

## 「私人貸款 7 天冷靜期」安排之條款及細則

1. 如客戶提出要求（「**冷靜期要求**」）以使用由安基財務有限公司（「**本公司**」）提供之「私人貸款 7 天冷靜期」安排（「**冷靜期安排**」），須於貸款（定義如下）的成功提取日後 **7 個曆日內**（「**冷靜期**」）履行所有相關要求（見本條款及細則第 3 條），以符合冷靜期安排之資格（「**合資格客戶**」）並獲得列於下表所列費用之豁免（如適用）。

| 貸款產品（分別及統稱為「 <b>貸款</b> 」）                                  | 可獲豁免（如適用）   |
|--|---|
| <ul style="list-style-type: none"><li>安基財務個人貸款</li></ul>   | <ul style="list-style-type: none"><li>貸款手續費</li><li>提早還款手續費</li></ul> |
| <ul style="list-style-type: none"><li>安基財務業主私人貸款</li></ul> | <ul style="list-style-type: none"><li>提早還款手續費</li></ul>               |

2. 若合資格客戶按照以下第 3 條提出冷靜期要求，相關合資格客戶之貸款（不論性質為新申請或加借）將被視為提早全數清還貸款處理

3. 提出貸款冷靜期要求之條件：
- 於冷靜期內成功透過本公司之客戶服務熱線 2511 7511 或親臨本公司任何分行申請提早全數還款；及
  - 於符合上述條件(3)(a)後及根據本公司所訂明之條款，於冷靜期內親臨本公司任何分行並成功：
    - 全數清還有關貸款所欠之本金全數；
    - 全數繳付由提取貸款當日至成功提早全數還款當日期間（包括首尾兩日）之每日應繳利息（如適用）（「冷靜期利息」）；及
    - 全額退還因貸款而所獲得的所有現金回贈及／或額外獎賞之現金價值（如有）。

冷靜期利息之計算方法如下：

### 適用於安基財務個人貸款

個人貸款第一期應繳利息 ÷ 提取貸款月份之總曆日 × 由提取貸款當日截至成功提早全數還款當日（包括首尾兩日）之曆日（被約至整數，不足港幣一元亦作一元計）。個人貸款第一期應繳利息（「**個人貸款應繳利息**」）會按「78 法則」之方程式計算。合資格客戶應以有關個人貸款合約上所列明的資料為準。本公司有絕對酌情權決定及不時更改個人貸款應繳利息的計算方法。

### 適用於安基財務業主私人貸款

業主私人貸款第一期應繳利息 ÷ 提取貸款月份之總曆日 × 由提取貸款當日截至成功提早全數還款當日（包括首尾兩日）之曆日（被約至整數，不足港幣一元亦作一元計）。業主私人貸款第一期應繳利息（「**業主私人貸款應繳利息**」）已列於戶口結算單。合資格客戶應以有關業主私人貸款合約上所列明的資料為準。本公司有絕對酌情權決定及不時更改業主私人貸款應繳利息的計算方法。

個人貸款應繳利息及業主私人貸款應繳利息統稱為「**應繳利息**」。

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| <p>4. 如合資格客戶就其貸款提出冷靜期要求，將不能享有任何推廣優惠。本公司有權要求有關合資格客戶退還因貸款而所獲得的現金回贈及／或額外獎賞之全額現金價值（如有）之等值金額（被約至整數，不足港幣一元亦作一元計）。</p>                  |
| <p>5. 如本公司認為任何冷靜期要求超越冷靜期安排的範圍、不合理或為濫用冷靜期安排，本公司在其唯一及絕對酌情權下，明確保留權利拒絕相關冷靜期要求、拒絕退還／豁免相關應繳利息及／或貸款手續費（如適用）。任何退還／豁免的處理均以本公司的最終決定為準。</p> |
| <p>6. 本公司保留在給予事先通知的情況下修訂本條款及細則。如有任何爭議，本公司保留最終決定權。</p>  |
| <p>7. 本條款及細則受香港法律管轄並應根據香港法律詮釋。任何因本條款及細則而引起的爭議均受香港法院的非專有司法管轄權管轄。</p>  |
| <p>8. 任何人士若非本條款及細則的一方，不可根據《合約（第三者權利）條例》（香港法例第623章）強制執行本條款及細則的任何條文。</p>   |
| <p>本條款及細則之中、英文版本如有歧義，一概以英文版本為準。</p> <p>借定唔借？還得到先好借！</p> <p>本文提及的服務／產品並不是以歐盟的人士為目標。</p>   |

