戶明白本行不接納客戶作部份提早還款。

丙、升學進修貸款

1. 貸款計劃須受本條款及細則、貸款合約之條款及細則及其他適用於貸款的條款及細則約束。而本行亦可隨時發出、變更、更改或更換有關條款。本條款及細則、貸款合約之條款及細則及其他適用於貸款的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. 客戶明白並同意，就貸款合約／貸款確認書／其他適用於貸款的條款及細則上訂明之還款方式及還款期之修改要求，須經本行同意。客戶需於提前償還貸款時支付提早還款手續費、貸款應付之一切其他有關款項、過期利息（如有）、適用費用、收費、開支及支出，不論該要求是由客戶或本行提出。在不損害前述條文的原則下，客戶可提早清還貸款，惟須先獲得本行的同意並向本行支付貸款合約／貸款確認書／其他適用於貸款的條款及細則訂明之提早還款費用。
3. 客戶須於本行開立儲蓄存款戶口，並以該戶口作為升學進修貸款之還款戶口。
4. 客戶保證此貸款是作升學進修用途，若貸款非作升學進修之用，本行有絕對權利要求客戶提早清還貸款。客戶同意本行有絕對權利要求客戶提供有關升學進修之相關資料，包括但不限於學費單、學生證、畢業證書或成績單。
5. （如貸款申請人並非報讀有關課程之學生）客戶特此聲明、確認及承認客戶已得到報讀有關課程之學生的同意向本行披露其資料（包括但不限於其姓名、學生證、畢業證書、成績單及學費單）及准許本行使用其資料作為申請本貸款及在貸款批核後評估是否提供優惠予本人之用途及本行可（但無責任）告知該學生其資料是由客戶提供。

丁、純稅務貸款／稅務貸款計劃 — 私人貸款

1. 純稅務貸款／稅務貸款計劃 — 私人貸款計劃須受本條款及細則、貸款合約之條款及細則及其他適用於貸款的條款及細則約束。而本行亦可隨時發出、變更、更改或更換有關條款。本條款及細則、貸款合約之條款及細則及其他適用於貸款的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. 客戶明白並同意，就貸款合約／貸款確認書／其他適用於貸款的條款及細則上訂明之還款方式及還款期之修改要求，須經本行同意。客戶需於提前償還貸款時支付提早還款手續費、貸款應付之一切其他有關款項、過期利息（如有）、適用費用、收費、開支及支出，不論該要求是由客戶或本行提出。在不損害前述條文的原則下，客戶可提早清還貸款，惟須先獲得本行的同意並向本行支付貸款合約／貸款確認書／其他適用於貸款的條款及細則訂明之提早還款費用。
3. 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。

戊、共同適用的條款及細則

1. 每項貸款均按以下基準批出, 客戶保證: 客戶, 或其任何董事、合夥人、經理或代理人, 或其任何擔保人, 就香港法律及相關法規而言, 並非本行(或其控權公司、其任何附屬公司及聯屬公司)之有關人士、或有關人士之親屬。　如在批出任何有關貸款後， 前述保證不再準確或將成為失實， 則客戶承諾將會立即通知本行。

   在第1條中：

   「親屬」(Relative) 指 (a) 父母; (b) 繼父母或領養父母; (c) 配偶; (d) 夫妻關係的另一方; (e) 同居伴侶; (f) 配偶的父母、繼父母或領養父母; 或 (g) 子、繼子、女、繼女或領養子女。

   「有關人士」(Relevant Person) 指董事、 僱員或控權人(即無論是單獨或與任何相聯者控制已發行股份百分之十或以上)。
2. 客戶同意若客戶的申請獲批核及貸款額已撥進客戶的指定賬戶內（此即構成客戶接受此項貸款），便須受貸款之條款及細則所約束。
3. 客戶同意及承諾遵照貸款之條款及細則及所有相關條款及細則及依時清還全部貸款額、利息、手續費、彌償費及一切其他貸款所需支付之費用。如客戶未能依照上述方法償還，本行可依法追究。
4. 客戶確認提供給本行的資料及文件全屬正確，並授權本行以任何其認為適當的途徑以確証該等資料及文件之真確性及與有關方面交換資料。
5. 現金券／儲值咭／禮品如有遺失（包括但不限於投遞遺失）、被竊或損毀，本行將不會補發，恕不承擔責任，也不會作任何賠償。本行並非現金券／儲值咭／禮品之供應商，所有有關現金券／儲值咭／禮品之責任及義務概由供應商負責。本行不會就或有關現金券／儲值咭／禮品作出任何性質之聲明及保證（不論明確或含隱的）。如對現金券／儲值咭／禮品有任何爭議或投訴或索償（如有的話），客戶需直接向供應商提出。所有現金券／儲值咭／禮品均不能兌回現金或其他折扣，並需受供應商所訂之條款及細則限制。
6. 客戶知悉及同意本行及任何銀行集團公司可根據 (i)《華僑銀行 (香港) 有限公司 - 關於個人資料（私隱）條例(「條例」)的客戶及其他個別人士通知》；或 (ii) 客戶不時給予的訂明同意，使用客戶的個人資料（「資料」）作該等用途及向該等人士披露。同時客戶同意本行及任何銀行集團公司可將「資料」轉移至香港特別行政區以外地方、使用「資料」和客戶的其他個人資料和資訊作根據個人資料（私隱）條例所述的核對程序核對「資料」及其他關於客戶的資料、作內部的信貸管理和提供優質的賬戶服務和其他相關目的及提供有關客戶之銀行證明書或信貸諮詢用途。客戶同意本行及任何銀行集團公司有權不時向第三方（包括客戶因本行及銀行集團公司產品及服務的推廣以及申請本行及銀行集團公司產品及服務而接觸的第三方服務供應商）收集與客戶有關的資料（包括但不限於向任何信貸資料服務機構對客戶作出信貸調查（如有））。客戶明白從本行獲得之《華僑銀行 (香港) 有限公司 - 關於個人資料（私隱）條例 (「條例」)的客戶及其他個別人士通知》之內容，並確認收妥該通知書。在本部份的文意中，「銀行集團公司」指銀行的任何直接或間接控股公司、銀行或任何上述控股公司的任何直接或間接附屬公司、或其任何關連公司（即股權由任何上述公司持有的公司），並包括每家公司的繼承人和受讓人。「附屬公司」及「控股公司」指《公司條例》（第622章）賦予的相同涵義。
7. 客戶授權本行可不時將客戶之個人資料及有關客戶之任何賬戶資料透露予任何銀行集團公司作內部的信貸管理和提供更優質的賬戶服務和其他相關用途。
8. 如客戶於申請表上所提供的任何個人資料（包括但不限於個人資料、就業資料及配偶資料）與本行現時持有之客戶的個人資料記錄（如有）有所不同，客戶同意及授權本行更新客戶現時於本行的任何個人資料記錄，而有關更新將即時生效。為免存疑，本行並沒有義務行使此項下的授權權利。
9. 客戶同意本行在有需要時可將還款提示以短訊或即時信息應用程式或電郵或以其他電子通訊方式發放予客戶。客戶明白若不欲收取本行的產品宣傳，可以書面通知本行的資料保護主任，郵寄地址為香港中環皇后大道中161號，來函請註明姓名及有關賬戶號碼。此項安排不用收費。
10. 客戶知悉及同意即使客戶的申請最終不獲批核，本行可保留客戶的個人資料，用作維持客戶的信貸紀錄，作為本行或任何銀行集團公司現在或將來參考之用，保留期限以不超過3年為準。
11. 客戶知悉及同意客戶應本行之要求而提供之個人資料或因客戶與本行之間所作交易而本行收集到的資料，本行可透露或使用及保留予任何機構或任何收數公司、信貸資料服務機構或為本行提供有關服務的機構／公司使其可核實有關資料或使其能提供有關資料予其他機構／公司，藉以 (i) 讓該等機構／公司查證客戶之信貸及其他狀況，及 (ii) 協助該等機構／公司追收客戶於本行之任何債項。
12. 客戶明白本行會考慮信貸資料服務機構之信貸報告，並授權本行在其認為適當之情況下，可一次或多次使用客戶之資料作信貸查閱及／或檢討。假如客戶有意索取有關信貸報告，本行會提供有關信貸資料服務機構的聯絡詳情。客戶知悉可以書面形式向本行之資料保護主任索取及更改客戶之資料（香港皇后大道中161號）／電郵: enquiry_hk@ocbc.com。
13. 客戶同意及明白如客戶未能在貸款申請獲批核後30天內以書面形式接納本行之貸款，是次貸款申請可被取消。
14. 客戶知悉有權就本行向信貸資料服務機構提供的任何賬戶資料（為免生疑問，包括任何賬戶還款資料），於全數清還欠賬後結束賬戶時，指示本行要求信貸資料服務機構自其資料庫中刪除該等賬戶資料，但指示必須於賬戶結束後五年內提出及於緊接終止信貸前五年內沒有任何拖欠為期超過60日的欠款。賬戶還款資料包括上次到期的還款額，上次報告期間（即緊接本行上次向信貸資料服務機構提供賬戶資料前不多於31日的期間）所作還款額，剩餘可用信貸額或未償還數額及欠款資料（即過期欠款額及逾期還款日數，清還過期欠款的日期，及全數清還拖欠為期超過60日的欠款的日期（如有））。
15. 客戶知悉如客戶的賬戶出現任何拖欠還款情況，除非拖欠金額在由拖欠日期起計60日屆滿前全數清還或已撇賬（因破產令導致撇賬除外），否則客戶的賬戶還款資料會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年。
16. 客戶知悉如客戶因被頒布破產令而導致任何賬戶金額被撇賬，不論賬戶還款資料有否顯示任何拖欠為期超過60日的還款，客戶的賬戶還款資料會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年，或由客戶提出證據通知信貸資料服務機構客戶已獲解除破產令後保留多五年（以較早出現的情況為準）。客戶承諾倘若客戶通知信貸資料服務機構客戶的破產令已被解除，客戶將同時通知本行。
17. 為避免客戶與本行日後有任何不必要爭拗及投訴及為維護雙方利益，客戶同意本行可記錄客戶跟本行職員及／或其代理人之談話並可保留該等記錄（包括以電話錄音作記錄及保留該等電話記錄）。對客戶而言，就被記錄之談話內容，該等記錄將為終論性證據。
18. 客戶明白本行會以客戶於申請表／支賬授權書提供之資料及其他客戶嗣後可能提供給本行之任何性質資料及申請表所載之條款作為主要依據以決定是否批准貸款，是否批准全部或部份貸款及此批准之其他條款。客戶現宣稱客戶並未有隱藏客戶已招致或可能已招致之任何債項，及沒有自行申請破產或已被判定破產。客戶現宣稱客戶沒有意圖在貸款（若獲本行批准）還款期間自行申請破產，客戶明白任何本段所述之資料如有任何方面不完整或不實，客戶或須負上刑事責任。
19. 客戶同意及明白申請表／支賬授權書及所有客戶或代客戶遞交之文件之影印本乃本行所擁有，不論客戶之貸款申請批准與否，均不獲發還，並同意本行有權拒絕客戶之申請而毋須透露任何理由。
20. 客戶明白本行保留要求客戶提供所需文件以外的其他文件的權利。
21. 客戶確認貸款並非作為購買於任何證券交易所掛牌之證券或繼續持有該等證券之用。
22. 根據《銀行營運守則》，若客戶在還款方面有任何困難，應儘快通知本行。
23. 客戶同意本行擁有隨時修訂此項貸款的息率及條款及細則之最終決定權。
24. 客戶授權本行可向或跟其認為適當之任何方面披露及交換申請表／支賬授權書上之各項資料以及客戶嗣後不時提供之其他資料以作核實資料用途。
25. 客戶現承諾會迅速地提供本行不時要求之進一步資料及客戶確認若客戶未能提供任何該等資料可能會令本行不能評估於此申請之貸款或設立或繼續客戶於本行之賬戶或令本行採取不利客戶利益之行動，例如：取消貸款（若獲批准）；及客戶確認：直接或間接因或就如上述不能評估貸款、不能設立或繼續賬戶或如本行採取上述行動而引致之任何責任，本行概不負責。
26. 客戶同意以自動轉賬形式從客戶於直接付款授權書中詳述之銀行戶口繳付還款，在未清還客戶欠本行之所有欠款或未獲得本行同意之前，客戶不得作任何更改自動轉賬形式。
27. 客戶授權本行直接從客戶之貸款確認書所述之還款賬戶中扣除每月還款額及申請表／貸款合約、本條款及細則及其他適用於貸款的條款及細則訂明之一切有關開支及費用，該有關開支及費用均以本行絕對酌情權認為適當之方法計算並可收取利息。
28. 客戶同意客戶若取消指定還款戶口，則須安排另一合適銀行賬戶取代。
29. 客戶明白並同意貸款之利息每天累積，並以每年365天之基準，或以本行的絕對酌情權不時確定及於生效前30天通知客戶之其他基準計算。
30. 每月還款額將用以本行認為適當之比例償付貸款本金、利息及任何其他開支及費用。客戶同意即使申請表／貸款合約或其他文件條文另有所述，本行具絕對的酌情權不時修訂及更改貸款利率及利息計算方法，且毋須事先向客戶發出通知或取得客戶之同意。
31. 客戶明白本行有權聘用外界代收欠款的公司及／或機構以追討客戶欠本行的任何或所有數額，而客戶同意本行可就上述用途披露有關客戶的所有個人及其他資料。就本行聘用外界代收欠款公司及／或機構而合理產生之一切合理費用和支出及其就追討客戶欠款所引致之一切合理產生之法律費用及支出（如有的話），客戶需向本行支付及（在本行要求時）彌償。

