

(A) 迎新禮品 - HK\$300 現金回贈

1. HK\$300 現金回贈迎新禮品（「現金回贈」）只適用於此申請中信用卡主卡所批核之日期計過往 13 個月內未曾持有任何由華僑永亨銀行有限公司（「本行」）發出之華僑永亨信用卡（包括聯營卡）之主卡申請人。
2. 信用卡成功批核後，持卡人（包括主卡及附屬卡持卡人，統稱「持卡人」）須於發卡後首 3 個月內憑新卡累積合資格簽賬（「合資格簽賬」）滿 HK\$4,800 或以上，方可獲取現金回贈。合資格簽賬為零售簽賬及現金透支（以下簽賬除外：包括但不限於免息分期供款、繳費賬項、所有未誌賬/取消/退款/偽造/未經許可的交易及電子錢包的增值（包括但不限於 PayMe、WeChat Pay 及支付寶））。
3. 現金回贈將於持卡人符合簽賬要求後 4 - 6 星期（以交易誌賬日計）直接存入主卡持卡人信用卡賬戶內，而其賬戶必須於存入現金回贈時，仍須為有效、無拖欠任何信用卡賬項及信用狀況良好。否則，本行有權取消其迎新禮品。
4. **如主卡持卡人於發卡後一年內取消其信用卡，而有關現金回贈已存入信用卡賬戶，本行將於主卡持卡人信用卡賬戶內扣除 HK\$488 作為行政費用，而毋須事先通知。**
5. 申請人只可享有迎新禮品一次。如申請人同時成功申請 2 張或以上的華僑永亨信用卡（包括聯營卡），所得的迎新禮品則以首先成功批核的信用卡為準。
6. 現金回贈不可轉讓、退換或兌換現金。
7. 本行有權隨時修訂有關迎新禮品條款及細則及/或終止有關迎新禮品的優惠而毋須事前另行通知。
8. 如有任何爭議，本行保留最終決定權。
9. 中英文版之內容如有歧義，概以英文版本為準。

(B) 迎新禮品 - 6 個月免息免行政費分期計劃

1. 6 個月免息免行政費分期計劃（「計劃」）只適用於此申請中信用卡主卡所批核之日期計過往 13 個月內未曾持有由華僑永亨銀行有限公司（「本行」）發出之華僑永亨信用卡（包括聯營卡）之主卡申請人。
2. 計劃之最低申請金額為 HK\$5,000，最高為 HK\$40,000 或可獲批核信用額之 90%（以較低者為準），並須以 HK\$1,000 為單位。
3. 計劃之貸款期為 6 個月，而每月手續費及 HK\$80 之行政費將被豁免。
4. 若獲批核之信用額不足以涵蓋此申請之全部金額，本行將批核部份申請金額，而不另行通知。
5. 計劃獲批核後，所獲批核之總金額將直接存入主卡持卡人（「持卡人」）於申請表上所填寫之銀行賬戶，而不另行通知。
6. **收款銀行可能會於持卡人指定銀行賬戶，或於此筆款項內扣除電匯之手續費（本行除外）。**
7. 計劃獲批核之總金額將於有關信用卡賬戶中已獲批核的信用額內扣除。惟在不損害本行要求持卡人立即全額支付已批核的分期付款額以及計劃中相關費用之優先權利下，計劃一經批核後，不可中途取消，而每期供款額及供款期均不得更改。
8. 持卡人最終獲批核之金額將視乎信用卡賬戶之用款情況及其他因素（包括但不限於持卡人於本行及其他金融機構之信貸使用狀況）而定，本行可酌情按持卡人申請之金額而安排提升其信用額。
9. 持卡人同意並授權本行在整個還款期內於有關信用卡賬戶內扣除計劃每期之供款額。
10. 有關信用卡賬戶必須仍然有效、無拖欠任何信用卡賬項及信用狀況良好。否則，本行有權取消其迎新禮品。
11. **若有關信用卡賬戶沒有足夠的信用額予本行扣除其每期供款或根據華僑永亨信用卡持卡人協議未能償還有關信用卡之最低還款額，本行有權取消持卡人於計劃以分期付款方式供款之權利而毋須事先通知。持卡人應因此立即向本行償還已批核分期付款額中未償還之餘額以及其他相關費用。未償還之結餘將根據華僑永亨信用卡持卡人協議收取財務費用及其他相關費用。**
12. 有關信用卡還款將先用作清還月結單上之最低還款額，然後償還高利率的餘額，最後將用於清還任何其他未償餘額 — 按順序為現金透支、購物簽賬，免息分期供款金額以及計劃之分期供款額。
13. **若持卡人取消或被撤銷其信用卡，或中途取消計劃，持卡人須立即繳付所有剩餘欠款及 HK\$300 手續費，費用將在其信用卡賬戶內扣除。**
14. 本行保留拒絕提供計劃的權利而毋須披露任何理由，所提交之申請表格及有關文件將不獲發還。
15. 計劃之金額不能獲享「高達 0.8% 現金回贈」計劃中之優惠。
16. 本行將不時檢討及重新訂定有關信用卡賬戶之信用額。
17. 如有任何爭議，本行保留最終決定權及隨時更改上述條款及細則之權利而毋須另行通知。
18. 如華僑永亨信用卡持卡人協議與本文所載之條款及細則有任何歧異，在適用於計劃而言，概以本條款及細則為準。
19. 中英文版本之內容如有歧義，概以英文版本為準。