## Terms and Conditions for "Personal Loan 7-day Cooling-off Period" Arrangement

1. Should a customer decide to initiate a request ("**Cooling-off Request**") for the "Personal Loan 7-day Cooling-off Period" arrangement offered by OK Finance Limited ("**OK Finance**" or the "**Company**") ("**Cooling-off Arrangement**"), the customer is required to fulfil all corresponding requirements (as set forth in Clause 3) for the relevant loan product (each and collectively, the "**Loan**") within 7 calendar days following the successful drawdown date of the Loan ("**Cooling-off Period**") in order to be eligible for the Cooling-off Arrangement ("**Eligible Customer**"), and, if applicable, the waivers as set forth in the table below.

| Loan  | Waiver (if applicable)  |
|---|---|
| <ul style="list-style-type: none"><li>OK Finance Personal Loan</li></ul>                  | <ul style="list-style-type: none"><li>Loan Upfront Fee</li><li>Early Settlement Fee</li></ul> |
| <ul style="list-style-type: none"><li>OK Finance Property Owner (Personal) Loan</li></ul> | <ul style="list-style-type: none"><li>Early Settlement Fee</li></ul>                          |

2. If an Eligible Customer initiates the Cooling-off Request in respect of Loan (whether of new or top-up loan in nature) per Clause 3 below, the Loan of the relevant Eligible Customer will be considered and handled as an early settlement of the entire Loan in full.

3. Requirements for initiating a Cooling-off Request for Loan:
- Successfully apply for the early settlement of the Loan through OK Finance's Customer Service Hotline at 2511 7511 or by visiting any of the Company's branches in person within the Cooling-off Period; and
  - After fulfilling Clause (3)(a) above, according to the Company's terms, visit any of the Company's branches in person within the Cooling-off Period to successfully:
    - repay the entire outstanding principal of the Loan;
    - pay the daily interest of the Loan (if applicable) accrued for the period from the date of the Loan drawdown to the date of successful early settlement in full (both dates inclusive) ("**Cooling-off Period Interest**"); and
    - refund the cash value of all cash rebate rewards and / or extra rewards received under the Loan in full (if any).

The Cooling-off Period Interest is calculated as follows:

### Applicable to OK Finance Personal Loan

Accrued interest for the Personal Loan's first ordinal repayment  $\div$  number of calendar days of the Loan's drawdown month  $\times$  number of calendar days for the period from the date of the Loan drawdown to the date of successful early settlement in full (both dates inclusive) (rounded up to the nearest Hong Kong Dollar). The accrued interest for the Personal Loan's first ordinal repayment ("**PLoan Accrued Interest**") is calculated on the basis of "Rule of 78". Eligible Customers should refer to the relevant Loan agreement for the relevant information. The Company may at its sole discretion (subject to change from time to time) determine and change how the PLoan Accrued Interest payable is to be calculated.

### Applicable to OK Finance Property Owner (Personal) Loan

Accrued Interest for the Property Owner (Personal) Loan's first ordinal repayment  $\div$  number of calendar days of the Loan's drawdown month  $\times$  number of calendar days for the period from the date of the Loan drawdown to the date of successful early settlement in full (both dates inclusive) (rounded up to the

nearest Hong Kong Dollar). The accrued interest for the Property Owner (Personal)'s first ordinal repayment ("**Property PLoan Accrued Interest**") is stated on the relevant account statement. Eligible Customers should refer to the relevant Loan agreement for the relevant information. The Company may at its sole discretion (subject to change from time to time) determine and change how the Property PLoan Accrued Interest payable is to be calculated.

The PLoan Accrued Interest and the Property PLoan Accrued Interest are collectively referred to the "**Accrued Interest**".

4. Eligible Customers are not eligible to receive any promotional rewards if they make a Cooling-off Request in respect of their Loans. The Company reserves the right to request the relevant Eligible Customer to repay the equivalent amount (rounded up to the nearest Hong Kong Dollar) of the full cash value of all cash rebate rewards and / or extra rewards received under the Loan (if any).
5. If the Company determines at its sole discretion, that any Cooling-off Request is not within the intended scope of the Cooling-off Arrangement, is not reasonable or is considered abuse of the Cooling-off Arrangement, the Company expressly reserves the rights at its sole and absolute discretion to reject the Cooling-off Request, refuse to make the refund / waiver of the relevant Accrued Interest and / or loan handling fee (if applicable). Any handling of refund / waiver shall be subject to the Company's final decision.
6. The Company reserves the right to amend these Terms and Conditions with prior notice. In case of disputes, the Company's decision shall be final and conclusive.
7. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("**Hong Kong**"). Any dispute arising under these Terms and Conditions shall be subject to the non-exclusive jurisdiction of the courts of Hong Kong.
8. A person who is not a party to these Terms and Conditions may not enforce any of the terms under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).

In the event of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.

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

The service(s) / product(s) mentioned herein is/are not targeted at customers in the EU.