32. 在本行未收妥無條件、不可撤回、不受制於任何抵銷、索償、條款、限制或任何形式的保留的全數港幣還款前，任何客戶繳付給本行的一切款項都不能解除客戶對本行的債務或責任。本行毋須事先向客戶發出通知或取得客戶之同意並有絕對的酌情權就已收妥的還款，按下列次序或任何其認為合適之次序清還各項結欠：
    (i) 所有根據申請表 / 貸款合約、本條款及細則及其他適用於貸款的條款及細則客戶須繳付之法律、追收債務的費用及支出；
    (ii) 所有尚欠之貸款利息（過期利息除外）；
    (iii) 所有尚欠的每月還款額或（如本行已向客戶要求清還全數金額）貸款餘額；
    (iv) 根據申請表 / 貸款合約、本條款及細則及其他適用於貸款的條款及細則客戶所欠本行或應繳付之所有其他各類費用、收費及金額，包括但不限於逾期手續費用、過期利息、提早清還貸款費用及行政費用。
33. 申請表 / 貸款合約、貸款確認書、本條款及細則及其他適用於貸款的條款及細則內之一切條款、費用及限制均可隨時修訂。本行所作之修訂會給予30天之書面通知給客戶，該書面通知將郵寄至客戶存於本行最新記錄之通訊地址。該修訂以上述方式通知客戶隨即生效。
34. 於不損害本行任何其他權利的情況下，若客戶違反申請表 / 貸款合約 / 貸款確認書、本條款及細則及其他適用於貸款的條款及細則之任何條款，客戶同意本行有權作下列任何一項或多項決定：
    (i) 提高或更改利率至本行認為合理之水平；
    (ii) 提高每月還款額並縮短還款期；
    (iii) 額外收取總欠款之2%作為重新安排手續費；及 / 或
    (iv) 要求客戶立即清還所有欠款及利息。
35. 客戶可參閱還款預計表以了解貸款之本金還款及利息還款的分攤。
36. (i) 在附加於及不損害法律、衡平法、本條款及細則、貸款合約或本行與客戶訂立之任何其他協議可能賦予本行之任何其他抵押或一般留置權、抵銷權或類似權利的情況下，本行對其現時或此後所管有作為妥善保管或其他用途之客戶的所有財產享有留置權，而本行亦有權及特此獲授權（但並無責任）在法律許可的最廣範圍內，毋須通知客戶或其他任何人士而就客戶須向本行履行或償付的責任或債務，按本行絕對酌情權決定的方式及次序及該等責任或債務扣減、抵銷、撥用及運用：
        (a) 客戶在其或任何其他人士於本行或與本行有關連或聯營之任何其他公司中享有實益權益的任何戶口中之任何結餘（不論是否須發出通知，不論到期與否，亦不論屬何種貨幣）；及
        (b) 本行應付或尚欠客戶任何貨幣之任何其他款項；及
        (c) 本行以其名義代表客戶於香港或其他地方的任何其他金融機構開立之戶口中之任何結餘，

        用以償還或清償客戶須向本行履行或償付的責任及債務（不論實際的、未來的或是或有的）。

        在本條文36中，如任何戶口可根據任何透支安排被提款（即使戶口已被透支，但所透支金額依然少於透支安排的最高限額），則該戶口須被當作有結餘處理，而上述結餘之金額，將等於透支安排依然可提供的金額。此外，在客戶之任何債務仍屬或有或未來性質，本行將客戶任何賬戶結餘之任何一項或多項款項付給客戶之責任，在需要抵償此等債務之範圍內，須予以暫停，直至或有或未來事件發生為止。
    (ii) 若屬聯名戶口，本行可行使本條文36規定之權利，將該聯名戶口中之任何信貸結餘用於清償該聯名戶口一名或以上持有人欠付予本行之任何債項。
    (iii) 本行特此獲授權進行其認為行使任何抵銷權利所需之任何貨幣匯兌，而該等匯兌費用須由客戶承擔，並成為本條文36下本行抵銷權利之一部分。
    (iv) 本行亦有權出售基於保管或任何理由而本行得以管有或控制的客戶財產，不論是否在本行業務過程中作為抵押，構成本行的留置權，清償客戶所欠本行的任何債務。
    (v) 客戶同意及確認本行根據本條文36有權扣減、抵銷、撥用及運用以作償還或清償客戶須向本行履行或償付的責任及債務包括（a）任何喪失時效的責任及債務（不論是否基於時效條例）及（b）因任何理由而變得不可強制執行的任何其他責任及債務。
37. 儘管申請表 / 貸款合約 / 貸款確認書 / 本條款及細則或本行與客戶之間的任何其他協議的任何內容所述，客戶同意及明白，客戶可被本行要求隨時立即全數清還欠款之總數、利息、逾期費用、過期利息、提早清還貸款費用，以及所有申請表 / 貸款合約 / 貸款確認書、本條款及細則及其他適用於貸款的條款及細則所要求繳付之欠款或其他費用。於不損害上述的情形下，如發生以下任何一種情況，客戶應立即繳付上述所有款項：
    (i) 客戶若未能於任何一期到期日繳付應交款項之全數；
    (ii) 客戶申請破產或被申請破產；
    (iii) 客戶已提供或以後提供之任何資料在重要方面上屬於或被證實為不真實、不正確或誤導，包括但不限於申請表上之資料；或
    (iv) 本行認為發生了某種情況可能嚴重及不利地影響客戶履行申請表 / 貸款合約 / 貸款確認書、本條款及細則及其他適用於貸款的條款及細則的能力。
38. 客戶現承諾會按要求彌償本行直接或間接因或就本申請及 / 或本行依賴任何客戶於此提供之資料或嗣後客戶不時提供之資料而引致本行可能蒙受或招致之一切損失、損害、費用、索償、申索、訴訟及責任，不論任何性質亦然，除非（及只限於）乃純粹因本行或其僱員或代理人蓄意行為不當或疏忽所引致的 ，則屬例外。
39. 客戶同意本行有絕對酌情權可向擔保人（如有的話）提供下列文件之副本：
    (i) 跟客戶簽訂之有關貸款文件或摘要，以示擔保人所擔保之責任；
    (ii) 向客戶發出有關逾期未繳款項之正式要求付款通知書；
    (iii) 最新客戶之賬戶結單；及
    (iv) 由本行送交客戶之其他文件。

    客戶同意本行可提供有關客戶之信貸及財務狀況予第三者而毋須事先諮詢客戶，亦毋須取得客戶同意。
40. 所有上述產品及服務均受有關開戶文件、貸款文件的條款及細則及所有其他分別對其適用的條款及細則所規限。
41. 制裁
    (1) 在第41條中：

    「聯屬公司」(Affiliate)就任何人士而言指該人士的附屬公司或控股公司，又或該控股公司的任何其他附屬公司。

    「反貪腐法」(Anti-Corruption Laws)指英國的《2010年反賄賂法》、美國 《1977年海外反腐敗法》，以及由香港、新加坡、美國或任何其他司法管轄區頒布、實施或強制執行的任何類似法例、規則或規例。

    「反洗黑錢法」(Anti-Money Laundering Laws)指香港、新加坡及客戶和客戶公司集團任何成員進行或經營業務的各個司法管轄區之適用財務記錄保存及匯報規定，以及洗黑錢法規或條例、當中的規則及規例，以及由任何政府機關或由任何法院或政府機關進行之訴訟而頒布、實施或強制執行的任何相關或類似的規則、規例或指引。

    「受控制」(controlled)指一個人（直接或間接，不論以股本、投票權、合約或其他方式）有權委任及 / 或罷免另一人的大部分管治成員，或以其他方式控制或有權控制該其他人士的事務及政策，而該其他人士則被視為受首位提述的人士「控制」。

    「政府機關」(Government Agency)指任何政府或政府機關，或公共、法定、半政府或司法實體、機構或當局（包括（但不限於）根據任何法律或規例設立的任何證券交易所或自我規管組織）。

    「控股公司」(Holding Company)就公司或法人而言，指其作為附屬公司所屬的任何其他公司或法人，包括最終控股公司。

    「持有大多數股權」(majority owned)指以實益或合法方式法律上持有該人士超過50%的已發行股本（或等價物）或投票權（不包括已發行股本（或等價物）中無權參與超過特定數額的利潤或股本分派的任何部分）。

    「受限制人士」(Restricted Person)指在任何時候：
    (i) 制裁當局設立的任何相關指定人士制裁名單所載的任何人士；或
    (ii) 在受制裁國家經營、組織、居住、成立、註冊或合法居住的任何人士；或
    (iii) 由上述第(i)或(ii)項所述人士控制或持有大多數股權的任何人士。

    「受制裁國家」(Sanctioned Country)在任何時候指作為受到任何全面、全國或全地域制裁的對象或目標之國家或領土，包括（但不限於）北韓、伊朗、敘利亞、古巴及烏克蘭的克里米亞地區

    「制裁」(Sanctions)指由以下各方不時頒布、實行、實施或強制執行的任何貿易、經濟或金融制裁、禁運或限制性措施，或相關法例或規例：
    (i) 美國政府，包括由美國財政部外國資產控制辦公室或美國國務院管理的組織；
    (ii) 聯合國安全理事會；
    (iii) 歐盟及任何歐盟成員國；
    (iv) 英國；
    (v) 新加坡金融管理局；
    (vi) 香港金融管理局；或
    (vii) 任何其他相關政府機關（為免生疑問，包括對(a)客戶及 / 或本行具司法管轄權的政府機關（不論基於其註冊成立的司法管轄權，或其貿易、業務或其他經營活動所在的司法管轄區）或(b)本申請表/貸款合約/貸款確認書、本條款及細則及其他適用於貸款的條款及細則擬定的交易），

    （上述各方皆為「制裁當局」(Sanctions Authority)）。
    (2) 客戶特此進一步就以下條款向本行作出保證、陳述及承諾：
    (a) 客戶、任何抵押提供者或客戶的任何聯屬公司並非受限制人士。
    (b) 任何貸款款項不會直接或間接用於違反任何制裁的任何用途，或用於資助、促成或提供資金予涉及任何受限制人士或任何受制裁國家的任何活動、業務或交易。
    (c) 任何貸款款項不會用於資助購買或轉讓任何軍用物資或裝備。
    (d) 客戶已實施及維持相應的政策及程序，以確保遵從此「制裁」條款的第41(2)條內所載的陳述、保證及承諾。
    (e) 客戶及客戶的聯屬公司及各抵押提供者（如有）並無違反及會繼續遵守與制裁相關的法例及規例。
    (f) 客戶不會以下述資金或資產直接或間接償還任何貸款：
    (i) 構成任何受限制人士的財產，或由受限制人士實益持有的財產； 或
    (ii) 從違反適用於本條款及細則任何一方的制裁之任何交易中獲得的直接款項。
    (g) 客戶會及時向本行交付並允許本行取得任何政府、司法或監管機構就制裁對客戶或客戶的聯屬公司提出而客戶可取得的任何申索、法律行動、訴訟、法律訴訟或調查詳情。
    (h) 客戶不得（並須確保客戶的聯屬公司不會）違反任何制裁，亦不會直接或間接進行或從事任何可能使其違反任何制裁的交易、行為、貿易、業務或其他活動。
    (i) 客戶不得（並須確保客戶的聯屬公司不會）直接或間接使用、允許或授權任何其他人士直接或間接使用任何運用貸款或貸款之產品及服務所得的全部或部分款項：
        (i)（直接或間接）為違反任何制裁（或與任何受制裁國家有關）或違反任何反腐敗法、反洗黑錢法或恐怖主義融資法的任何交易、行為、貿易、業務或其他活動提供融資或資金；
        (ii)（直接或間接）為任何受制裁國家或受限制人士提供融資、捐款或資金；或
        (iii) 導致客戶或本行違反任何制裁（若及在適用於其中任何一方的範圍內）或成為任何制裁對象的任何其他使用方式。
    (j) 客戶必須（並須確保客戶的聯屬公司會）按照反貪腐法及反洗黑錢法經營業務，並維持旨在促成及遵守適用反貪腐法及反洗黑錢法的政策及程序。
    (3) 所有在上述第41(2)條內所載的陳述、保證及承諾均視為由客戶參照貸款或其任何部分仍未償付期間存在的事實而作出。
42. 本條款及細則受香港特別行政區法律管轄，並按香港特別行政區法律詮釋，而客戶甘願受香港特別行政區法院的專屬司法管轄權管轄。
43. 若客戶超過一人，每名客戶於相關申請表、貸款合約、本條款及細則及其他適用於貸款的條款及細則之法律責任及義務均屬共同及個別負責。
44. 除非申請表 / 貸款合約 / 貸款確認書、本條款及細則及其他適用於貸款的條款及細則內有特別之解釋外，否則所指之單數乃包括眾數，所指之男性乃包括女性或中性，反之亦然。如申請表 / 貸款合約 / 貸款確認書、貸款之條款及細則及其他適用於貸款的條款及細則之中英文本有歧異，概以英文本為準。
45. 在此並不擬向任何第三方授予任何執行本文內任何條文的權利，亦不擬根據《合約（第三者權利）條例》及其後任何修訂條例向任何第三方授予本文項下的任何利益，並明確排除相關法例之應用。

關於是否選擇提前還款，可以參考本行網頁之「常見問題」（個人理財 >貸款 > 查看所有貸款 > 私人貸款 >「即供免息」稅務貸款計劃 / 稅務貸款計劃 - 私人貸款 / 私人貸款 / 結餘轉戶私人貸款 / 裝修貸款 > 了解更多 > 常見問題）。

If you would like to have an English version of this Loan Terms and Conditions, please contact our Customer Service Officer.