(A) Welcome Offer – HK\$300 Cash Rebate

1. Welcome offer of HK\$300 Cash Rebate (“Cash Rebate”) is only applicable to principal card applicants who have not held OCBC Wing Hang Credit Card (including co-branded card) that issued by OCBC Wing Hang Bank Limited (“Bank”) in the past 13 months from the approval date of the principal card applied in this application.
2. Upon credit card approval, cardholder (including both principal cardholders and supplementary cardholders, collectively as “Cardholder”) is required to accumulate eligible spend (“Eligible Spend”) of HK\$4,800 or above within 3 months after card issuance so as to enjoy the Cash Rebate. Eligible Spend includes retails purchase and cash advance (except the following transactions, including but not limited to installment amount, bill payment transaction, unposted/ cancelled/ refunded/ fraud/ unauthorized transaction and reloads of e-Wallets (including but not limited to PayMe, WeChat Pay and Alipay)).
3. The Cash Rebate will be directly credited to the card account of the principal cardholder within 4 to 6 weeks (based on the transaction postdate) upon fulfilling the spending requirement. The relevant credit card account must be valid, non-delinquent and in good financial standing at the time when the Cash Rebate is credited to the card account. Otherwise, the Bank reserves the right to forfeit the welcome offer.
4. **If the principal cardholder cancels the card within 1 year from the date of card issuance and the Cash Rebate has been credited to the card account, a handling fee of HK\$488 will be charged to principal cardholder’s card account without prior notice.**
5. The applicant will be entitled to enjoy the welcome gift once. The welcome offer to be offered will be based on the credit card that firstly approved if 2 or more OCBC Wing Hang Credit Cards (including co-branded card) are successfully applied at the same time.
6. The Cash Rebate is not transferable, returnable or redeemable for cash.
7. The Bank reserves the right to amend the terms and conditions of the welcome offers and/or terminate the welcome offers without prior notice.
8. In case of disputes, the decision of the Bank shall be final and conclusive.
9. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

