

Key Facts Statement (KFS) for Instalment Loan

Nanyang Commercial Bank, Limited (“the Bank”)

General Banking Facility - Instalment Loan (for Personal Customers)

21st November 2016

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)	N/A	The annualised interest rate is from 2.5% below the Bank's HKD Prime to 1.5% over the Bank's HKD Prime.	The annualised interest rate is from 2.5% below the Bank's HKD Prime to 1.5% over the Bank's HKD Prime.

Annualised Overdue / Default Interest Rate	<p>6% over the Bank's HKD Prime</p> <p>The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.</p> <p>If an instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.</p> <p>For Details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facilities and Loan Facility(ies)” provided by the Bank.</p>
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Fees and Charges

Handling Fees	0% to 0.5% of loan amount will be charged when a customer applies for an instalment loan
Late Payment Fees and Charge	<p>HK\$500 per late payment (plus legal cost, if any)</p> <p>Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HK\$500 or such other amount as determined by the Bank from time to time, on each time when the Borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the Borrower or to take any other recovery action against the Borrower after the Borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the Borrower shall be obliged to pay such costs to the Bank upon demand.</p>
Prepayment / Early Settlement / Redemption Fee	<p>2%-3% of original loan amount will be charged if the borrower fully or partially repays the loan in the first year of the original loan tenor</p> <p>1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan in less than 1 month's prior notice</p>
Returned Cheque / Rejected Autopay Charge	HK\$150 per returned cheque / rejected autopay payment

Key Facts Statement (KFS) for Instalment Loan

Nanyang Commercial Bank, Limited (“the Bank”)

“Easi-Personal Loan” Instalment Loan(for Personal Customers)

8th June 2020

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 loan advice for the final terms of your instalment loan.

Interest Rates and Interest Charges

Annualised Percentage Rate (APR)¹

For a loan amount of HK\$100,000²:

Loan Tenor	6-month	12-month	24-month
APR ³ (or range of APR)	N/A	4.31% - 44.55%	4.50% - 44.25%

Annualised Overdue / Default Interest Rate

36%

The Bank reserves the right to charge default interest on the amount overdue at an interest rate of 3% per month. The default interest payable shall accrue daily and be calculated from the due date until the date of actual repayment with a 30-day month.

Fees and Charges

Handling Fee

A non-refundable annual handling charge of 1% of the loan for each year or part thereof will be charged upon the approval of the Instalment Loan.

Late Payment Fee and Charge

Apart from default interest, the Bank reserves the right to charge HK\$500 on each time when the borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the borrower or to take any other recovery action against the borrower after the borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the borrower shall be obliged to pay such costs to the Bank upon demand.

Prepayment / Early Settlement / Redemption Fee

2% of outstanding amount will be charged if the borrower fully repays the loan before loan maturity date as prepayment fee.

Only full repayment of the loan is permissible provided that prepayment shall be the sum of all the remaining instalments of the Instalment Loan after deducting the interest rebate on “Rule of 78” basis. Please contact our staff for the “Rule of 78” computation method.

Returned Cheque / Rejected Autopay Charge

HK\$150 per returned cheque / rejected autopay payment.

Additional Information

1. 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.
2. The minimum loan amount is HK\$10,000.
3. This APR is calculated based on a loan amount of HK\$100,000, a loan tenor of 12/24 months, a monthly flat interest rate of 0.107% - 1.683% and an annual handling fee of 1%. The Bank does not provide a loan with a tenor of 6-month. The APR is calculated according to the guidelines laid down in the Code of Banking Practice and based on a number of assumptions for reference use only. The APR which a borrower is entitled is subject to credit quality of the borrower, the result of credit check and other related factors. The final approval of application, loan amount, repayment tenor and loan interest rate will be subject to the final decision of the Bank, without any reason.
4. For details, please refer to the relevant section of Conditions of “Easi-Personal Loan” (Instalment Loan).

Key Facts Statement (KFS) for Instalment Loan

Nanyang Commercial Bank, Limited (“the Bank”)

Easi-Personal Loan – Property Owner Loan (Instalment Loan) (for Personal Customers)

10th August 2018

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 loan advice for the final terms of your instalment loan.