OCBC Bank (Hong Kong) Limited ("the Bank") Loan Terms and Conditions

(Applicable to General Personal Loan, Balance Transfer Personal Loan, Professional Loan, Decoration Loan, "60-Day Interest-Free Payment Holiday" Personal Loan, Education Loan, and Tax Loan) (Effective from 1 April 2024)

Customer is required to comply with and execute the following terms:

A. General Personal Loan / Balance Transfer Personal Loan / Professional Loan / Decoration Loan

1. General Personal Loan / Balance Transfer Personal Loan / Professional Loan / Decoration Loan subject to the terms and conditions herein, the terms and conditions in the Promissory Note ("Note") and other terms and conditions applicable to the Loan (as defined below). The Bank reserves the right to issue, vary, amend or replace the terms and conditions from time to time. In the event of any conflict or inconsistency between the terms and conditions herein, those contained in the Note and other terms and conditions applicable to the Loan, these terms and conditions shall prevail to the extent of such conflict or inconsistency.
2. Customer understands and agrees that request for amendment on repayment method and loan tenor as stated in the Note/Loan Confirmation Letter/other terms and conditions applicable to the Loan is subject to approval by the Bank. Customer shall be required to pay an early repayment handling fee, all other monies, overdue interests (if any), applicable fees, charges, costs and expenses payable under the Loan at the time of early repayment whether such request is made by Customer or the Bank. Without prejudice to the foregoing, early repayment of the Loan is permissible subject to the Bank's prior consent and Customer's payment of the early repayment fee as stated in the Note/Loan Confirmation Letter/other terms and conditions applicable to the Loan.

B. "60-Day Interest-Free Payment Holiday" Personal Loan

1. "60-Day Interest-Free Payment Holiday" Personal Loan is subject to the terms and conditions herein, the terms and conditions in the Note and other terms and conditions applicable to the Loan. The Bank reserves the right to issue, vary, amend or replace the terms and conditions from time to time. In the event of any conflict or inconsistency between the terms and conditions herein, those contained in the Note and other terms and conditions applicable to the Loan, these terms and conditions shall prevail to the extent of such conflict or inconsistency.
2. Customer understands and agrees that request for amendment on repayment method and loan tenor as stated in the Note /Loan Confirmation Letter/other terms and conditions applicable to the Loan is subject to approval by the Bank. Customer shall be required to pay an early repayment handling fee, all other monies, overdue interests (if any), applicable fees, charges, costs and expenses payable under the Loan at the time of early repayment whether such request is made by Customer or the Bank. Without prejudice to the foregoing, early repayment of the Loan is permissible subject to the Bank's prior consent and Customer's payment of the early repayment fee as stated in the Note/Loan Confirmation Letter/other terms and conditions applicable to the Loan .
3. Customer understands that partial prepayment of the Loan is not permissible.

C. Education Loan

1. Education Loan is subject to the terms and conditions herein, the terms and conditions in the Note and other terms and conditions applicable to the Loan. The Bank reserves the right to issue, vary, amend or replace the terms and conditions from time to time. In the event of any conflict or inconsistency between the terms and conditions herein, those contained in the Note and other terms and conditions applicable to the Loan, these terms and conditions shall prevail to the extent of such conflict or inconsistency.
2. Customer understands and agrees that request for amendment on repayment method and loan tenor as stated in the Note/Loan Confirmation Letter/other terms and conditions applicable to the Loan is subject to approval by the Bank. Customer shall be required to pay an early repayment handling fee, all other monies, overdue interests (if any), applicable fees, charges, costs and expenses payable under the Loan at the time of early repayment whether such request is made by Customer or the Bank. Without prejudice to the foregoing, early repayment of the Loan is permissible subject to the Bank's prior consent and Customer's payment of the early repayment fee as stated in the Note/Loan Confirmation Letter/other terms and conditions applicable to the Loan.
3. Customer should open a deposit savings account with the Bank and use it as the repayment account of the Education Loan.
4. The loan amount applied is for the purpose of education. If the Loan is not for the purpose of education, the the Bank shall have the absolute right to request Customer to make early repayment of the Loan. Customer agrees that the the Bank has the absolute right to request Customer to provide related information (including but not limited to receipt of tuition fee payment, student card, certificate of graduation or examination slip).
5. (Applicable if the loan applicant is not the student enrolled to the course) Customer hereby declares, confirms and acknowledges that Customer has obtained the prior consent from the student enrolled to the course for his/her information (including but not limited to his/her name, student card, certificate of graduation, examination result slip and receipt of tuition fee payment) to be disclosed to and used by the the Bank for the purpose of this loan application and assessment of whether to offer any privileges to Customer after approval of the loan application and the the Bank may (but is not obliged to) inform the student that such information is provided by Customer.

D. Pure Tax Loan / Personal Loan under Tax Loan Program

1. Pure Tax Loan / Personal Loan under Tax Loan Program is subject to the terms and conditions herein, the terms and conditions in the Note and other terms and conditions applicable to the Loan. The the Bank reserves the right to issue, vary, amend or replace the terms and conditions from time to time. In the event of any conflict or inconsistency between the terms and conditions herein, those contained in the Note and other terms and conditions applicable to the Loan, these terms and conditions shall prevail to the extent of such conflict or inconsistency.
2. Customer understands and agrees that request for amendment on repayment method and loan tenor as stated in the Note /Loan Confirmation Letter/other terms and conditions applicable to the Loan is subject to approval by the Bank. Customer shall be required to pay an early repayment handling fee, all other monies, overdue interests (if any), applicable fees, charges, costs and expenses payable under the Loan at the time of early repayment whether such request is made by Customer or the Bank. Without prejudice to the foregoing, early repayment of the Loan is permissible subject to the Bank's prior consent and Customer's payment of the early repayment fee as stated in the Note/Loan Confirmation Letter/other terms and conditions applicable to the Loan.
3. 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.

E. Common Terms and Conditions Applicable to All Products

1. Each Loan is granted on the basis that the Customer warrants that: the Customer, or any of its directors, partners, managers or agents, or any of its guarantors is not, for the purpose of Hong Kong laws and relevant regulations, a Relevant Person or a Relative of a Relevant Person of the Bank (or its holding company, any of its subsidiaries and affiliates). The Customer undertakes to notify the Bank immediately if, after the granting of any such Loan, the foregoing warranty ceases to be accurate or becomes untrue.

   In this Clause 1:

   "Relative" means (a) a parent; (b) a step-parent or adoptive parent; (c) the spouse; (d) the other party to a union of concubinage; (e) a cohabitee; (f) a parent, step-parent or adoptive parent of a spouse; or (g) a son, step-son, adopted son, daughter, step-daughter or adopted daughter.

   "Relevant Person" means a director, employee or controller (i.e. either alone or together with any associate controlling 10% or more of the issued shares).
2. Customer hereby agrees that if the Bank has approved the Loan and if the approved loan amount of the Loan has been credited to Customer's designated bank account (upon which the Loan shall be deemed to be accepted by Customer), the terms and conditions of the Loan shall apply.
3. Customer agrees and promises to comply with the terms and conditions of the Loan and all other applicable terms and conditions and to repay all loan amount, interest, handling fee, indemnity fee and all charges and expenses related to the Loan. In the event of default by Customer to repay as abovementioned, the Bank reserves all its right to claim against Customer.
4. Customer confirms that the information and documents provided are true and correct and authorizes the Bank to communicate and to exchange such information with whatever sources the Bank may consider appropriate for the purpose of verifying the same.
5. Should there be any cash coupon/prepaid card/gift loss (including but not limited to delivery loss), stolen or destroyed, the Bank will not reissue the cash coupon/prepaid card/gift and will not bear any responsibility, nor be liable for any compensation. The Bank is not the supplier of the cash coupon/prepaid card/gift. The supplier is responsible for all the related responsibilities and duties of the cash coupons/prepaid card/gift. The Bank is not liable for any related responsibilities and duties of the cash coupon/prepaid card/gift and will not make any kind of guarantees and warranties regarding the cash coupon/prepaid card/gift (express or otherwise). Should there be any dispute or complaint or claim (if any) with regard to the coupon/prepaid card/gift, Customers should make such demand or claim directly with the supplier. All cash coupons/prepaid card/gift cannot be exchanged into cash or other discount and are subject to the terms and conditions of the supplier.
6. Customer acknowledges and agrees that all personal data relating to the Customer (the "Data") may be used by the Bank and any Bank Group Company for such purposes and disclosed to such persons in accordance with (i)"OCBC Bank (Hong Kong) Limited – Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (the "Ordinance")" or (ii) the prescribed consent given by Customer from time to time. Customer also agrees that the Bank and any Bank Group Company may transfer the Data outside the Hong Kong Special Administrative Region, use the Data and such other personal data and information relating to Customer to conduct matching procedures (as defined in the Ordinance) and for internal credit risk management and better group-wide account serving, and any purposes relating thereto and to provide banker's or credit references in respect of Customer (if any). Customer agrees that the Bank and any Bank Group Company may from time to time collect data relating to Customer from third parties, including third party service providers with whom Customer interacts in connection with the marketing of the Bank's and any Bank Group Company's products and services and in connection with Customer's application for the Bank's and any Bank Group Company's products and services (including but not limited to the credit review report(s) from credit reference agency(ies) (if any)). Customer understands the contents of "OCBC Bank (Hong Kong) Limited – Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (the "Ordinance")" obtained from staff of the Bank. In the context of this Part, "Bank Group Company" means any direct or indirect holding company of the Bank, any direct or indirect subsidiary of the Bank or of any such holding company or any of their related company (being a company in which an equity interest is held by any of the foregoing) and includes each such company's successors and assigns. "Subsidiary" and "holding company" bear the same meanings given to them under the Companies Ordinance (Cap.622).
7. Customer hereby authorizes the Bank may from time to time disclose his/her personal data and information relating to his/her account(s) to any Bank Group Company for internal credit risk management and better group-wide account serving purposes, and any purposes relating thereto.
8. If any of Customer's personal data and information as provided in the application form (including but not limited to personal information, employment information and spouse information) is different from his/her personal data and information record(s) which is currently held by the Bank (if any), Customer hereby agrees and authorizes the Bank to update any of his/her personal data and information record(s) which is held by the Bank with immediate effect. For the avoidance of doubt, the Bank is not obliged to exercise the power of authorisation stipulated in this provision.
9. Customer agrees that the Bank has the option, but has no obligation, to send payment reminder notices to him/her via short message services (SMS) or instant messaging application or email or by any other electronic communication method, whenever necessary. Customer understands that if he/she does not wish to receive any promotional material from the Bank, he/she can write to the Data Protection Officer of the Bank at OCBC Centre, 161 Queen's Road Central, Hong Kong stating his/her name and account number. No fee will be charged.
10. Customer acknowledges and agrees that, even if the application is subsequently rejected by the Bank, the Bank may retain his/her personal data for not more than 3 years in order to maintain his/her credit history for the present or future reference the Bank or any Bank Group Company.
11. Customer hereby acknowledges and agrees that any information with respect to Customer which is provided by Customer at the request of the Bank or collected in the course of dealings between Customer and the Bank may be disclosed to, or used and retained by, any other institution or any debt collection agency(ies), credit reference agency(ies) or similar service provider for the purpose of verifying such information or enabling them to provide such information to other institutions: (i) in order that they may carry out credit and other status checks; and (ii) to assist them to collect any debts owed to the Bank.
12. Customer understands the Bank will consider credit report(s) from credit reference agency(ies) and authorizes the Bank from time to time to access his/her data with relevant credit reference agency(ies) for once or multiple times for the purposes of credit checking and/or credit review when deemed necessary. If Customer wishes to access the credit report(s), Customer may contact the Bank and the Bank will advise the contact details of the relevant credit reference agency(ies). Customer acknowledges that he/she is entitled at any time to request access to his/her information held by the Bank and to update and correct such information by writing to the Data Protection Officer, 161 Queen's Road Central, Hong Kong or via email: enquiry_hk@ocbc.com
13. Customer agrees and understands that the application may be cancelled should he/she fail to accept the Loan in writing to the Bank within 30 days from the approval date of the application.
14. Customer acknowledges that Customer has the right, in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Bank to credit reference agency(ies), to instruct the Bank upon termination of his/her account with the Bank by full repayment to make a request to credit reference agency(ies) to delete such data from its database, as long as the instruction is given within five years of termination and at no time did the said account have a default of payment lasting in excess of 60 days within 5 years immediately before the termination of the said account. Account repayment data include amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Bank to credit reference agency(ies)), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).
15. Customer acknowledges that in the event of any default of payment relating to his/her account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, his/her account repayment data may be retained by credit reference agency(ies) until the expiry of five years from the date of final settlement of the amount in default.
16. Customer acknowledges that in the event any amount in his/her account is written-off due to a bankruptcy order being made against him/her, his/her account repayment data may be retained by credit reference agency(ies), regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from a bankruptcy as notified by him/her with evidence to the credit reference agency(ies), whichever is earlier. Customer undertakes that if Customer notifies such credit reference agency(ies) of his/her discharge from a bankruptcy, Customer shall also notify the Bank simultaneously.
17. To avoid any unnecessary conflict(s) and complaint(s) which may arise between Customer and the Bank, and to protect the parties' respective interests, Customer agrees that the Bank may record and retain the records of his/her conversation(s) with the staff of the Bank and/or agents of the Bank (including taping telephone conversation(s) and retaining those records) and such records shall as against Customer be conclusive evidence of the content of the conversation(s) so recorded.
18. Customer understands that the Bank will rely on the information on the application form ("Form")/the loan drawdown authorization provided by Customer and such other data and information of whatsoever nature as Customer may subsequently provide to the Bank from time to time and the terms and conditions herein contained as the principal basis on which it is to make decision as to whether to grant the Loan or not, whether to grant the whole of Loan or a part thereof and under what further conditions should such grant be made. Customer declares that he/she has not concealed any liability he/she has or may have incurred. Customer also declares that he/she has not filed any debtor's bankruptcy petition against himself/herself and no bankruptcy petition/order has been filed or granted against him/her. Customer further declares that he/she has no intention whatsoever to file any petition for bankruptcy against himself/herself during the term of the Loan (if approved by the Bank). Customer further understands that if he/she fails to make full disclosure of his/her existing liability(ies) or if any information mentioned in this paragraph is, in any aspect, incomplete or inaccurate, he/she may commit criminal offence.
19. Customer agrees and understands that, whether the application herein is to be approved or not, copies of documents supplied by or for him/her, including the Form/the loan drawdown authorization, remain the property of the Bank. Customer also agrees that the Bank shall have the right to decline his/her application without giving any reason.
20. Customer understands that the Bank reserves the right to request additional supporting documents other than those specified on the Form at any time.
21. Customer hereby confirms that the Loan is not for the acquisition of securities listed on any stock exchange nor the continued holding of those securities.
22. Under the Code of Banking Practice, Customer should inform the Bank as soon as possible of any difficulty in repaying the Loan.
23. Customer agrees that the Bank shall have the absolute right to amend at any time the interest rate and the terms and conditions of the Loan.
24. Customer authorizes the Bank to communicate and to exchange the information on the Form and other information and data subsequently provided by Customer from time to time with whatever sources the Bank may consider appropriate for the purpose of verification.
25. Customer hereby undertakes to promptly provide such further data and information as the Bank may request from time to time and Customer acknowledges that failure to provide any such data or information may result in the Bank being unable to assess the Loan applied herein or establish or continue Customer's account with the Bank or result in the Bank taking action which may adversely affect Customer's interest e.g. cancel the Loan (if approved), and that the Bank shall accept no liability, directly or indirectly, arising out of or in connection with such inability or action.
26. Customer's monthly instalments shall be directly debited from Customer's designated bank account ("the Repayment Account") as specified on the Direct Debit Authorization and unless prior consent is obtained from the Bank, Customer agrees not to change or cancel the direct debit arrangement in the Repayment Account.
27. Customer irrevocably authorizes the Bank to debit the Repayment Account in respect of the monthly instalments, charges, fees, expenses or other liabilities mentioned in the Form/the Note, the terms and conditions herein contained and other terms and conditions applicable to the Loan. Interest shall be charged on late payment of the said charges, fees, expenses or other liabilities and shall be calculated at such rate or in such amount as the Bank may at its absolute discretion determine.
28. Customer hereby agrees that if his/her Repayment Account is cancelled, he/she will provide another appropriate bank account as substitute.

