

此乃分期貸款產品。

本概要所提供的利息、費用及收費等資料僅供參考，
分期貸款的最終條款以貸款確認書為準。

利率及利息支出

實際年利率

貸款金額：HK\$100,000

貸款期	6 個月	12 個月	24 個月
實際年利率 (或實際年利 率範圍)	35.11%	34.84%	34.95%
以上之實際年利率只供參考。適用於個別客戶之實際年利 率或有差異，查詢請致電 2511 7511 聯絡本公司客戶服務 主任。			

實際年利率乃根據銀行營運守則之指引計算，並已被約至小數後兩個位。實
際年利率為一個參考利率，以年化利率展示包含產品的基本利率及其他費用
及收費。

逾期還款年化利率 / 就違約 貸款收取的年化利率

如未能在到期時全數繳付每月還款額，未償還的每月還款額將按照客戶相關
的貸款合約上訂明之實際年利率由到期日起每日以單息累計逾期還款利息，
直至未償還的每月還款額全數清還為止。（1 日之逾期還款利息 = 未償還的
每月還款額 x 貸款合約上訂明之實際年利率 / 365 <不論平年或潤年，每年
日數皆以 365 天為基準>）。逾期還款利息不設最低金額。

費用及收費

手續費

手續費將按照下列列表於提取貸款時收取：

貸款期	手續費(按貸款金額計算)
12 個月或以下	1%
12 個月以上至 24 個月或以下	2%
24 個月以上	3%

逾期還款費用及收費

不適用

提前還款 / 提前清償 / 贖回的收費	提前還款費用將於客戶提前償還全數貸款時，按照下列列表收取：		
	貸款期	提前還款日 (於貸款提取日起計)	提前還款費用 (按原貸款金額計算)
	12 個月或以下	於 12 個月內	1%
	12 個月以上至 24 個月或以下	於 12 個月內	2%
		於 12 個月後	1%
	24 個月以上至 36 個月或以下	於 12 個月內	3%
		於 12 個月後至 24 個月內	2%
		於 24 個月後	1%
	36 個月以上	於 12 個月內	4%
		於 12 個月後至 24 個月內	3%
		於 24 個月後至 36 個月內	2%
		於 36 個月後	1%
	重要事項： 客戶在決定提早全數清還貸款前，應考慮提早全數清還貸款所引致之有關費用。貸款之利息是以「78 法則」計算。一般而言，前期的每月還款額內利息會佔較多、本金佔較少。如貸款已按期償還了一段時間，未償還的利息金額可能已經很少。客戶應將提早全數清還貸款所引致之有關費用（包括提前還款費用及其他費用等）和未償還的貸款利息總額作比較，才決定應否提早全數清還貸款。有關詳情，請致電 2511 7511 聯絡本公司客戶服務主任。		
退票 / 退回自動轉帳授權指示的收費	每次收取 HK\$150		
其他資料			
最低貸款金額	HK\$5,000		
其他費用及收費			
	延長還款期手續費(發放貸款前更改每月還款到期日)	貸款金額 x (月平息 x 12/365) x 延期日數	
	延長還款期手續費(發放貸款後更改每月還款到期日)	貸款本金結欠金額 x (月平息 x 12/365) x 延期日數	
	更改自動轉帳安排收費	每次 HK\$150	
	申領個人資料紀錄 - 查閱資料	每次 HK\$200	
	影印費	每次 HK\$100	
	大量紙幣還款	每位客戶每日還款 200 張以上，將收取紙幣總額之 0.5% 為手續費，最低收費為\$150。	
	大量輔幣還款	每位客戶每日還款 100 枚以上，將收取每包 HK\$5 手續費(以 50 枚為一包計，不足一包將作一包計)，最低收費為 HK\$50。	

倘若本文之中、英文如有歧異，概以英文版本為準。

借定唔借？還得到先好借！本文提及的服務／產品並不是以歐盟的人士為目標。

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分期貸款的最終條款以貸款確認書為準。

利率及利息支出

實際年利率

貸款金額：HK\$100,000

貸款期	6 個月	12 個月	24 個月
實際年利率 (或實際年利率 範圍)	26.62%	26.80%	26.79%
以上之實際年利率只供參考。適用於個別客戶之實際 年利率或有差異，查詢請致電 2511 7511 聯絡本公司 客戶服務主任。			

實際年利率乃根據銀行營運守則之指引計算，並已被約至小數後兩個位。實際年利率為一個參考利率，以年化利率展示包含產品的基本利率及其他費用及收費。

逾期還款年化利率 / 就違約 貸款收取的年化利率

如未能在到期時全數繳付每月還款額，未償還的每月還款額將按照客戶相關的貸款合約上訂明之利率由到期日起每日以單息累計逾期還款利息，直至未償還的每月還款額全數清還為止。（1 日之逾期還款利息 = 未償還的每月還款額 x 貸款合約上訂明之利率 / 365 <不論平年或潤年，每年日數皆以 365 天為基準>）。逾期還款利息不設最低金額。

