



## Key Facts Statement (KFS) for Fixed Loan

### *Insurance Premium or Policy Financing* Dec 2023

<p><b>This product is a fixed loan.</b></p> <p><b>This KFS provides you with indicative information about interest, fees and charges of this product. Please refer to our offer letter for the final terms of your fixed loan.</b></p>			
Interest Rates and Interest Charges			
<b>Annualised Interest Rate</b>		HKD Fixed Loan	USD Fixed Loan
	Minimum loan amount	HKD1,170,000	USD150,000
	Loan Tenor	12-month <sup>^</sup>	
	Annualised interest rate	3-month HIBOR <sup>1</sup> + 1.75% p.a.	(a) 1-month Cost of Funds <sup>2</sup> + 1.70% p.a.; or (b) 3-month Cost of Funds <sup>2</sup> + 1.70% p.a.
	<p><sup>^</sup>extendable upon the OCBC Bank (Hong Kong) Limited (the "Bank")'s sole discretion</p> <ul style="list-style-type: none"> <li>The Hong Kong Interbank Offered Rate (HIBOR) and The Bank's Cost of Funds may move up or down, customers should pay attention to the risk caused by the fluctuation of the rates.</li> </ul>		
<b>Annualised Overdue / Default Interest Rate</b>	<p>Overdue payment of any sums shall be subject to an overdue/default interest chargeable at 8% per annum over the Bank's HKD Prime Lending rate<sup>3</sup> (for facilities in Hong Kong dollars) or 8% per annum over the interest rate currently charged for the facilities (for facilities in any currencies other than Hong Kong dollars) or such other rate(s) as determined by the Bank from time to time at the Bank's absolute discretion, from the date of default to the date of actual payment with a minimum charge of HK\$100 or US\$ 20. Default interest shall be calculated daily on any sums due but not paid which is on a simple basis.</p>		

<sup>1</sup> HIBOR means the Hong Kong Interbank Offered Rate (with reference to the relevant rate published by The Hong Kong Association of Banks rounded up to the nearest 2 decimal places) for Hong Kong Dollars quoted by the Bank. As at 14 Dec 2023, the Bank's 3-month HIBOR is 5.35%.

<sup>2</sup> The Bank's "Cost of Funds" (CoF) means, in respect of any currency, the interest rate as conclusively determined by us from time to time at the Bank's sole and absolute discretion as the Bank's cost of funds for that currency and the specific product, and the Bank's determination and discretion shall be conclusive and binding on you.

<sup>3</sup> The Bank's "Prime Lending Rate" means the interest rate which the Bank at its sole and absolute discretion announces or applies from time to time as its Prime Lending Rate or prime rate for lending Hong Kong dollars or such other currency as stated in the banking facility letter.

For example:

As at 14 Dec 2023, the Bank's 1-month CoF USD and 3-month CoF USD are 5.67% p.a. and 5.69% p.a. respectively.

Annualized interest rate based on the Bank's 1-month CoF USD is 1.70% p.a. + 5.67% p.a. = 7.37% p.a.

(All the rates listed herein are for reference only. Please refer to the Bank's offer letter for the final terms of your fixed loan. Please contact our branch staff for the Bank's latest CoF.)

<b>Fees and Charges</b>	
<b>Handling Fee</b>	Not Applicable
<b>Late Payment Fee and Charge</b>	Not Applicable
<b>Prepayment / Early Settlement/ Redemption Fee</b>	Full or partial prepayment of the loan before its final due day is only acceptable subject to the borrower giving the Bank one month's prior written notice or payment of a prepayment fee equal to an amount of one-month interest in-lieu of notice. If the loan is fully repaid within the cooling-off period of the insurance policy during which the insurance policy is cancelled, the full prepayment fee (if any) could be waived upon receipt of evidence issued by the insurer to the Bank's satisfaction of the effective cancellation of the Insurance Policy.
<b>Returned Cheque / Rejected Autopay Charge</b>	Not Applicable
<b>Additional Information</b>	
<ol style="list-style-type: none"> <li>1. The interest rates, terms and conditions above-mentioned are for reference only and may be subject to change from time to time by the Bank. Please refer to the Bank's offer letter for the final terms of your fixed loan.</li> <li>2. The list of life insurance policy acceptable as collateral and the percentage of advance are determined by the Bank and subject to change at its sole and absolute discretion from time to time without prior notice. The insurance policy will be assigned to the Bank, which means all proceeds and other monies payable under the insurance policy, including but not limited to the cash surrender value and any dividends that may be declared upon the insurance policy from time to time, are to be paid to the Bank first, and any changes or amendment to the insurance policy are subject to the Bank's prior written consent.</li> <li>3. If there is any conflict or discrepancy between the Chinese and the English versions, the English version shall prevail.</li> </ol>	