29. Customer understands and agrees that the interest of the Loan shall accrue from day to day and be computed on the basis of a year of 365 days or such other basis as the Bank may in its absolute discretion from time to time determine and by 30 days' notice notify him/her.

30. The monthly instalments shall be apportioned between the principal, interest, charge and any other expenses in any such manner as the Bank thinks fit. Customer agrees that the Bank shall have the absolute right to amend and revise the interest rate and the calculation method of interest in respect of the Loan from time to time without prior notice to or consent by Customer notwithstanding any other provisions to the contrary contained in the Form/the Note or in any other document.

31. The Bank shall be entitled to employ outside debt collection agency(ies) and/or institution to collect any or all sums due but unpaid by Customer. Customer consents to the Bank's disclosure of all such information and personal data relating to him/her as necessary for the said purpose. Customer shall be liable to pay the Bank and shall indemnify the Bank on demand for all reasonable amount of costs and expenses reasonably incurred by the Bank in employing such debt collection agency(ies) and/or institution and all legal costs and expenses reasonably incurred by the Bank in recovery thereof, if any.

32. No payment made by Customer to the Bank shall discharge his/her liabilities or obligations to the Bank, until the Bank shall have received unconditional and irrevocable payment in full in Hong Kong dollars without any set off, claim, condition, restriction or withholding whatsoever. The Bank may apply payments so received in any order it thinks fit at its absolute discretion without prior notice or consent from Customer and should it consider appropriate (without being obliged to) in the following order in or towards payment of:

    (i) all legal, debt collection fees, costs and expenses payable by Customer under the Form/the Note, the terms and conditions herein contained and other terms and conditions applicable to the Loan;

    (ii) all accrued interests (excluding overdue interest) of the Loan;

    (iii) all outstanding monthly instalments or (where demand for full repayment has been made by the Bank) balance of the Loan;

    (iv) all other fees, charges, and amounts owed or required to be paid by Customer under the Form/the Note, the terms and conditions herein contained and other terms and conditions applicable to the Loan, including but not limited to surcharge, overdue interest, early repayment fee and administrative charges.

33. Fees and charges and terms and conditions of the Form/the Note, the terms and conditions herein contained and other terms and conditions applicable to the Loan may be altered from time to time by the Bank and the Bank shall notify Customer with 30 days of any alteration by means of written notice mailed to Customer's last address notified to the Bank from time to time.

34. Without prejudice and in addition to any other rights of the Bank, the Bank shall be entitled to do all or any of the following when Customer is in breach, or the Bank has reasonable ground to believe that Customer is about to breach the terms and conditions of the Form/the Note/Loan Confirmation Letter, the terms and conditions herein contained and other terms and conditions applicable to the Loan:

    (i) to increase or vary the interest rate which the Bank thinks fit;

    (ii) to increase the monthly instalment amount and shorten the repayment terms;

    (iii) to charge 2% of the outstanding balance of the Loan as a service fee; and/or

    (iv) to demand immediate full repayment of the Loan, interests and all other money outstanding.

35. Customer can refer to Repayment Schedule for the apportionment of principal repayment and interest repayment.

36. (i) In addition and without prejudice to any other security or any general lien, right of set-off or similar right to which the Bank may be entitled at law, in equity, under the terms and conditions herein contained, the Note or any other agreement between the Customer and the Bank, the Bank shall have a lien on all of the Customer's property which may now or hereafter be in the Bank's possession whether for safekeeping or otherwise, and the Bank shall also have the right and is hereby authorized (but not obliged to), to the fullest extent permitted by law and without notice to the Customer or to any other person, to retain, set-off, appropriate and apply in such manner and order and in respect of the Customer's obligations and liabilities to the Bank as the Bank at its absolute discretion decides:

        (a) any credit balance on any of Customer's account (whether subject to notice or not and whether matured or not and in whatever currency(ies)) or of any other person with the Bank or any other company related to or associated with the Bank to which Customer may be beneficially entitled, and

        (b) any other sum due or owing by the Bank to Customer in whatever currency(ies), and

        (c) any credit balance on any account opened by the Bank in its name on behalf of Customer with any other financial institutions in the Hong Kong Special Administrative Region or elsewhere,

        against or on account of Customer's obligations and liabilities to the Bank whether actual, future or contingent.

        For the purposes of this Clause 36, an account shall be deemed to have a credit balance if under and pursuant to an overdraft facility funds may be drawn out of that account (even though the account may already be overdrawn but the amount overdrawn is still less than the maximum amount available under the overdraft facility), and the amount of such credit balance shall be equal to the amount which under the overdraft facility is still available. Further, insofar as any of Customer's liabilities are contingent or future, the Bank's liability to make payment of any sum or sums standing to the credit of any of Customer's accounts to Customer shall, to the extent necessary to cover such liabilities, be suspended until the happening of the contingency or future event.

    (ii) In case of a joint account, the Bank may exercise the right in this Clause 36 and apply any credit balance on such joint account in or towards satisfaction of any indebtedness owed to the Bank by one or more of the holders of such joint account.

    (iii) The Bank is authorized to carry out any currency conversion as the Bank may consider necessary to effect any right of set-off and the cost of such conversion shall be borne by Customer and shall form part of the Bank's right of set-off under this Clause 36.

    (iv) The Bank shall also have the power to sell Customer's property coming into the possession or control of the Bank for custody or for any reason and whether or not in the ordinary course of business of the Bank as security, constituting the lien of the Bank, to satisfy any obligation owed by Customer to the Bank.

    (v) Customer agrees and acknowledges that his/her obligations and liabilities to the Bank against which the Bank is entitled to retain, set-off, appropriate and apply pursuant to this Clause 36 shall include (a) any time-barred obligations and liabilities (whether or not as a result of the provisions of the Limitation Ordinance) and (b) any other obligations and liabilities which for any reason(s) are unenforceable.

37. Notwithstanding the Form/the Note/Loan Confirmation Letter/the terms and conditions herein contained or in any other agreement between the Bank and Customer, Customer shall on demand by the Bank at any time immediately pay the outstanding principal of the Loan, accrued interest, overdue interests, early repayment fee and all other amounts owed or required to be paid under the Form/the Note/Loan Confirmation Letter, the terms and conditions herein contained and other terms and conditions applicable to the Loan. Without prejudice to the generality of the foregoing, Customer shall immediately pay all the aforesaid amounts if any one of the following events occurs:

    (i) if Customer defaults in payment on the due date of any of the monthly instalments;

    (ii) if a bankruptcy petition is filed by or against Customer;

    (iii) any information provided or to be hereafter provided by Customer, including but not limited to that in the Form, is or proves to have been untrue, inaccurate or misleading in any material respect; or

    (iv) any situation occurs which in the opinion of the Bank may materially and adversely affect his/her ability to perform the obligations under the Form/the Note/Loan Confirmation Letter, the terms and conditions contained herein and other terms and conditions applicable to the Loan.

38. Customer hereby undertakes to indemnify on demand the Bank against all losses, damages, costs, expenses, claims, demands, proceedings and liabilities of whatsoever nature that it may incur or suffer, directly or indirectly, arising out of or in connection with the application and/or its reliance on any information provided by Customer therein or subsequently, from time to time, supplied by Customer except to the extent that the same is solely caused by the wilful misconduct of the Bank or its employees or agents.

39. Customer agrees that the Bank may, at its absolute discretion, release copies of the following documents to the guarantor(s) (if any):

    (i) relevant Loan document(s) with Customer and/or extract(s) thereof which show(s) the extent of liability guaranteed by the guarantor(s);

    (ii) formal demand for any overdue payment(s) issued to Customer by the Bank;

    (iii) most updated monthly statement(s) of account; and

    (iv) other documents provided by the Bank to Customer from time to time.

    Customer agrees that the Bank may from time to time provide or transfer at its absolute discretion all or any information in relation to his/her credit and financial status to any third party which the Bank considers appropriate without prior consultation with him/her and without any consent from him/her.

40. All products and services mentioned above are subject to the terms and conditions of the relevant account opening documentation, loan offering documentation and all other terms and conditions applicable to them respectively.

41. Sanctions

    (1) In this Clause 41 :

        "Affiliate" means, in relation to any person, a subsidiary of that person or a Holding Company of that person or any other subsidiary of that Holding Company.

        "Anti-Corruption Laws" means the Bribery Act 2010 of the United Kingdom, the United States Foreign Corrupt Practices Act of 1977 and any similar laws, rules or regulations issued, administered or enforced by Hong Kong, Singapore, the United States of America, or any other jurisdiction.

        "Anti-Money Laundering Laws" means the applicable financial record keeping and reporting requirements and the money laundering statutes or ordinances in Hong Kong, Singapore and each jurisdiction in which Customer and any member of the Customer's group of companies conducts business or operations, the rules and regulations thereunder and any related or similar rules, regulations or guidelines, issued, administered or enforced by any Government Agency or proceeding by or before any court or Government Agency.

        "controlled" means where one person (either directly or indirectly and whether by share capital, voting power, contract or otherwise) has the power to appoint and/or remove the majority of the members of the governing body of another person or otherwise controls or has the power to control the affairs and policies of that other person and that other person is taken to be "controlled" by the first person.

        "Government Agency" means any government or governmental agency, public, statutory, semi-governmental or judicial entity, body or authority (including, but without limitation, any stock exchange or self-regulatory organisation established under any law or regulation).

        "Holding Company" means, in relation to a company or corporation, any other company or corporation in respect of which it is a subsidiary, and include an ultimate holding company.

        "majority owned" means the holding beneficially or legally of more than 50 per cent. of the issued share capital (or equivalent) or voting rights of such person (excluding any part of that issued share capital (or equivalent) that carries no right to participate beyond a specified amount in a distribution of either profits or capital).

        "Restricted Person" means, at any time:

        (i) any person listed in any Sanctions related list of designated persons maintained by a Sanctions Authority; or

        (ii) any person operating, organised, resident, incorporated, registered or legally domiciled in a Sanctioned Country; or

        (iii) any person controlled or majority owned by a person described in (i) or (ii) above.

        "Sanctioned Country" means, at any time, a country or territory which is the subject or target of any comprehensive or country-wide or territory-wide Sanctions, including but not limited to North Korea, Iran, Syria, Cuba and Crimea region of the Ukraine.

        "Sanctions" means any trade, economic or financial sanctions, embargoes or restrictive measures or related laws or regulations enacted, imposed, administered or enforced from time to time by:

        (i) the United States government, including those administered by the Office of Foreign Assets Control of the U.S. Department of the Treasury or the U.S. Department of State;

        (ii) the United Nations Security Council;

        (iii) the European Union and any European Union member state;

        (iv) the United Kingdom;

        (v) the Monetary Authority of Singapore;

        (vi) the Hong Kong Monetary Authority; or

        (vii) any other relevant government authority (including, for the avoidance of doubt, such government authority having jurisdiction over (a) Customer and/or the Bank (whether based on its jurisdiction of incorporation or the place of its trade, business or other operational activities) or (b) transaction(s) contemplated by the Form/Note/Loan Confirmation Letter, the terms and conditions herein contained and other terms and conditions applicable to the Loan),

        (each, a "Sanctions Authority").

    (2) Customer hereby further warrants, represents and undertakes to the Bank the following terms:

        (a) Neither Customer, nor any of the security providers, nor any of the Customer's Affiliates is a Restricted Person.

        (b) None of the proceeds of any Loan shall be directly or indirectly used for any purpose that would violate any Sanctions or that would fund, facilitate or finance any activities, business or transactions of, or with, any Restricted Person or any Sanctioned Country.

        (c) No proceeds of any Loan shall be used to finance the purchase or transfer of any military goods or equipment.

        (d) Customer has implemented and maintains policies and procedures that will ensure compliance with the representations, warranties and undertakings set out in this Clause 41(2).

        (e) Customer and his/her Affiliates and each of the security providers (if any) are not in breach of, and will continue to comply with, laws and regulations relating to Sanctions.