Interest Rates and Interest Charges

Annualised Interest Rate	For a loan amount of HK\$100,000 ¹ :			
	Loan Tenor	6-month	12-month	24-month
	Annualised Interest Rate (or range of Annualised Interest Rate)	N/A	The annualised interest rate is from 2.5% below the Bank's HKD Prime to 1.5% over the Bank's HKD Prime.	The annualised interest rate is from 2.5% below the Bank's HKD Prime to 1.5% over the Bank's HKD Prime.
Annualised Overdue Default Interest Rate	<p>6% over the Bank's HKD Prime.</p> <p>The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.</p> <p>If an instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.</p> <p>For details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facilities and Loan Facility(ies)” provided by the Bank.</p>			

Fees and Charges

Handling Fees	A non-refundable annual handling charge of 1% of the loan for each year or part thereof will be charged upon the approval of the Instalment Loan.
Late Payment Fees and Charge	Apart from default interest, the Bank reserves the right to charge HK\$500 on each time when the borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the borrower or to take any other recovery action against the borrower after the borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the borrower shall be obliged to pay such costs to the Bank upon demand.
Prepayment / Early Settlement / Redemption Fee	Only full repayment of the loan is permissible, 2% of outstanding amount will be charged if the borrower fully repays the loan before loan maturity date as prepayment fee.
Returned Cheque / Rejected Autopay Charge	HK\$150 per returned cheque / rejected autopay payment.

Additional Information

1. The minimum loan amount is HK\$50,000.
2. For details, please refer to the relevant section of Conditions of “Easi-Personal Loan”(Instalment Loan).

Key Facts Statement (KFS) for Property Secured Instalment Loan

Nanyang Commercial Bank, Limited (“the Bank”)

The Mainland Property Refinancing Service (for Personal Customers)

21st June 2021

This service is a property secured instalment loan.

This KFS provides you with indicative information about interest, fees and charges of this service but please refer to our offer letter for the final terms of your property secured instalment loan.

Interest Rates and Interest Charges

Annualized Interest Rate	For a loan amount of HK\$3 million:					
	Loan Tenor	6 months	12 months	24 months	20 years	30 years
	Range of annualized interest rate	From 1.25% below the Bank's HKD Prime to 0.25% over the Bank's HKD Prime. OR From 3.75% to 5.25% over the Bank's 1-month HIBOR	From 1.25% below the Bank's HKD Prime to 0.25% over the Bank's HKD Prime. OR From 3.75% to 5.25% over the Bank's 1-month HIBOR	From 1.25% below the Bank's HKD Prime to 0.25% over the Bank's HKD Prime. OR From 3.75% to 5.25% over the Bank's 1-month HIBOR	From 1.25% below the Bank's HKD Prime to 0.25% over the Bank's HKD Prime. OR From 3.75% to 5.25% over the Bank's 1-month HIBOR	N/A
Annualized Overdue / Default Interest Rate	<p>6% over the Bank's HKD Prime</p> <p>The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.</p> <p>If an instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.</p> <p>For Details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facilities and Loan Facility(ies)” provided by the Bank.</p>					
Fees and Charges						
Handling Fees	<p>0% to 0.5% of loan amount will be charged when a customer applies for the Mainland Property Refinancing Service.</p> <p>0.7% -1% handling fees will be charged when a customer accepts the loan offer of the Mainland Property Refinancing Service.</p> <p>HK4,000 will be charged when a customer subsequently cancels the mortgage loan application after the acceptance of Loan Facility Letter.</p>					
Late Payment Fees and Charge	<p>HK\$500 per late payment (plus legal cost, if any)</p> <p>Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HK\$500 or such other amount as determined by the Bank from time to time, on each time when the Borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the Borrower or to take any other recovery action against the Borrower after the Borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the Borrower shall be obliged to pay such costs to the Bank upon demand.</p> <p>For Details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facilities and Loan Facility(ies)” provided by the Bank.</p>					

Prepayment / Early Settlement / Redemption Fee	<p>Prepayment in full: 3% of the original loan amount will be charged when the borrower fully prepays the loan within the first year of repayment; 2% of the original loan amount will be charged when the borrower fully prepays the loan within the second year of repayment; 1% of the original loan amount will be charged when the borrower fully prepays the loan within the third year of repayment.</p> <p>Prepayment in partial: 3% of the prepaid loan amount will be charged when the borrower partially prepays the loan within the first year of repayment; 2% of the prepaid loan amount will be charged when the borrower partially prepays the loan within the second year of repayment; 1% of the prepaid loan amount will be charged when the borrower partially prepays the loan within the third year of repayment.</p> <p>In addition, 1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan with less than 1 month's prior notice.</p>
Returned Cheque / Rejected Autopay Charge	HK\$150 per returned cheque / rejected autopay payment

Additional Information

1. The minimum loan amount is HK\$1 million.

2. Monthly Repayment Amount :

For a loan amount of HK\$3 million:

Loan Tenor	Up to 20 years
Monthly repayment amount for the annualized interest rate based on the Bank's Best Lending Rate above	HK\$17,787 to HK\$20,216 (Assume the Bank's HKD Prime is 5%)
Monthly repayment amount for the annualized interest rate based on the Bank's 1-month HIBOR above	HK\$18,101 to HK\$20,552 (Assume the Bank's 1-month HIBOR is 0.2%)

- The maximum loan tenor up to 20 years is only applicable to residential or composite buildings. The maximum loan tenor for other property types will be less than 20 years.