費用及收費

手續費

不適用

逾期還款費用及收費

不適用

提前還款 / 提前清償 / 贖回的收費	提前還款費用將於客戶提前償還全數貸款時，按照下列列表收取：		
	<u>貸款期</u>	<u>提前還款日</u> (於貸款提取日起計)	<u>提前還款費用</u> (按原貸款金額計算)
	12 個月或以下	於 12 個月內	1%
	12 個月以上至 24 個月或以下	於 12 個月內	2%
		於 12 個月後	1%
	24 個月以上至 36 個月或以下	於 12 個月內	3%
		於 12 個月後至 24 個月內	2%
		於 24 個月後	1%
	36 個月以上至 48 個月或以下	於 12 個月內	4%
		於 12 個月後至 24 個月內	3%
		於 24 個月後至 36 個月內	2%
		於 36 個月後	1%
	48 個月以上	於 12 個月內	5%
		於 12 個月後至 24 個月內	4%
		於 24 個月後至 36 個月內	3%
		於 36 個月後至 48 個月內	2%
		於 48 個月後	1%
重要事項: 客戶在決定提早全數清還貸款前，應考慮提早全數清還貸款所引致之有關費用。客戶應將提清還貸款所引致之有關費用（包括提前還款費用及其他費用等）和未償還的貸款利息總額作比較，才決定應否提早全數清還貸款。有關詳情，請致電 2511 7511 聯絡本公司客戶服務主任。			
退票 / 退回自動轉帳授權指示的收費	每次收取 HK\$150		
其他資料			
最低貸款金額	HK\$50,000		
其他費用及收費	更改自動轉帳安排收費	每次 HK\$150	
	申領個人資料紀錄 - 查閱資料	每次 HK\$200	
	影印費	每次 HK\$100	
	大量紙幣還款	每位客戶每日還款 200 張以上，將收取紙幣總額之 0.5%為手續費，最低收費為\$150。	
	大量輔幣還款	每位客戶每日還款 100 枚以上，將收取每包 HK\$5 手續費(以 50 枚為一包計，不足一包將作一包計)，最低收費為 HK\$50。	

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Key Facts Statement (KFS) for Instalment Loan

OK Finance Limited (the "Company")

Personal Instalment Loan
August 2019

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.

Interest Rates and Interest Charges

Annualised Percentage Rate (APR)

For a loan amount of HK\$100,000:

Loan Tenor	6-month	12-month	24-month
APR (or range of APR)	35.11%	34.84%	34.95%
The APR quoted here is for reference only. The APR may vary for individual customers, please contact our staff at 2511 7511 for enquiry.			

APR is calculated according to the guidelines issued in respect of the Code of Banking Practice and is rounded to the nearest two decimal places. 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.

Annualised Overdue/ Default Interest Rate

If the monthly instalment amount is not paid in full when due, overdue interest will be accrued on a simple daily basis on the unpaid monthly instalment amount from the due date at the contractual Annualised Percentage Rate applicable to the customer's relevant loan account stated in the offer letter until the unpaid monthly instalment amount is paid in full (default interest for 1 day = unpaid monthly instalment amount x contractual APR/365 (based on 365-day year for both ordinary and leap years)). No minimum amount of overdue interest will be applied.

Fees and Charges

Handling Fee

Handling fee will be charged upon loan drawdown in accordance with the following schedule:

<u>Loan Tenor</u>	<u>Handling Fee</u> <u>(% of Loan Amount)</u>
12 months or less	1%
More than 12 months, but 24 months or less	2%
More than 24 months	3%