        (f) Customer shall not, whether directly or indirectly, repay any Loan with funds or assets that:

            (i) constitute property of, or will be beneficially owned by, any Restricted Person; or

            (ii) are the direct proceeds derived from any transactions that violate Sanctions applicable to any party hereto.

        (g) Customer will promptly deliver to the Bank and permit the Bank to obtain the details of any claims, action, suit, proceedings or investigation against him/her or his/her Affiliates by any governmental, judicial or regulatory authority with respect to Sanctions to the extent that such details are available to him/her.

        (h) Customer shall not (and shall ensure that each of his/her Affiliates will not) violate any Sanctions and will not conduct or engage in, directly or indirectly, any transaction, conduct, trade, business or other activity that could result in his/her violation of any Sanctions.

        (i) Customer shall not (and shall ensure that none of his/her Affiliates will) directly or indirectly use, or permit or authorise any other person to directly or indirectly use, all or any part of the proceeds of any utilisation of the Loan or the products and services of the Loan:

            (i) for the purpose of (directly or indirectly) financing, or making funds available for or to, any transaction, conduct, trade, business or other activity which violates any Sanctions (or which is related to any Sanctioned Country) or which would breach any Anti-Corruption Laws, Anti-Money Laundering Laws or terrorism financing laws;

            (ii) for the purpose of (directly or indirectly) financing, or contributing or making funds available for or to any Sanctioned Country or Restricted Person; or

            (iii) in any other manner which could result in Customer or the Bank being in breach of any Sanctions (if and to the extent applicable to either of them) or becoming subject of any Sanctions.

        (j) Customer shall (and he/she shall ensure that each of his/her Affiliates will) conduct his/her business in compliance with Anti-Corruption Laws and Anti-Money Laundering Laws and maintain policies and procedures designed to promote and achieve compliance with the applicable Anti-Corruption Laws and Anti Money-Laundering Laws.

    (3) All the representations, warranties and undertakings in Clause 41(2) are deemed to be made by Customer by reference to the facts then exiting during the period where the Loan or any part thereof remains outstanding.

42. The Form and the terms and conditions herein contained shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region and Customer submits to the exclusive jurisdiction of the Courts of the Hong Kong Special Administrative Region.

43. If Customer consists of more than one person, the liabilities and obligations of each of Customer under the Form, the Note, the terms and conditions herein contained and other terms and conditions applicable to the Loan are joint and several.

44. In construing the Form/the Note/Loan Confirmation Letter, the terms and conditions herein contained and other terms and conditions applicable to the Loan, unless the context otherwise requires, words denoting the singular shall include the plural and vice versa and words denoting the masculine shall include the feminine or neuter and vice versa. If there is any inconsistency between the English version and Chinese version of the Form/the Note/the Loan Confirmation Letter, the terms and conditions herein contained and other terms and conditions applicable to the Loan, the English version shall prevail.

45. Nothing herein is intended to grant to any third party any right to enforce any term hereof or to confer on any third party any benefits hereunder for the purposes of the Contracts (Rights of Third Parties) Ordinance and any re-enactment thereof, the application of which legislation is hereby expressly excluded.

Notes: To consider whether to make early repayment, please refer to "FAQ" of the Bank's website (Personal Banking> Loans> See all Loans> Personal> "Interest-free" Tax Loan/ Personal Loan Under Tax Loan Program/ Personal Loan/ Balance Transfer Personal Loan/ Decoration Loan> Explore more> FAQ).

關於個人資料(私隱)條例(「條例」)的客戶及其他個別人士通知

華僑銀行 (香港) 有限公司(「銀行」)及其香港附屬公司將不時根據適用的香港法律及條例盡力保護資料的私隱。銀行及其香港附屬公司(各稱 「公司」；統稱「銀行集團」)，均須遵守列於此通告內的資料政策(除另有訂明外)。在本通告內，「銀行集團公司」指銀行的任何附屬公司、銀行的任何直接或間接控股公司、任何上述控股公司的任何附屬公司或其任何有關連公司(即股權由任何上述公司持有的公司)。

「附屬公司」及「控股公司」指《公司條例》(第 622 章)賦予的相同涵義。

本通告乃知會各客戶及其他個別人士有關銀行集團的資料政策。

(a) 本通告的條文構成各客戶及其他個別人士所持有的任何公司戶口的適用條款，及/或已經或可能與公司訂立的協議或安排的一部份。如有任何歧異，概以本通告的條文為準。

(b) 客戶及其他個別人士(包括但不限於銀行及/或其他金融服務及銀行融資/信貸便利的申請人、為銀行融資/信貸便利而提供抵押或擔保的擔保人及人士、公司客戶或申請人的股東、董事、高級職員及管理人員、獨資經營者、合夥人、供應商、承包商及服務提供者) (統稱「資料當事人」)就開立或延續戶口、設立或延續銀行融資/信貸便利或要求提供銀行及/或其他金融服務時，需不時向公司提供有關資料。

(c) 若未能向公司提供該等資料，可能導致無法開立或延續戶口、設立或延續銀行融資/信貸便利、或提供銀行或其他金融服務。

(d) 就持續與資料當事人的正常業務往來，例如：當資料當事人開出支票、存款或在一般情況下以口頭或書面形式與公司溝通時，公司亦會收集資料當事人的資料。公司亦會向第三方（包括當資料當事人因公司產品及服務的推廣以及申請公司產品及服務而接觸的第三方服務供應商）收集與當資料當事人有關的資料（包括從獲核准加入多家個人信貸資料服務機構模式的信貸資料服務機構（以下簡稱「信貸資料服務機構」）接收個人資料）。

(e) 有關資料當事人的資料可被用作下列用途：

(i) 處理銀行及/或其他金融服務及授信的申請；
(ii) 向資料當事人提供服務及銀行融資/信貸便利所涉及的日常運作;
(iii) 於申請信貸時及每年通常進行一次或多次定期或特別檢討時進行信用或其他狀況審查，及由公司或其他銀行集團公司進行核對程序(根據條例之定義)；
(iv) 設立及維持公司或其他銀行集團公司的信貸評分模式；
(v) 協助其他在香港獲核准加入多家個人信貸資料服務機構模式的信貸提供者（以下簡稱「信貸提供者」）進行信用檢查及追討欠債；
(vi) 確保資料當事人的信用維持可靠；
(vii) 設計供資料當事人使用的金融服務或有關產品；
(viii) 確定公司與資料當事人之間的欠債金額；
(ix) 向資料當事人及為資料當事人的責任提供抵押的人士追收欠款；
(x) 進行保險索償或分析；
(xi) 作公司或其他銀行集團公司營運用途、信貸評估或統計分析(包括行為分析)；
(xii) 維持資料當事人之信貸記錄以作公司或其他銀行集團公司現在或將來之參考（不論資料當事人與公司存在關係與否）；
(xiii) 履行根據下列適用於公司或其他銀行集團公司或公司或其他銀行集團公司被期望遵守的就披露及使用資料的義務、規定或安排：
    (1) 不論於香港特別行政區境內或境外及不論目前或將來存在的對其具法律約束力或適用的任何法律 (例如: 包括稅務條例及其有關自動交換財務帳戶資料的條文)；
    (2) 不論於香港特別行政區境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出的任何指引或指導 (例如: 包括由稅務局作出或發出有關自動交換財務帳戶資料的任何指引或指導)；及
    (3) 公司或其他銀行集團公司因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關，或自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動，而向該等本地或外地的法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾；
(xiv) 遵守銀行集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於銀行集團內共用資料及資訊及/或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排；

(xv) 讓公司或其他銀行集團公司的實際或建議承讓人，或就公司或其他銀行集團公司對資料當事人享有的權利的參與人或附屬參與人或受讓人評核其擬承讓、參與或附屬參與的交易；

(xvi) 推廣服務、產品及其他標的（詳情請參閱以下（h）段）；及

(xvii) 一切與上述有關的用途。

公司僅於上述用途上需要或適用法例規定的期間保存有關資料。

(f) 公司持有的資料當事人資料將予以保密，但公司可以因(e)段所列的用途而把該等資料提供予下列各方：

(i) 就公司或其他銀行集團公司業務運作向公司或其他銀行集團公司提供行政、電訊、電腦、付款、證券結算、資料處理或其他有關服務的其他銀行集團公司、任何代理人、承辦商或第三方服務供應商；

(ii) 任何對公司負有保密責任的其他人士，包括承諾保密該等資料的其他銀行集團公司；

(iii) 付款銀行向出票人提供已付款支票的副本(而其中可能載有關於收款人的資料)；

(iv) 任何存款到資料當事人賬戶的人士（在提供存款證明收據時，其中可能載有資料當事人的姓名）；

(v) 資料當事人因申請公司產品及服務而選擇接觸的第三方服務供應商；

(vi) 信貸資料服務機構(包括信貸資料服務機構所使用的任何中央資料庫之經營者) ，以及在拖欠款項情況下，則可將該等資料提供給追討欠款公司；

(vii) 公司或其他銀行集團公司根據對公司或其他銀行集團公司具法律約束力或適用的任何法律規定，或根據及為符合任何法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出的並期望公司或其他銀行集團公司遵守的任何指引或指導，或根據公司或其他銀行集團公司向本地或外地的法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會的任何合約或其他承諾（以上不論於香港特別行政區境內或境外及不論目前或將來存在的），而有義務或以其他方式被要求向其披露該等資料的任何人士；

(viii) 公司或其他銀行集團公司的任何實際或建議承讓人，或就公司或其他銀行集團公司對資料當事人享有的權利的參與人或附屬參與人或受讓人；及

(ix) (1) 其他銀行集團公司;
(2) 第三方金融機構、承保人、信用卡公司、證券及投資服務供應商;
(3) 第三者獎賞、客戶或會員、合作品牌及優惠計劃供應商;
(4) 公司和其他銀行集團公司的合作品牌夥伴 (該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明);
(5) 慈善或非牟利機構；及
(6) 就以上(e) (xvi)段列明的用途而被公司任用之第三方服務供應商（包括但不限於寄件中心、電訊公司、電話促銷及直銷代理人、電話中心、資料處理公司及資訊科技公司）。

公司可向任何或所有上述人士披露資料。 即使收受資料一方的營業地點在香港境外(包括星加坡、中國及澳門)，或隨披露後該收受資料一方將在香港境外收集、持有、處理或使用全部或部份有關資料，公司亦可作出披露。

(g) 就資料當事人（不論以借款人、按揭人或擔保人身份，以及不論以資料當事人本人單名或與其他人士聯名方式）於 2011 年 4 月 1 日當日或以後申請的按揭有關的資料，公司可能會把下列資料當事人資料（包括不時更新任何下列資料的資料）以公司及/或代理人的名義提供予信貸資料服務機構：

(1) 全名；
(2) 就每宗按揭的身份（即作爲借款人、按揭人或擔保人，及以資料當事人單名或與其他人士聯名方式）；
(3) 香港身份證號碼或旅遊證件號碼；
(4) 出生日期；
(5) 通訊地址；
(6) 就每宗按揭的按揭賬戶號碼；
(7) 就每宗按揭的信貸種類；
(8) 就每宗按揭的按揭賬戶狀況（如有效、已結束、已撇賬（因破產令導致除外）、因破產令導致已撇賬）；及
(9) 就每宗按揭的按揭賬戶結束日期（如適用）。

信貸資料服務機構將使用上述由公司提供的資料統計資料當事人（分別以借款人、按揭人或擔保人身份，及以資料當事人本人單名或與其他人士聯名方式）不時於信貸提供者持有的按揭宗數，並存於信貸資料服務機構的個人信貸資料庫內供信貸提供者共用（須受根據條例核准及發出的個人信貸資料實務守則的規定所限）。

(h) **在直接促銷中使用資料**

公司擬把資料當事人資料用於直接促銷，而公司爲該用途須獲得資料當事人同意（包括表示不反對）。就此，請注意：

(i) 公司可能把公司不時持有的資料當事人姓名、聯絡資料、產品及服務組合資料、交易模式及行爲、財務背景及人口統計數據用於直接促銷；

(ii) 可用作促銷下列類別的服務、產品及促銷標的：

(1) 財務、保險、信用卡、銀行及相關服務及產品；
(2) 獎賞、客戶或會員或優惠計劃及相關服務及產品；

(3) 公司合作品牌夥伴提供之服務及產品（該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明）；及
(4) 爲慈善及/或非牟利用途的捐款及捐贈；

(iii) 上述服務、產品及促銷標的可能由公司及/或下列各方提供或（就捐款及捐贈而言）徵求：
(1) 其他銀行集團公司；
(2) 第三方金融機構、承保人、信用卡公司、證券及投資服務供應商；
(3) 第三方獎賞、客戶或會員、合作品牌或優惠計劃供應商；
(4) 公司和其他銀行集團公司之合作品牌夥伴（該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明）；及
(5) 慈善或非牟利機構；

(iv) 除由公司促銷上述服務、產品及促銷標的以外，公司亦擬將以上（h）（i）段所述的資料提供予以上（h）（iii）段所述的全部或任何人士，以供該等人士在促銷該等服務、產品及促銷標的中使用，而公司爲此用途須獲得資料當事人書面同意（包括表示不反對）；

(v) 公司可能因如以上（h）（iv）段所述將資料提供予其他人士而獲得金錢或其他財產的回報。如公司會因提供資料予其他人士而獲得任何金錢或其他財產的回報，公司會於以上（h）（iv）段所述徵求資料當事人同意或不反對時如是通知資料當事人。

如資料當事人不希望公司如上述使用其資料或將其資料提供予其他人士作直接促銷用途，資料當事人可通知公司行使其選擇權拒絕促銷。
資料當事人可向公司的資料保護主任(聯絡詳情請參閱以下第(o)段)提出同意公司使用其資料或將其資料提供予其他人士作直接促銷用途。

