

OK FINANCE LIMITED

安基財務有限公司

SERVICE FEE 服務收費

Effective Date 生效日期 : 1st August 2019

A. Instalment Loan 分期貸款

1) Personal Instalment Loan 私人分期貸款

a) Upfront Fee 手續費

Tenor 還款期	Upfront Fee (% of loan amount) 手續費(按貸款額計算)
12 months or less 12 個月或以下	1.0%
More than 12 months, but 24 months or less 12 個月以上至 24 個月或以下	2.0%
More than 24 months 24 個月以上	3.0%

b) Extension Fee 延長還款期手續費

For change of monthly due date before loan disbursement 發放貸款前更改每月還款到期日	Loan Amount x (Monthly Flat Rate x 12/365) x No. of Days Extended 貸款金額 x (月平息 x 12/365) x 延期日數
For change of monthly due date after loan disbursement 發放貸款後更改每月還款到期日	Outstanding Principal Loan Amount x (Monthly Flat Rate x 12/365) x No. of Days Extended 貸款本金結欠金額 x (月平息 x 12/365) x 延期日數

c) Late Charges 逾期費用

Overdue Amount x Contractual Annualized Percentage Rate x no. of days delayed / 365 days (for both ordinary and leap years) 逾期還款金額 x 合約訂明之實際年利率 x 逾期日數 / 365 (不論潤年與否)
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d) Early Settlement Fee 提早還款手續費

Tenor 還款期	Early Settlement Date (from date of loan drawdown) 提早還款日(於貸款提取日起計)	Early Settlement Fee (% of loan amount) 提早還款手續費(按貸款額計算)
12 months or less 12 個月或以下	Within 12 Months 於 12 個月內	1.0%
More than 12 months,	On or before 12 Months	2.0%

but 24 months or less 12 個月以上至 24 個月 或以下	於 12 個月內	
	Any date after 12 months 於 12 個月後	1.0%
More than 24 months, but 36 months or less 24 個月以上至 36 個月 或以下	On or before 12 Months 於 12 個月內	3.0%
	After 12 months, but on or before 24 months 於 12 個月後至 24 個月內	2.0%
	Any date after 24 months 於 24 個月後	1.0%
More than 36 months 36 個月以上	On or before 12 Months 於 12 個月內	4.0%
	After 12 months, but on or before 24 months 於 12 個月後至 24 個月內	3.0%
	After 24 months, but on or before 36 months 於 24 個月後至 36 個月內	2.0%
	Any date after 36 months 於 36 個月後	1.0%

2) Property Owner (Personal) Loan 業主 (私人)貸款

a) Late Charges 逾期費用

Overdue Amount x Contractual Interest Rate x no. of days delayed / 365 days (for both ordinary and leap years)

逾期還款金額 x 合約訂明之利率 x 逾期日數 / 365 (不論潤年與否)

b) Early Settlement Fee 提早還款手續費*

Tenor 還款期	Early Settlement Date (from date of loan drawdown) 提早還款日(於貸款提取日起計)	Early Settlement Fee (% of loan amount) 提早還款手續費(按貸 款額計算)
12 months or less 12 個月或以下	Within 12 Months 於 12 個月內	1.0%
More than 12 months, but 24 months or less 12 個月以上至 24 個 月或以下	On or before 12 Months 於 12 個月內	2.0%
	Any date after 12 months 於 12 個月後	1.0%
More than 24 months, but 36 months or less 24 個月以上至 36 個 月或以下	On or before 12 Months 於 12 個月內	3.0%
	After 12 months, but on or before 24 months 於 12 個月後至 24 個月內	2.0%
	Any date after 24 months 於 24 個月後	1.0%
More than 36 months 36 個月以上	On or before 12 Months 於 12 個月內	4.0%

	After 12 months, but on or before 24 months 於 12 個月後至 24 個月內	3.0%
	After 24 months, but on or before 36 months 於 24 個月後至 36 個月內	2.0%
	Any date after 36 months 於 36 個月後	1.0%
More than 48 months 48 個月以上 (Only applicable to loan drawdown on/after Jan2, 2015) (祇適用於 2015 年 1 月 2 日或之後提取之 貸款)	On or before 12 Months 於 12 個月內	5.0%
	After 12 months, but on or before 24 months 於 12 個月後至 24 個月內	4.0%
	After 24 months, but on or before 36 months 於 24 個月後至 36 個月內	3.0%
	After 36 months, but on or before 48 months 於 36 個月後至 48 個月內	2.0%
	Any date after 48 months 於 48 個月後	1.0%

* Early Settlement Fee for Property Owner (Personal) Loan is only applicable to loan drawdown on or after Jan 02, 2014. For loan drawdown before Jan 02, 2014, the Early Settlement Fee is calculated in accordance with the relevant clause set out in loan agreement. 業主 (私人)貸款之提早還款手續費適用於 2014 年 1 月 2 日或之後提取之貸款，於 2014 年 1 月 2 日之前提取之貸款，將按照貸款協議上所列之有關條款計算。

B. General Fee 一般費用

Autopay Bounce Fee 自動轉帳退回手續費	HK\$150.00 per transaction 每次 HK\$150.00
Autopay Rearrangement Fee 更改自動轉帳安排收費	HK\$150.00 per transaction 每次 HK\$150.00
Cheque Return Fee 支票退回手續費	HK\$150.00 per transaction 每次 HK\$150.00
Request of Personal Data – Data Access Request 申領個人資料紀錄 - 查閱資料	HK\$200.00 per request 每次 HK\$200.00
Copying Fee 影印費	HK\$100.00 per transaction 每次 HK\$100.00
Bulk Notes Repayment 大量紙幣還款	0.5% of total amount if over 200 pcs. per day per customer (minimum HK\$150.00) 每位客戶每日還款 200 張以上，紙幣總額之 0.5% (最低 HK\$150.00)
Bulk Coin Repayment 大量輔幣還款	HK\$5 per bag or part thereof (50 pcs. as one bag) if over 100 pcs. per day per customer (minimum HK\$50.00) 每位客戶每日還款 100 枚以上，每包 HK\$5 (以 50 枚為一包計，不足一包將作一包計，最低 HK\$50.00)

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