Late Payment Fee and Charge

Not Applicable

Prepayment / Early Settlement / Redemption Fee	Early settlement fee will be charged for early full settlement of the loan and is calculated in accordance with the following schedule:															
	<u>Loan Tenor</u>	<u>Early Settlement Date (from date of loan drawdown)</u>	<u>Early Settlement Fee (% of original loan amount)</u>													
	12 months or less	Within 12 months	1%													
	More than 12 months, but 24 months or less	Within 12 Months	2%													
		After 12 months	1%													
	More than 24 months, but 36 months or less	Within 12 Months	3%													
		After 12 months, but on or before 24 months	2%													
		After 24 months	1%													
	More than 36 months	Within 12 Months	4%													
		After 12 months, but on or before 24 months	3%													
After 24 months, but on or before 36 months		2%														
After 36 months		1%														
<u>Important Notes:</u> Customer should consider the Early Settlement Fee involved before deciding whether to pay off the loan early or not. Interest payable is calculated on the basis of “Rule of 78”. More interest will, in general, be included in earlier repayments, and less on principal. The amount of outstanding interest is likely to be small when repayments have been made as schedule for some time. Customer should compare total amount involved in early settlement (including Early Settlement Fee and other fees, etc.) and the amount of outstanding interest before making a decision of early settlement. For details, please contact our staff at 2511 7511.																
Returned Cheque / Rejected Autopay Charge	HK\$150 per transaction															
Additional Information																
Minimum Loan Amount	HK\$5,000															
Other Fees & Charges	<table><tr><td>Extension Fee (for change of monthly due date <u>before</u> loan disbursement)</td><td>Loan Amount x (Monthly Flat Rate x 12/365) x No. of Days Extended</td></tr><tr><td>Extension Fee (for change of monthly due date <u>after</u> loan disbursement)</td><td>Outstanding Principal Loan Amount x (Monthly Flat Rate x 12/365) x No. of Days Extended</td></tr><tr><td>Autopay Rearrangement Fee</td><td>HK\$150 per transaction</td></tr><tr><td>Request of Personal Data – Data Access Request</td><td>HK\$200 per request</td></tr><tr><td>Copying Fee</td><td>HK\$100 per transaction</td></tr><tr><td>Bulk Notes Repayment</td><td>0.5% of total amount if over 200 pieces per day per customer (minimum HK\$150).</td></tr><tr><td>Bulk Coin Repayment</td><td>HK\$5 per bag or part thereof (50 pieces as one bag) if over 100 pieces per day per customer (minimum HK\$50).</td></tr></table>		Extension Fee (for change of monthly due date <u>before</u> loan disbursement)	Loan Amount x (Monthly Flat Rate x 12/365) x No. of Days Extended	Extension Fee (for change of monthly due date <u>after</u> loan disbursement)	Outstanding Principal Loan Amount x (Monthly Flat Rate x 12/365) x No. of Days Extended	Autopay Rearrangement Fee	HK\$150 per transaction	Request of Personal Data – Data Access Request	HK\$200 per request	Copying Fee	HK\$100 per transaction	Bulk Notes Repayment	0.5% of total amount if over 200 pieces per day per customer (minimum HK\$150).	Bulk Coin Repayment	HK\$5 per bag or part thereof (50 pieces as one bag) if over 100 pieces per day per customer (minimum HK\$50).
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If there is any inconsistency between the Chinese and English versions, 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.

Key Facts Statement (KFS) for Instalment Loan

OK Finance Limited (the "Company")

Property Owner (Personal) Loan
August 2019

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.

Interest Rates and Interest Charges

Annualised Percentage Rate (APR)

For a loan amount of HK\$100,000:

Loan Tenor	6-month	12-month	24-month
APR (or range of APR)	26.62%	26.80%	26.79%
The APR quoted here is for reference only. The APR may vary for individual customers, please contact our staff at 2511 7511 for enquiry.			

APR is calculated according to the guidelines issued in respect of the Code of Banking Practice and is rounded to the nearest two decimal places. 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.

Annualised Overdue/ Default Interest Rate

If the monthly instalment amount is not paid in full when due, overdue interest will be accrued on a simple daily basis on the unpaid monthly instalment amount from the due date at the contractual Interest Rate applicable to the customer's relevant loan account stated in the offer letter until the unpaid monthly instalment amount is paid in full (default interest for 1 day = unpaid monthly instalment amount x contractual Interest Rate/365 (based on 365-day year for both ordinary and leap years)). No minimum amount of overdue interest will be applied.

Fees and Charges

Handling Fee

Not Applicable

Late Payment Fee and Charge

Not Applicable

Prepayment / Early Settlement / Redemption Fee	Early settlement fee will be charged for early full settlement of the loan and is calculated in accordance with the following schedule:		
	<u>Loan Tenor</u>	<u>Early Settlement Date (from date of loan drawdown)</u>	<u>Early Settlement Fee (% of original loan amount)</u>
	12 months or less	Within 12 months	1%
	More than 12 months, but 24 months or less	Within 12 Months	2%
		After 12 months	1%
	More than 24 months, but 36 months or less	Within 12 Months	3%
		After 12 months, but on or before 24 months	2%
		After 24 months	1%
	More than 36 months, but 48 months or less	Within 12 Months	4%
		After 12 months, but on or before 24 months	3%
		After 24 months, but on or before 36 months	2%
		After 36 months	1%
	More than 48 months	Within 12 Months	5%
		After 12 months, but on or before 24 months	4%
		After 24 months, but on or before 36 months	3%
		After 36 months, but on or before 48 months	2%
		After 48 months	1%
	Important Notes: Customer should consider the Early Settlement Fee involved before deciding whether to pay off the loan early or not. Customer should compare total amount involved in early settlement (including Early Settlement Fee and other fees, etc.) and the amount of outstanding interest before making a decision of early settlement. For details, please contact our staff at 2511 7511.		
Returned Cheque / Rejected Autopay Charge	HK\$150 per transaction		
Additional Information			
Minimum Loan Amount	HK\$50,000		
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