(i) 就上述第（e）（iii）段而言，公司可不時查閱及提取信貸資料服務機構所持有有關資料當事人的個人信貸資料，以檢討任何與信貸安排相關的以下事項：
(i) 增加信用額；
(ii) 縮減信貸(包括取消信貸或降低信用額)；或
(iii) 與資料當事人制訂或推行債務安排計劃。

(j) **使用公司應用程式介面（「API」）向客戶的第三方服務供應商轉移個人資料**

公司可根據客戶向公司或客戶使用之第三方服務供應商所發出的指示，使用公司的 API 向第三方服務供應商轉移客戶的資料，以作公司或第三方服務供應商所通知客戶的用途及/或客戶根據條例所同意的用途。

(k) 根據條例的條款及條例核准和發出的個人信貸資料實務守則，任何資料當事人有權：

(i) 查問公司是否持有其資料及查閱該等資料;
(ii) 要求公司改正任何有關其不準確的資料；
(iii) 查悉公司對於資料的政策及實務，並獲知公司持有的個人資料類別;
(iv) 要求獲告知公司例行向信貸資料服務機構或追討欠款公司披露的個人資料類別，並獲提供進一步資料，藉以向有關信貸資料服務機構或追討欠款公司提出查閱和改正資料的要求；及
(v) 就公司向信貸資料服務機構提供的任何賬戶資料（爲免生疑問，包括任何賬戶還款資料），於全數清還欠賬後結束賬戶時，指示公司要求信貸資料服務機構自其資料庫中刪除該等賬戶資料，但指示必須於賬戶結束後五年內提出及於緊接終止信貸前五年內沒有任何拖欠爲期超過 60 日的欠款。賬戶還款資料包括上次到期的還款額，上次報告期間（即緊接公司上次向信貸資料服務機構提供賬戶資料前不多於 31 日的期間）所作還款額，剩餘可用信貸額或未償還數額及欠款資料（即過期欠款額及逾期還款日數，清還過期欠款的日期，及全數清還拖欠爲期超過 60 日的欠款的日期（如有））。

(l) 如賬戶出現任何拖欠還款情況，除非拖欠金額在由拖欠日期起計 60 日屆滿前全數清還或已撇賬（因破產令導致撇賬除外），否則賬戶還款資料（定義見以上（k）（v）段）會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年。

(m) 如資料當事人因被頒布破產令而導致任何賬戶金額被撇賬，不論賬戶還款資料有否顯示任何拖欠爲期超過 60 日的還款，該賬戶還款資料（定義見以上（k）（v）段））會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年，或由資料當事人提出證據通知信貸資料服務機構其已獲解除破產令後保留多五年（以較早出現的情況為準）。

(n) 根據條例的條款，公司有權就處理任何查閱資料的要求收取合理費用。

(o) 任何人士提出關於資料查閱或更正，或索取有關公司的資料政策及實務及所持有資料類別的要求，應向下列人士提出：

香港中環皇后大道中 161 號，華僑銀行 (香港) 有限公司，資料保護主任

電郵：enquiry_hk@ocbc.com

(p) 公司在考慮資料當事人的信貸申請時，或查閱由信貸資料服務機構提供有關資料當事人的信貸報告。假如資料當事人有意索取有關信貸報告，公司會提供有關信貸資料服務機構的聯絡詳情。

(q) 本通告不會限制資料當事人在條例下所享有的權利。

(r) 中英文本如有歧異，應以英文本為準。

二零二三年 六月

銀行集團或會使用或提供閣下的個人資料予第三者(不論該等人士是否銀行集團成員)作直接促銷用途。若閣下不希望銀行集團作如此行為，請書面通知資料保護主任，郵寄地址為香港皇后大道中161號華僑銀行(香港) 有限公司，來函請註明姓名及有關賬戶號碼。此項安排不用收費。如有任何疑問，請電郵至 enquiry_hk@ocbc.com。

Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (the "Ordinance")

OCBC Bank (Hong Kong) Limited (the "Bank") and its various subsidiaries in Hong Kong from time to time are committed to protecting data privacy in accordance with applicable Hong Kong legal and regulatory requirements. Accordingly, the Bank and its Hong Kong subsidiaries, (each a "Company"; collectively the "Bank Group") (unless otherwise provided), each adheres to the data policy set out in this Notice.
In this Notice, "Bank Group Company" means any subsidiary of the Bank, any direct or indirect holding company of the Bank, any subsidiary of any such holding company or any of their related companies (being a company in which an equity interest is held by any of the foregoing). "Subsidiary" and "holding company" bear the same meanings given to them under the Companies Ordinance (Cap.622).

This Notice is provided to notify customers and other individuals of the data policy of the Bank Group.

(a) The provisions of this Notice form part of the account terms and conditions and/or the agreement or arrangements that a customer or other individual has entered or may enter into with any Company. If any inconsistency is found, the provisions of this Notice shall prevail.

(b) From time to time, it is necessary for customers and various other individuals (including without limitation, applicants for banking and/or any other financial services and banking/credit facilities, sureties and persons providing security or guarantee for banking/credit facilities, shareholders, directors, officers and managers of corporate customers or applicants, sole proprietors partners suppliers, contractors and service providers (collectively called "data subjects")) to supply the Company with data in connection with the opening or continuation of accounts, the establishment or continuation of banking/credit facilities or the provision of banking and/or any other financial services.

(c) Failure to supply such data may result in the Company being unable to open or continue accounts or establish or continue banking/credit facilities or provide banking and/or other financial services.

(d) It is also the case that data are collected by the Company from data subjects in the ordinary course of the continuation of the relationships with them, for example, when data subjects write cheques, deposit money or generally communicate verbally or in writing with the Company, by means of documentation or telephone recording system as the case may be. The Company will also collect data relating to the data subject from third parties, including third party service providers with whom the data subject interacts in connection with the marketing of the Company's products and services and in connection with the data subject's application for the Company's products and services (including receiving personal data from credit reference agencies approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as "credit reference agencies")).

(e) The purposes for which data relating to data subjects may be used are as follows: -

(i) processing of applications for banking and/or any other financial services and facilities;
(ii) the daily operation of the services and banking/credit facilities provided to data subjects;
(iii) conducting credit or other status checks at the time of application for credit and at the time of regular or special reviews which normally will take place one or more times each year and carrying out matching procedures (as defined in the Ordinance) by the Company or any Bank Group Company;
(iv) creating and maintaining the credit scoring models of the Company or any Bank Group Company;
(v) assisting other credit providers in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as "credit providers") to conduct credit checks and collect debts;
(vi) ensuring ongoing credit worthiness of data subjects;
(vii) designing banking and/or financial services or related products for data subjects' use;
(viii) determining amounts owed to or by data subjects;
(ix) collection of amounts outstanding from data subjects and those providing security for data subjects' obligations;
(x) conducting insurance claims or analysis;
(xi) for operational purposes, credit assessment or statistical analysis (including behaviour analysis) of the Company or any Bank Group Company;
(xii) maintaining a credit history of data subjects (whether or not there exists any relationship between data subjects and the Company) for present and future reference of the Company or any Bank Group Company;
(xiii) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Company or any Bank Group Company or that it is expected to comply according to:
    (1) any law binding or applying to it within or outside the Hong Kong Special Administrative Region existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
    (2) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside the Hong Kong Special Administrative Region existing currently and in the future (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information); and
    (3) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the Company or any Bank Group Company by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;
(xiv) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the Bank Group and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
(xv) enabling an actual or proposed assignee of the Company or any Bank Group Company, or a participant, a sub-participant or a transferee of the rights of the Company or any Bank Group Company in respect of the data subjects, to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
(xvi) marketing services, products and other subjects (please see further details in paragraph (h) below); and
(xvii) purposes relating thereto.

The Company keeps data only for as long as is reasonably required for any of the above purposes or as required by the applicable law or regulation.

(f) Data held by the Company relating to a data subject will be kept confidential but the Company may provide such information to the following parties for the purposes set out in paragraph (e): -

(i) any Bank Group Company, agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment, securities clearing, data processing or other services to the Company or any Bank Group Company in connection with the operation of its business;
(ii) any other person under a duty of confidentiality to the Company including any Bank Group Company which has undertaken to keep such information confidential;
(iii) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
(iv) a person making any payment into the data subject's account (by providing a copy of a deposit confirmation slip which may contain the name of the data subject)
(v) third party service providers with whom the data subject has chosen to interact with in connection with the data subject's application for the Company's products and services;
(vi) credit reference agencies (including the operator of any centralized database used by credit reference agencies), and, in the event of default, to debt collection agencies;
(vii) any person to whom the Company or any Bank Group Company is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to the Company or any Bank Group Company, or any disclosure under and for the purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which the Company or any Bank Group Company are expected to comply, or any disclosure pursuant to any contractual or other commitment of the Company or any Bank Group Company with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside the Hong Kong Special Administrative Region and may be existing currently and in the future;
(viii) any actual or proposed assignee of the Company or any Bank Group Company or participant or sub-participant or transferee of the rights of the Company or any Bank Group Company in respect of the data subjects; and
(ix) (1) any Bank Group Company;
(2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
(3) third party reward, loyalty, co-branding and privileges programme providers;
(4) co-branding partners of the Company and any Bank Group Company (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
(5) charitable or non-profit making organisations; and
(6) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Company engages for the purposes set out in paragraph (e)(xvi) above.

The Company may disclose data to any or all of the parties stated above and may do so notwithstanding that the recipient's place of business is outside Hong Kong, including Singapore, Mainland China and Macau or that such information following disclosure will be collected, held, processed or used by such recipient in whole or part outside Hong Kong.

(g) With respect to data in connection with mortgages applied by a data subject (whether as a borrower, mortgagor or guarantor and whether in the data subject's sole name or in joint names with others) on or after 1 April 2011, the following data relating to the data subject (including any updated data of any of the following data from time to time) may be provided by the Company, on its own behalf and/or as agent, to credit reference agencies:

(i) full name;
(ii) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the data subject's sole name or in joint names with others);
(iii) Hong Kong Identity Card Number or travel document number;
(iv) date of birth;
(v) correspondence address;
(vi) mortgage account number in respect of each mortgage;
(vii) type of the facility in respect of each mortgage;
(viii) mortgage account status in respect of each mortgage (e.g., active, closed, write-off (other than due to a bankruptcy order), write-off due to a bankruptcy order); and
(ix) if any, mortgage account closed date in respect of each mortgage.

Credit reference agencies will use the above data supplied by the Company for the purposes of compiling a count of the number of mortgages from time to time held by the data subject with credit providers, as borrower, mortgagor or guarantor respectively and whether in the data subject's sole name or in joint names with others, for sharing in the consumer credit databases of credit reference agencies by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).

(h) **USE OF DATA IN DIRECT MARKETING**

The Company intends to use a data subject's data in direct marketing and the Company requires the data subject's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

(i) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of a data subject held by the Company from time to time may be used by the Company in direct marketing;
(ii) the following classes of services, products and subjects may be marketed:
(1) financial, insurance, credit card, banking and related services and products;
(2) reward, loyalty or privileges programmes and related services and products;
(3) services and products offered by the Company's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and

(4) donations and contributions for charitable and/or non-profit making purposes;

(iii) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Company and/or:
(1) any Bank Group Company;
(2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
(3) third party reward, loyalty, co-branding or privileges programme providers;
(4) co-branding partners of the Company and any Bank Group Company (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
(5) charitable or non-profit making organisations;

(iv) in addition to marketing the above services, products and subjects itself, the Company also intends to provide the data described in paragraph (h)(i) above to all or any of the persons described in paragraph (h)(iii) above for use by them in marketing those services, products and subjects, and the Company requires the data subject's written consent (which includes an indication of no objection) for that purpose;

(v) The Company may receive money or other property in return for providing the data to the other persons in paragraph (h)(iv) above and, when requesting the data subject's consent or no objection as described in paragraph (h)(iv) above, the Company will inform the data subject if it will receive any money or other property in return for providing the data to the other persons.

If a data subject does not wish the Company to use or provide to other persons his data for use in direct marketing as described above, the data subject may exercise his opt-out right by notifying the Company.
A data subject may provide his or her consent for the Company, to use or provide to other persons his or her data for use in direct marketing as described above by notifying the Data Protection Officer (Please refer to the contact details in paragraph (o) below).

(i) For the purpose of (e)(iii) above, the Company may from time to time access and obtain consumer credit data of the data subjects from credit reference agency(ies) for reviewing any of the following matters in relation to the credit facilities granted:

(i) an increase in the credit amount;
(ii) the curtailing of credit (including the cancellation of credit or a decrease in the facility amount); or
(iii) the putting in place or the implementation of a scheme of arrangement with the data subject.

(j) **TRANSFER OF PERSONAL DATA TO CUSTOMER'S THIRD PARTY SERVICE PROVIDERS USING COMPANY APPLICATION PROGAMMING INTERFACES (API)**

The Company may, in accordance with the customer's instructions to the Company or third party service providers engaged by the customer, transfer customer's data to third party service providers using the Company's API for the purposes notified to the customer by the Company or third party service providers and/or as consented to by the customer in accordance with the Ordinance.

(k) Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, any data subject has the right: -

(i) to check whether the Company holds data about him and of access to such data;
(ii) to require the Company to correct any data relating to him which is inaccurate;
(iii) to ascertain the Company's policies and practices in relation to data and to be informed of the kind of personal data held by the Company;
(iv) to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of access and correction requests to the relevant credit reference agency(ies) or debt collection agency(ies); and
(v) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Company to credit reference agency(ies), to instruct the Company, upon termination of the account by full repayment, to make a request to credit reference agency(ies) to delete such account data from its database, as long as the instruction is given within five years of termination and at no time was there any default of payment in relation to the account, lasting in excess of 60 days within five years immediately before account termination. Account repayment data include amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Company to credit reference agency(ies)), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).

(l) In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as defined in paragraph (k)(v) above) may be retained by credit reference agencies until the expiry of five years from the date of final settlement of the amount in default.