(B) 6-month Installment Plan with Interest and Administration Fee Waiver

1. 6-month Installment Plan with Interest and Administration Fee Waiver (“Plan”) is only applicable to principal card applicants who have not held OCBC Wing Hang Credit Card (including co-branded card) that issued by OCBC Wing Hang Bank Limited (“Bank”) in the past 13 months from the approval date of the principal card applied in this application.
2. The minimum installment amount which may be applied for under the Plan is HK\$5,000 and the maximum installment amount is HK\$40,000 or 90% of the available credit limit under the Plan (whichever is lower). The installment amount should be in multiple of HK\$1,000.
3. The Plan is in 6-month tenor. The monthly handling fee and administration fee of HK\$80 will be waived.
4. If the approved credit limit is not sufficient to cover the full installment amount applied, the Bank may approve a part of the installment amount applied without any notice.
5. Upon approval of the Plan, the Bank will credit the approved installment amount into the designated bank account provided by the principal cardholders (“Cardholder”) in this application form without any notice.
6. **The beneficiary bank may impose a service charge on Cardholder’s designated bank account for the remittance or deduct the service charge from the installment amount (except the Bank).**
7. The installment amount approved in the Plan will be deducted from the approved credit limit of the relevant credit card account. Without prejudice to the Bank’s overriding right to demand full payment of the approved installment amount together with the relevant fees and charges under the Plan from the Cardholder who should immediately pay, once the Plan is approved, it cannot be withdrawn and the monthly installment amount and the repayment period cannot be changed.
8. Approval of the installment amount will be subject to the account condition of the credit card and other conditions (including but not limited to the usage status of credit facilities in our Bank and other financial institutions). The Bank may increase the credit limit depending on the amount applied for at its discretion.

9. The Cardholder agrees and authorizes the Bank to debit the relevant credit card account with the monthly installment amount under the Plan throughout the whole repayment period.
10. The relevant credit card account must be valid, non-delinquent and in good credit status. Otherwise, the Bank reserves the right to forfeit the welcome offer.
11. **In case there is no available or insufficient credit limit in the relevant credit card account to cover any monthly installment due or any minimum payment due under the relevant credit card account is not paid as provided in the OCBC Wing Hang Credit Card Cardholder Agreement, the Bank shall, without the necessity of giving any notice, terminate the Cardholder's entitlement to repay by way of installments under the Plan and the Cardholder shall thereupon immediately repay the outstanding balance of the approved installment amount and other relevant fees and charges to the Bank. The outstanding balance of the approved installment amount will be subject to such financial charge and other relative fees as specified in OCBC Wing Hang Credit Card Cardholder Agreement.**
12. Payment of relevant credit card will firstly be applied to repay the minimum payment amount shown on the statement, and then to high-interest-rate-bearing balance and finally to any other outstanding balances - in a sequence of cash advance, purchases, interest-free installment loan amount and the approved installment amount under the Plan.
13. **If the Cardholder cancels relevant credit card or the card is terminated or the Plan is withdrawn, the Cardholder shall thereupon immediately repay the outstanding balance of the approved installment amount together with an additional handling fee of HK\$300. Fees will be charged to the relevant credit card account.**
14. The Bank reserves the right to decline to offer the Plan without assigning any reasons therefore. Documents supplied by the Cardholder, including the application forms and the relevant documents, will not be returned.
15. The transaction under the Plan is not eligible for "Up to 0.8% Cash Rebate" Scheme.
16. The Bank reserves the right to review the credit limit of the relevant credit card account from time to time.
17. In case of any dispute, the Bank reserves the right to make final and conclusive decision. The Bank shall be entitled to change, at any time, the above Terms and Conditions without any notice.
18. In case of any discrepancy between the OCBC Wing Hang Credit Card Cardholder Agreement and the Terms and Conditions contained herein, insofar as the Plan is concerned, the Terms and Conditions contained herein shall always prevail.
19. If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

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 ¹	貸款金額：HK\$40,000			
	貸款期*	6個月	12個月	24個月
	實際年利率	不適用	不適用	不適用
* 此貸款期為6個月				
逾期還款年化利率/就違約貸款收取的年化利率 ²	19.06% - 33.21%			

費用及收費

手續費	不適用
行政費	不適用
逾期還款費用及收費 ³	HK\$350或上一期信用卡結單之最低付款額 (以較低者為準)
提前還款/提前清償/贖回的收費	客戶不論任何原因取消或被撤銷信用卡，或中途取消此分期貸款計劃，本行將收取HK\$300手續費
退票/退回自動轉賬授權指示的收費	不適用