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



## 固定貸款產品資料概要

保費或保單融資計劃  
2023年12月

<p>此乃固定貸款產品。 本概要所提供的本產品的利息、費用及收費等資料僅供參考， 固定貸款的最終條款以貸款確認書為準。</p>			
<b>利率及利息支出</b>			
年化利率		港幣固定貸款	美元固定貸款
	最低貸款金額	港幣 1,170,000	美元 150,000
	貸款期	12 個月 <sup>^</sup>	
	年化利率	三個月香港銀行同業拆息 <sup>1</sup> 加 1.75 厘 (年息)	(a) 本行一個月資金成本 <sup>2</sup> 加 1.70 厘 (年息); 或 (b) 本行三個月資金成本 <sup>2</sup> 加 1.70 厘 (年息)
<p><sup>^</sup>華僑銀行（香港）有限公司（「本行」）有權酌情決定延長該期限</p> <ul style="list-style-type: none"><li>香港銀行同業拆息(HIBOR)及本行資金成本可升可跌，客戶需留意利率波動而引致之風險。</li></ul>			
逾期還款年化利率 / 就違約貸款收取的年化利率	逾期付款的任何款項，應徵收的逾期／欠繳利息的港元貸款將會按現時本行之港元最優惠貸款利率 <sup>3</sup> 加年利率 8 厘，及其餘貨幣將會按當時貸款利率加 8 厘，或按由本行不時全權酌情決定的其他利率收取。從欠繳款項當日至實際付款當日計算，最低收費為 100 港元或 20 美元 (根據貸款貨幣計算)。欠繳利息將會以欠繳款項按日為基準以單利息計算。		
<b>費用及收費</b>			
手續費	不適用		
逾期還款費用及收費	不適用		
提前清償 / 提前還款 / 贖回契約的收費	本行僅在閣下給予本行一個月事先書面通知或閣下支付相等於一個月利息金額的代通知金的提前還款費的情況下，方會接受閣下在貸款最後到期日		

<sup>1</sup> 「香港銀行同業拆息」指香港銀行同業拆息為本行報價之香港銀行同業港元拆息（參考香港銀行公會公佈的相關利率並進位至小數點後兩位）。於2023年12月14日，本行之三個月香港銀行同業拆息為 5.35 厘。

<sup>2</sup> 本行的資金成本（「資金成本」）指，就任何貨幣而言，本行不時全權及絕對酌情決定作為該貨幣和特定產品資金成本的利率，而本行的決定及酌情決定具決定性及對客戶具約束力。

<sup>3</sup> 本行的「最優惠貸款利率」指本行不時全權及絕對酌情決定公佈或應用的利率，或載述在銀行貸款通知書作為其港元或其他貨幣的最優惠貸款利率或貸款最優惠利率。

例：於 2023 年 12 月 14 日，本行的一個月資金成本(美元)及三個月資金成本(美元)分別為 5.67 厘(年息)及 5.69 厘(年息)。按本行一個月資金成本(美元)所釐訂的年利率為每年 1.70 厘(年息) + 5.67 厘(年息) = 7.37 厘(年息)。

(上述所有利率僅供參考。固定貸款的最終條款以本行的貸款確認書為準。有關本行最新的資金成本，請向分行職員查詢。)

	<p>前提前償還全部／部分款項。若貸款於保單的冷靜期內被全數償還，而保單亦於該期內被同時取消，提前還款費(如有) 可於本行滿意收到保險公司出具之取消證明後獲全部豁免。</p>
<p><b>退票 / 退回自動轉帳授權指示的收費</b></p>	<p>不適用</p>
<p><b>其他資料</b></p>	
<p>1. 以上所述之利率、條款及細則僅作參考之用，本行或不時作出更改。固定貸款的最終條款以貸款確認書為準。</p> <p>2. 可接受作為抵押品的人壽保險保單清單及放款的百分率由本行決定，該清單及其百分率本行可不時全權酌情決定修訂，毋須事先通知。保單將會被轉讓給本行，這代表所有保單發出的款項及收益，包括但不限於現金退保價值及由保單中不時宣告之紅利，將首先給予本行。及保單的任何更改及修改亦須經過本行的事先書面同意。</p> <p>3. 若中、英文本之間有任何抵觸或差異，應以英文本為準。</p>	

**提提你：「借定唔借？還得到先好借！」**