(m) In the event any amount in an account is written-off due to a bankruptcy order being made against a data subject, the account repayment data (as defined in paragraph (k)(v) above) may be retained by credit reference agencies, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from a bankruptcy as notified by the data subject with evidence to the credit reference agency(ies), whichever is earlier.

(n) In accordance with the terms of the Ordinance, the Company has the right to charge a reasonable fee for the processing of any data access request.

(o) The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed is as follows:

The Data Protection Officer, OCBC Bank (Hong Kong) Limited, 161 Queen's Road Central, Hong Kong
Email: enquiry_hk@ocbc.com

(p) The Company may have obtained credit report(s) on the data subject from credit reference agency(ies) in considering any application for credit. In the event the data subject wishes to access the credit report(s), the Company will advise the contact details of the relevant credit reference agency(ies).

(q) Nothing in this Notice shall limit the rights of data subjects under the Ordinance.

(r) In the event of any inconsistency between the English and Chinese versions of this Notice, the English version shall prevail.

June 2023

The Bank Group may use or provide your personal data to other persons (whether or not such persons are members of the Bank Group) for the purpose of direct marketing. If you do not wish us to do so, please contact the Data Protection Officer in writing at OCBC Bank (Hong Kong) Limited, 161 Queen's Road Central, Hong Kong with your name and account number stated. No fee will be charged. For any enquiries, please email to enquiry_hk@ocbc.com

Key Facts Statement (KFS) for Credit Card

OCBC Bank (Hong Kong) Limited

Credit Card
August 2026

This product is a credit card.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our Cardholder Agreement and Terms & Conditions for all Accounts and Related Services for details.

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 Retail Purchase[1]	**32%** per annum when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month.
Interest Rate for Cash Advance[1]	**29%** per annum when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
Annualised Percentage Rate (APR) for Retail Purchase[2]	**35.69%** when you open your account and it will be reviewed from time to time. **We will not charge you interest if you pay your balance in full by the due date each month.** Otherwise, interest will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date from the date) of that new transaction on a daily basis until payment in full.
APR for Cash Advance[2]	**35.32%** when you open your account and it will be reviewed from time to time. Interest be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full. Interest charge of cash advance transaction(s) (if any) shown in the statement only covers the interest accrued up to the statement date. The interest charge may be accrued after the statement date and will be indicated in the next statement. You may contact the Bank on how to fully settle the interest charge before the next statement date.
Delinquent APR	**35.69% (Retail Purchase)** and **35.32% (Cash Advance)** may be applied to your account if you fail to pay the Minimum Payment in full on or before the Payment Due Date as shown on a statement, starting from the date of the next second statement following such statement. After all outstanding Minimum Payment has been paid, interest rate will be reverted to its normal rate starting from the date of the next statement following such payment.
Interest Free Period[3]	- Up to **54** days - No interest free period on cash advance and balance transfer (if any)
Minimum Payment	All interest and fees and charges including annual membership fees that may be charged, plus **1%** (or such higher percentage as we specify) of outstanding principal, plus the amount exceeds the credit limit (if any) and the overdue amount (if any), subject to a minimum charge of **HK$100**, provided always that the Minimum Payment shall be determined by us in accordance with our usual practice and specified by us from time to time.

Fees

Annual Membership Fee		**Principal**	**Supplementary**
	Classic Card	**HK$300**	**HK$150**
	Gold Card / Titanium Card	**HK$600**	**HK$300**
	World Card / Platinum Card	**HK$1,800**	**HK$900**
	Infinite Card	**HK$6,800**	**HK$3,400**
	VOYAGE Card	**HK$6,800**	**HK$3,400**
Cash Advance Fee	A handling fee of **4%** of the cash advance amount (minimum charge **HK$100**) per transaction and an administration fee of **HK$20** per transaction		
Fees relating to Foreign Currency Transaction	**1.95%** of every transaction effected in a currency other than Hong Kong dollars (for Visa and Mastercard only)		
Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	**1%** on the converted transaction amount for every foreign currency transaction settled in Hong Kong dollars (for Visa and Mastercard only) Notes: Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. This fee is not charged by the card issuer.		

Fees	
Late Payment Fee [4]	**HK$350** or the amount of minimum payment, whichever is the lower
Over-the-limit Fee	**HK$180** per billing cycle
Returned Payment Fee	Not applicable
Card Replacement Fee	VOYAGE Card: **HK$700** per replacement card Other Cards: **HK$100** per replacement card
Request for Sales Draft / Statement Copy	**HK$50** per copy
Over-the-counter Payment	**HK$30** per transaction
Card Balance Withdrawal **- By Cashier Order or Bank Account Transfer**	**HK$100** each time
Debt Collection Agency Fee [5]	Up to **30%** of the total outstanding balance, or such other amount as we specify from time to time
Paper Statement Fee (Not applicate to corporate cards and supplementary cards)	**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 the Bank, including low-income earners (customers are required to make a declaration in the form to be designated by the Bank at the Bank's sole and absolute discretion). Eligible customers of groups (2) and/ or (3) are required to inform the Bank proactively in order to apply for exemption via self-declaration and/ or by providing supporting documents. The charge will be exempted only if the principal cardholder is eligible for the exemption.

Notes:
1. The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.
2. An Annualized Percentage Rate (APR) is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate. The 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. Please refer to the card mailer for your personalized interest rate.
3. Interest Free Period refers to the period when no interest is charged on customers' use of the credit card, so long as payment of the statement balance is received in full on or before the payment due date. The length of the Interest Free Period depends on when a purchase is made within the statement cycle.
4. If you fail to pay the Minimum Payment as specified in the Statement by the Payment Due Date, a late payment fee will be debited to your Account.
5. We shall be entitled to employ outside debt collection agency and/or institution to collect any unpaid sum owed by you.

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 OCBC Cardholder Agreement. In case of discrepancies between the English and the Chinese versions, the English version shall prevail.

Illustrative example

Assumptions –

- Outstanding Balance = $20,000
- Interest Rate = 32% p.a.
- No new transaction
- No annual fee and other fees
- Repayments are due on the 24th day after the statement date, and it is assumed that repayments are made on or before the due date.

If you make no additional charges using this card and each month you pay...	You will pay off the outstanding balance of $20,000 in about...	and you will end up paying an estimated total of...
Only the Minimum payment	20 years and 8 months	HK$68,269
HK$872	3 years	HK$31,359 (Savings = HK$36,910)

The above example is for illustration only and may vary subject to the actual situation of customer's credit card account.

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website: ocbc.com.hk > Personal Banking > Cards > See all cards > Overview > Information and Notices > Credit Card Repayment Calculator.

The Chinese version of this KFS is for reference only. In case of discrepancies between the English and the Chinese versions, the English version shall prevail.

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

信用卡產品資料概要

華僑銀行(香港)有限公司

信用卡
2026年8月

此乃信用卡產品。

此概要所提供的利息、費用及收費等資訊僅供參考，請參閱本行的持卡人協議及所有戶口及相關服務之條款及章則以了解詳情。

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	
零售消費利率[1]	當您開立信用卡帳戶時為年息**32%**，而本行會不時作出檢討。如您能在每月的到期付款當日或之前清繳全部款項，我們則不會收取利息。
現金透支利率[1]	當您開立信用卡帳戶時為年息**29%**，而本行會不時作出檢討。利息會按透支金額從交易日起按日計算，直至該金額全數清還為止。
零售購物的實際年利率[2]	當您開立信用卡帳戶時為**35.69%**，而本行會不時作出檢討。 **如您在每月到期日或之前付清全數的結欠金額，本行將不收取利息。**否則，將對(i)未付結欠金額從上期結單日起按日收取利息，直至該金額全數清還為止，以及(ii)每筆新交易金額(自上期結單日以來進行的交易)從該筆交易日起按日收取利息，直至該金額全數清還為止。
現金透支的實際年利率[2]	當您開立信用卡帳戶時為**35.32%**，而本行會不時作出檢討。現金透支金額將從交易日起按日收取利息，直至該金額全數清還為止。 在月結單顯示的現金透支交易之利息費用(如有)只包含截至結單日累計之利息，該利息費用或會於結單日後累計，並將顯示於下一期月結單內。閣下可聯絡本行，以了解如何於下一期結單日前清還全數利息費用。
拖欠款項的實際年利率	**35.69%(購物簽賬)**及**35.32%(現金透支)**，如果您未能於到期付款日或之前全數繳付結單上所顯示的最低付款額，於該結單以後之第二期結單日起，有關之利息將按上述之年利率計算。當您清繳所有尚欠之應付最低付款額後，利息將回復至正常的息率，並由下一次結單日起計算。
免息期[3]	– 最長可達**54**天 – 免息期不適用於現金透支及結餘轉戶(如有)
最低付款額	所有利息、費用及收費(包括可能收取的年費)加上未付本金的**1%**(或我們訂定的更高比率)，再加上超逾信用額的金額(如有)及逾期金額(如有)，而最低收費為**HK$100**。惟最低付款額將不時根據我們慣常做法決定和指定。
費用	
年費	主卡 / 附屬卡 普通卡：**HK$300** / **HK$150** 金卡 / 鈦金卡：**HK$600** / **HK$300** World卡 / 白金卡：**HK$1,800** / **HK$900** Infinite卡：**HK$6,800** / **HK$3,400** VOYAGE卡：**HK$6,800** / **HK$3,400**
現金透支費用	手續費為每筆現金透支交易金額的**4%**(最低收費為**HK$100**)另加每筆交易收取**HK$20**作為行政費
外幣交易的有關費用	每筆以非港幣進行的信用卡交易，會徵收交易金額的**1.95%** (只限Visa及Mastercard)
以港幣支付外幣簽賬的有關費用	每筆以港幣支付外幣簽賬的交易於折算後的交易金額的**1%** (只限Visa及Mastercard) 註：您在外地消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。您應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。 此費用非由發卡機構收取。
逾期付款收費[4]	**HK$350**或最低還款額，以較低者為準

費用	
超逾信用額手續費	每期月結單**HK$180**
退回付款收費	不適用
補發信用卡	VOYAGE卡：每張補發信用卡為**HK$700** 其他卡：每張補發信用卡為**HK$100**
索取銷售單據 / 結單副本	每份為**HK$50**
於櫃位繳付信用卡欠款	每筆交易為**HK$30**
提取賬戶結餘 – 以本票或銀行戶口轉賬方式	每次為**HK$100**
聘用代收欠款機構之費用[5]	最高為總結欠的**30%**或我們不時訂定的其他金額
郵寄月結單費用（不適用於公司卡及附屬卡）	每月每份月結單**HK$10** 註 – 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) 本行不時指定之客戶，包括低收入人士(客戶須就此以本行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)之客戶須主動向本行申報及作出相關聲明及/或向本行提供證明文件以作出費用豁免申請。主卡持卡人本人須為獲豁免類別人士，其戶口方可獲豁免收費。

註：
1. 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。
2. 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。有關閣下的個人息率，請參閱隨新卡附上的通知書。
3. 免息期是指持卡人只要在到期繳款日或之前全數繳付結單結餘，便無需就使用信用卡簽賬支付利息的時期。免息期的長短取決於在結單週期內進行簽賬的時間。
4. 倘閣下於到期付款當日仍未能繳付結單上的最低付款額，我們將從信用卡賬戶收取逾期付款收費。
5. 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。

我們保留以絕對酌情權按照華僑銀行持卡人協議更改或修改上述利息、費用及收費及/或訂明新項目。如本文件之中文及英文版本有任何歧異之處，概以英文版本為準。

說明範例

假設 –

- 結欠 = $20,000
- 年利率 = 32%
- 沒有新增交易
- 沒有年費及其他費用
- 結單日期後第24日到期還款並假設於到期日或之前還款。

假設您的信用卡沒有額外收費，而每個月繳付…	您償還港幣20,000元的欠款約需…	及預計需繳付之總額為…
只支付最低還款額	20年8月	$68,269
HK$872	3年	$31,359 (節省金額=$36,910)

上述例子僅供參考，實際情況可能會根據客戶信用卡帳戶的具體情況而有所不同。

備註：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信用卡服務計算器：ocbc.com.hk > 個人銀行 > 卡服務 > 查看所有信用卡 > 概覽 > 資訊與通告 > 信用卡還款計算機。

此概要的中文版本僅供參考。如本文件之中文及英文版本有任何歧異之處，概以英文版本為準。

提提你：「借定唔借，還得到先好借！」

1. HK$300現金回贈迎新禮品（「現金回贈」）只適用於此申請中信用卡主卡所批核之日期計過往13個月內未曾持有任何由華僑銀行(香港)有限公司(「本行」)發出之華僑銀行信用卡（包括聯營卡）之主卡申請人。
Welcome offer of HK$300 Cash Rebate ("Cash Rebate") is only applicable to principal card applicants who have not held any OCBC Credit Card (including co-branded card) issued by OCBC Bank (Hong Kong) Limited ("Bank") in the past 13 months from the approval date of the principal card applied for in this application.

2. 信用卡成功批核後，有關持卡人（包括主卡及附屬卡持卡人，統稱「持卡人」）須於發卡後首3個月內憑新卡累積合資格簽賬（「合資格簽賬」）滿HK$4,800或以上，方可獲享現金回贈。合資格簽賬包括零售簽賬及現金透支（以下簽賬除外：包括但不限於分期供款、繳費賬項、所有未誌賬/取消/退款/偽造/未經許可的交易、汽車貸款供款金額及電子錢包的增值（包括但不限於PayMe、WeChat Pay及支付寶））。
Upon credit card approval, the relevant cardholder (including both principal cardholders and supplementary cardholders, collectively as "Cardholder") is required to accumulate eligible spend ("Eligible Spend") of HK$4,800 or above within 3 months after card issuance to enjoy the Cash Rebate. Eligible Spend includes retails purchase and cash advance (except the following transactions, including but not limited to installment amount, bill payment transaction, unposted/cancelled/refunded/fraud/unauthorized transaction, car loan repayment amount and reloads of e-Wallets (including but not limited to PayMe, WeChat Pay and Alipay)).