其他資料

- 此計劃之最低貸款金額為 HK\$5,000，最高貸款金額為 HK\$40,000 或客戶信用卡獲批核信用額之 90%（以較低者為準）。
- 本行將直接將所獲批核之金額存入客戶所指定之銀行賬戶。所指定銀行可能會於閣下賬戶扣除電匯之手續費。
- 此計劃之分期貸款不能獲享「高達 0.8%現金回贈」計劃中之優惠。
- 本行保留以絕對酌情權按照此計劃及華僑永亨信用卡持卡人協議之條款及細則更改或修改上述利息、費用及收費及/或訂明新項目。
- 如中、英文版本之間有任何歧異，概以英文版本為準。

註：

1. 實際年利率是一個供參考之利率，以年化率展出包括銀行產品的基本利率及其他費用與收費。
2. 每期之供款額將誌賬於閣下之信用卡賬戶。如閣下在每月的到期付款當日或之前清繳有關信用卡賬戶之全部款項，本行則不會收取利息。否則，有關之利息將由上一期結單日起每日按未清償之賬戶結欠（包括逾期還款之供款額）計算直至全部清還為止。有關閣下因未能如期全數繳付信用卡賬戶結單上的最低付款額而產生的利息詳情，請參閱華僑永亨信用卡持卡人協議。
3. 倘閣下於到期付款當日仍未能全數繳付有關信用卡賬戶結單上的最低付款額，本行將從信用卡賬戶收取逾期付款收費。

客戶需留意提前清還分期計劃會否可以節省利息開支及/或手續費。詳情請閱華僑永亨銀行網頁 ocbcwhhk.com（零售銀行服務 > 零售銀行服務 > 卡服務 > 資料及通告 > 信用卡還款計算機）或致電客戶服務熱線 2543 2223。

<p>This product is an installment 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 installment loan.</p>				
Interest Rates and Interest Charges				
Annualized Percentage Rate (APR) ¹	For a loan amount of HK\$40,000:			
	Loan Tenor*	6-month	12-month	24-month
	APR	N/A	N/A	N/A
* The loan tenor is fixed at 6 months				
Annualized Overdue / Default Interest Rate ²	19.06% - 33.21%			
Fees and Charges				
Handling Fee	Not applicable			
Administration Fee	Not applicable			
Late Payment Fee and Charge ³	HK\$350 or Minimum Payment of the previous credit card statement (whichever is lower)			
Prepayment / Early Settlement / Redemption Fee	HK\$300 will be charged if for any reason the card is cancelled or the use of the card is terminated or this installment plan is withdrawn			
Returned Cheque / Rejected Autopay Charge	N/A			
Additional Information				
<ul style="list-style-type: none"> The minimum loan amount under the plan is HK\$5,000 and the maximum loan amount is HK\$40,000 or 90% of the approved credit limit of your card account (whichever is lower). We will credit the approved loan amount to your bank account designated by you. The designated bank may impose a service charge on your bank account for the remittance. The installment loan under the plan is not eligible for “Up to 0.8% Cash Rebate” Scheme. We reserve the rights at our absolute discretion to amend or change the above and/or prescribe new items of interest, charges and fees in accordance with the terms and conditions of the plan and the OCBC Wing Hang Credit Card Cardholder Agreement. In case of discrepancies between the English and the Chinese versions, the English version shall prevail. 				

Notes:

- An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualized rate.
- Each monthly installment will be charged to your card account. We will not charge you interest if you pay your card account balance in full by the Payment Due Date each month. Otherwise, interest will be charged on the unpaid card account balance of the previous statement, including any overdue monthly installment, from the date of the previous statement on a daily basis until repayment in full. For details on interest chargeable to your card account if you fail to pay Minimum Payment under your card account as specified in a statement by the Payment Due Date in full, please refer to the OCBC Wing Hang Credit Card Cardholder Agreement.
- If you fail to pay the Minimum Payment under your card account as specified in a statement by the Payment Due Date in full, a late payment fee will be charged to your card account.

Customer is advised to pay attention on whether interest expenses and/or handling fee would be saved by making early repayment of the Installment Plan. For details, please refer to our Bank website at ocbcwhhk.com (Personal Banking > Retail Banking > Card Service > Information and Notices > Credit Card Repayment Calculator) or contact Customer Service Hotline at 2543 2223.