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8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)	2.4% [上限為 16.39%]	3.11% [上限為 16.48%]	3.21% [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]	7.82% – 36%	7.82% – 36%	8.32% – 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 $17,036	港幣 $8,679	港幣 $4,524

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 $102,216	港幣 $104,148	港幣 $108,576

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。

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費用及收費	
手續費	成功提取貸款將收取每年為總貸款額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 > 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。

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Key Facts Statement (KFS) for Instalment Loan

OCBC Bank (Hong Kong) Limited

Decoration Loan

August 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)	2.40% Capped at 16.39%	3.11% Capped at 16.48%	3.21% 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)	7.82% - 36%	7.82% - 36%	8.32% - 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$17,036	HK$8,679	HK$4,524

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$102,216	HK$104,148	HK$108,576

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

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Fees and Charges	
Handling Fee	1% of the loan amount per annum 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.