3. 現金回贈將於持卡人符合簽賬要求後8星期（以交易誌賬日計）直接存入主卡持卡人的相關信用卡賬戶內。該相關信用卡賬戶必須於存入現金回贈時仍為有效、無拖欠任何信用卡賬項及信用狀況良好。否則，本行保留以其全權酌情決定取消該迎新禮品的權利。
The Cash Rebate will be directly credited to the relevant card account of the principal cardholder within 8 weeks (based on the transaction postdate) upon fulfilling the spending requirement. The relevant credit card account must be valid, non-delinquent and in good financial standing at the time when the Cash Rebate is credited to the relevant card account. Otherwise, the Bank reserves the right at its sole and absolute discretion to forfeit the welcome offer.

4. **如主卡持卡人於發卡後一年內取消其信用卡，而有關現金回贈已存入信用卡賬戶，本行將於主卡持卡人之信用卡賬戶內扣除HK$488作為行政費用，而毋須事先通知。**
If the principal cardholder cancels the card within 1 year from the date of card issuance and the Cash Rebate has been credited to the card account, a handling fee of HK$488 will be charged to principal cardholder's card account without prior notice.

5. 申請人只可享有迎新禮品一次。如申請人同時成功申請2張或以上的華僑銀行信用卡(包括聯營卡)，所得的迎新禮品則以首先成功批核的信用卡為準。
The applicant will be entitled to enjoy the welcome gift once. The welcome offer to be offered will be based on the credit card that firstly approved if 2 or more OCBC Credit Cards (including co-branded card) are successfully applied at the same time.

6. 現金回贈不可轉讓、退換或兑換現金。
The Cash Rebate is not transferable, returnable or redeemable for cash.

7. 本行有權隨時修訂有關迎新禮品條款及細則及/或終止有關迎新禮品的優惠而毋須事前另行通知。
The Bank reserves the right to amend the terms and conditions of the welcome offers and/or terminate the welcome offers without prior notice.

8. 如有任何爭議，本行保留最終決定權。
In case of disputes, the decision of the Bank shall be final and conclusive.

9. 中英文版之內容如有歧義，概以英文版本為準。
If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

持卡人於華僑銀行持卡人協議下的主要責任及債務

現謹將持卡人於持卡人協議下的主要責任及債務臚列如下，請持卡人注意。持卡人務請細閱持卡人協議全文。

1. 持卡人需要在收到信用卡後立即在持卡人簽署欄上簽署。

2. 持卡人須全權負責時刻妥為保管其信用卡、信用卡賬戶號碼及私人密碼，並須對因沒有履行前述責任而導致之一切損失承擔責任。

3. 一經發現信用卡、信用卡賬戶號碼、私人密碼或認證因素遺失、失竊、未獲授權使用、不正當使用及/或外洩，持卡人必須立即通知我們。在我們**未接獲**持卡人上述的通知之前，任何未獲授權或不正當使用信用卡、信用卡賬戶號碼、私人密碼或透過遺失或失竊卡所引致及涉及信用卡賬戶之一切結欠，持卡人須**負全責**。

4. 持卡人須遵守不得以信用卡用作付款予任何非法交易用途。

5. 持卡人使用信用卡之總欠額不得超逾信用額或綜合信用額（如適用）。

6. 持卡人須對所有信用卡交易負責，並須承擔我們為追討持卡人欠我們之款項而引致之所有合理費用及開支。主卡持卡人須完全負責本身及附屬卡持卡人的一切交易和義務。附屬卡持卡人僅須負責其本身的交易和義務。

7. 持卡人須核對結單上之每項交易資料是否正確，如有錯誤，須立即以書面通知我們。如持卡人於結單發出後六十天內沒有以書面通知我們作出反對，則所有信用卡交易及費用的一切記錄及結單均被視為已核對正確無誤，不可推翻並對持卡人在各方面均具約束力。

8. 持卡人須準時繳交信用卡之未清還款額及我們根據持卡人協議訂明之一切費用及開支。

9. 在附加及不影響在法律、衡平法、或其他持卡人與我們訂立之任何其他協議下可能賦予我們之任何其他抵押或一般留置權、抵銷權或類似權利的情況下，我們有權在無須通知任何人的情況下，將任何持卡人或任何其他人或與我們有關聯或關係的任何其他公司或持卡人享有實益權益的任何戶口中之任何結餘以抵銷持卡人須向我們履行或償付的責任及債務，即使持卡人並不是未能遵守持卡人協議。

10. 我們有**凌駕性的權利**隨時**要求**持卡人立刻繳付及持卡人須因應我們要求立即繳付所有信用卡賬戶未清還予我們的款額（包括已產生之費用、收費及支出）。

11. 我們有權在事先給予持卡人六十天之通知下，就信用卡之使用更改費用及收費，及/或大幅修改持卡人協議之條款及細則。如在該等修訂生效日期後持卡人仍繼續保留及使用其信用卡，持卡人將被視為不可推翻地接受該等修訂。持卡人若不接受該等修訂，必須在其生效之前，持卡人必須終止使用該信用卡並以書面通知我們，及將信用卡剪成兩半交回我們，以及即時清繳所有信用卡賬戶內所有欠款。

12. 持卡人知悉我們是基於持卡人所提供之資料之真確性而發出信用卡，所以持卡人可能會因向我們提供不正確或不真實的資料而負上刑事責任。

此概要的中文版本僅供參考。如本文件之中文及英文版本有任何歧異之處，概以英文版本為準。

Principal Obligations and Liabilities of the Cardholder under OCBC Cardholder Agreement

The principal obligations and liabilities of the Cardholder under the Cardholder Agreement are highlighted below for the Cardholder's attention. The Cardholder must read the full version of the Cardholder Agreement.

1. The Cardholder must sign on the signature panel of the Card immediately on receipt.

2. The Cardholder must keep the Card, the Card Account Number and the PIN safe at all times under his own control and is fully responsible for all losses resulting from his failure to do so.

3. The Cardholder is **fully** liable for all amounts that we debit to the Card Account whether due to the unauthorized use or misuse of a Card, Card Account Number, PIN or authentication factor or through a lost or stolen Card, **before** we receive notification of the loss, theft, unauthorized use, misuse and/or disclosure of a Card, Card Account Number, PIN or authentication factor.

4. The Cardholder must not use the Card to pay any illegal transactions.

5. The Cardholder must not use the Card to a total amount exceeding the Credit Limit or the Combined Credit Limit (if applicable).

6. The Cardholder is liable for all Card Transactions and all costs and expenses that we reasonably incur in recovering any sum owing to us. The Principal Cardholder is fully liable for all transactions and obligations of the Principal Cardholder as well as the Supplementary Cardholder. The Supplementary Cardholder is only liable for his own transactions and obligations.

7. The Cardholder must check the correctness of each and every entry made in the Statement and immediately inform us in writing of any inaccurate entries. If we do not receive any written objection within 60 days from issuance of the Statement, our record and Statement of all Card Transactions and charges are conclusively true and correct and binding on the Cardholder for all purposes.

8. The Cardholder agrees to pay the outstanding balance of the Card Account on time and any fees, charges, costs and expenses as we may prescribe pursuant to the Cardholder Agreement.

9. In addition and without prejudice to other security or any general lien, right of set-off or similar right we may be entitled at law, in equity or under any other agreement between the Cardholder and us, we are entitled, without prior notice to any person, to set-off any credit balance on any account of the Cardholder or any other person with us or any other company related to or associated with us to which the Cardholder may be beneficially entitled against the Cardholder's obligations and liabilities to us, even if the Cardholder is not in default.

10. We shall have an **overriding right** at any time to **demand** immediately repayment from the Cardholder and the Cardholder must immediately upon our demand pay us all amounts outstanding on the Card Account (including all incurred charges, costs and expenses).

11. We are entitled, by giving sixty (60) days' prior notice to the Cardholder, to vary any fees and charges in respect of the use of the Card and/or significantly revise the terms and conditions of the Cardholder Agreement, which shall be binding on the Cardholder if the Cardholder continues to retain and use the Card Account after the effective date of the change. If the Cardholder does not accept the change, he must terminate the use of the Card by giving written notice and returning the Card cut into halves to us before the effective date of the change and repay immediately all amounts outstanding on the Card Account.

12. The Cardholder understands that the issuance of the Card is based on the accuracy of information that he provides to us, and therefore ne may be criminally ladle it ne provides us with Inaccurate and untrue Information.

The Chinese version is for reference only. Should there be any discrepancy between the English and Chinese versions, the English version shall prevail.

「高達0.8%現金回贈」計劃條款及細則：

適用於Infinite卡/World卡/白金卡/鈦金卡(包括聯營卡)之持卡人

1. 0.8%現金回贈比率只適用於所有**本地食肆**及**海外簽賬**(網上交易及在海外之港幣交易除外)。
2. 其他零售簽賬交易、每月汽車貸款供款金額及八達通自動增值金額只可獲0.5%現金回贈。每月汽車貸款供款可享之現金回贈上限為每筆港幣50元。
3. 客戶於每期月結單可獲贈之現金回贈上限為獲批核信用額(不包括臨時加額及自行入數增加信用額)5倍之0.5%計算。

適用於金卡及普通卡(包括聯營卡)之持卡人

4. 所有零售簽賬交易、每月汽車貸款供款金額及八達通自動增值金額均可獲享0.3%現金回贈。每月汽車貸款供款可享之現金回贈上限為每筆港幣50元。
5. 客戶於每期月結單可獲贈之現金回贈上限為獲批核信用額(不包括臨時加額及自行入數增加信用額)5倍之0.3%計算。

適用於所有持卡人(包括聯營卡持卡人)

6. 以Sun Life永明信用卡繳付永明金融保單之保費只可獲0.3%現金回贈。
7. 計劃不適用於商務卡。
8. 有關商戶類別之定義，概以Visa、Mastercard、中國銀聯國際組織及商戶的收單行設定為準。
9. 0.8%現金回贈、0.5%現金回贈及0.3%現金回贈(如適用)(統稱為「現金回贈」)將於簽賬後下一期月結單內回贈。月結單之回贈金額若少於港幣1元，將不獲享現金回贈。
10. 現金回贈不適用於以下交易類別：現金透支、靈活錢免息分期金額(商戶免息分期除外)、「易繳費」交易金額、結餘轉戶、籌碼兑換、所有信用卡收費、任何虛假交易及其他未經許可之交易、已取消或退款之交易。
11. 銀聯信用卡之現金回贈不適用於中國內地進行購買物業、汽車、支付醫院費用及繳交學費的交易。
12. 所獲贈之現金回贈只可用作扣減零售簽賬或現金透支，並不可轉為現金。現金回贈存入信用卡賬戶時，客戶之戶口必須正常；如客戶已取消或被取消信用卡，華僑銀行(香港)有限公司(「本行」)有權在任何情形下，取消所累積之現金回贈。
13. 本行保留一切權利修訂現金回贈的比率及其他相關條款。如有任何爭議，本行保留最終決定權。
14. 中英文版本之內容如有歧義，概以英文版本為準。

OCBC Credit Card - Terms and Condition for "Up to 0.8% Cash Rebate" Scheme

Terms and Conditions of "Up to 0.8% Cash Rebate" Scheme:

Applicable to Infinite Card / World Card / Platinum Card / Titanium Card (including Co-branded Card) Cardholder only

1. Up to 0.8% Cash Rebate ratio is only applicable to Local Food & Beverage Spending and Overseas Spending (excluding Internet transaction and Hong Kong dollar transaction made outside Hong Kong).
2. Other retail spending transactions, monthly car loan repayment amount and Octopus Automatic Add-Value reload amounts are eligible to 0.5% cash rebate. The cash rebate cap of monthly car loan repayment is HK$50 per transaction.
3. The monthly cash rebate is capped at 0.5% of 5 times of approved credit limit (not applicable to temporary credit limit and extra credit limit induced by credit balance).

Applicable to Gold Card / Classic Card (including Co-branded Card) Cardholder only

4. All retail spending transactions, monthly car loan repayment amount and Octopus Automatic Add-Value reload amounts can enjoy 0.3% cash rebate. The cash rebate cap of monthly car loan repayment is HK$50 per transaction.
5. The monthly cash rebate is capped at 0.3% of 5 times of approved credit limit (not applicable to temporary credit limit and extra credit limit induced by credit balance).

Applicable to All Cardholders (including Co-branded Cardholders)

6. Sun Life premium payment made by the Sun Life Credit Card is eligible to 0.3% cash rebate only.
7. The scheme is not applicable to Business Card.
8. Merchant category shall be determined at the sole and absolute discretion of merchant codes by Visa / Mastercard / UnionPay and the merchant acquiring bank.
9. The 0.8% cash rebate, 0.5% cash rebate and 0.3% cash rebate (where applicable) (collectively "Cash Rebate") will be shown on the next statement after transaction. No Cash Rebate will be granted if the total Cash Rebate in each monthly statement is less than HK$1.
10. The following transactions are not eligible for Cash Rebate: cash advances, cash installment plan transactions (except merchant interest-free installment), bill payment transactions, balance transfers, casino, all fees and charges, any counterfeit and unauthorized transactions, cancelled or refunded transactions.
11. UnionPay Credit Card transactions made under the category of real estate, automobile, hospital and tutorial fees in Mainland China are not eligible for the Cash Rebate.
12. All Cash Rebate rewards can only be used to offset retail spending / cash advances and cannot be converted into cash. The Cardholder's account must be valid and in good standing when the Cash Rebate is credited to the account. If the Cardholder cancels the account or OCBC Bank (Hong Kong) Limited (the "Bank") under any circumstances cancels the account, the Bank shall forfeit the Cash Rebate accumulated in the Cardholder's account.
13. The Bank reserves the right to amend the Cash Rebate ratio and the relevant terms and conditions. In case of any disputes, the Bank's decision shall be final and conclusive.
14. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.