3. Other relevant Fees and Charges:

Custody of Non-discharged Deeds after Full Repayment	HK\$3,000 per year
Lease Consent Letter on Charged Property	HK\$1,000 per letter (plus legal cost, if any)
Re-issuance of Notice for Repayment Schedule	HK\$100 per copy
Re-issuance of Annual Statement of Instalment Loan Account	HK\$100 per copy
Confirmation of Mortgaged Property and Account Balance	HK\$200 per copy (HK\$20 for each subsequent copy issued simultaneously)
Provision of Duplicate Copy of Property Ownership Certificate/Real Estate Ownership Certificate or other documents copies	Property Ownership Certificate or Real Estate Ownership Certificate : HK\$180 per copy Other documents : HK\$50 per page
Administration Fee for adoption of the Reinstatement Value of the mortgaged property as the insured amount of Fire Insurance Policy (Applicable for Inception of Fire Insurance, Revise of sum insured or Renewal of Fire Insurance)	HK\$1,000 for each time

4. Regardless of whether the loan is eventually drawn, customers are responsible to pay for the Mainland China Real Estate Registration Centre property registration fees, valuation report provided by property valuation agencies on the approved lists of the Bank and other related fees which are determined by relevant organizations.

Key Facts Statement (KFS) for Instalment Loan

Nanyang Commercial Bank, Limited ("the Bank")

100% Personal Loan Guarantee Scheme (for Personal Customers)
May 2021

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 loan advice for the final terms of your instalment loan.

Interest Rates and Interest Charges

Annualised Percentage Rate (APR)	For a loan amount of HK\$5,000 to HK\$80,000 ¹ :	
	Loan Tenor	Maximum loan tenor is 6 years ²
	Annualised Percentage Rate (or range of Annualised Percentage Rate)	1%
Annualised Overdue / Default Interest Rate	<p>6% over the Bank's HKD Prime.</p> <p>The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.</p> <p>If an instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.</p>	

Fees and Charges

Handling Fees	Not applicable
Late Payment Fees and Charge	Not applicable
Prepayment / Early Settlement / Redemption Fee	Not applicable ³
Returned Cheque / Rejected Autopay Charge	HK\$150 per returned cheque / rejected autopay payment.

Additional Information

1. The minimum loan amount is HK\$5,000 and it shall be rounded down to the nearest hundreds based on the amount calculated. The Maximum loan amount is HK\$80,000.
2. Borrower may apply for a principal moratorium of 12 months from the drawdown of the loans.
3. Only full repayment of the loan is permissible.
4. Borrower will receive a full rebate of the interest payments made after the loan and interest are fully repaid by the end of the scheduled repayment period, which is six years at maximum, despite any interim delinquencies.
5. For details, please refer to the relevant section of "100% Personal Loan Guarantee Scheme Loan Application Form – Supplemental".
6. If a borrower does not fulfil the repayment obligations, it may adversely affect the borrower's credit records maintained at the credit reference agencies. The Bank will also follow up in accordance with its usual processes."

分期貸款產品資料概要

南洋商業銀行有限公司(「本行」)

一般銀行分期貸款(個人客戶適用)

2016年11月21日

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 (或實際利率範圍)	不適用	本行港元最優惠利率減2.5%至本行港元最優惠利率加1.5%	本行港元最優惠利率減2.5%至本行港元最優惠利率加1.5%
逾期還款年化利率 / 就違約貸款收取的年化利率	<p>本行港元最優惠利率加6%</p> <p>本行保留可就下列任何到期未付款項按日徵收違約利息的權利(不論判決之後或之前)</p> <p>若供款或付息逾期未付，將計算違約利息，自相關供款或付息到期日起按日計算，直至實際全數支付之日為止。</p> <p>詳細請參閱本行提供的《一般貸款授信的一般條款》中的相關部分</p>			

費用及收費

年費 / 收費	在客戶申請一般銀行分期貸款時，將收取貸款額之0%至0.5%
逾期還款費用及收費	<p>每次逾期還款將收取HK\$500 (如涉及法律費用則另計)</p> <p>除違約利息外，本行還保留在借款人每次未能在到期日付款時徵收港幣 500 元或本行不時決定的其他金額作為違約行政費用的權利。此外，如本行絕對酌情決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。</p>
提前還款 / 提前清償 / 贖回的收費	<p>當客戶於第一年內償還全數或部分貸款時，將收取貸款金額的2%-3%</p> <p>當客戶不足於一個月內通知我行償還全數或部分貸款時，將收取按還款金額計算的一個月利息</p>
退票 / 退回自動轉帳授權指示的收費	每次退票 / 退回自動轉帳授權指示時，將收取HK\$150

分期貸款產品資料概要

南洋商業銀行有限公司(「本行」)

「理財貸輕鬆」分期貸款(個人客戶適用)

2020年6月8日

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通知書為準。

利率及利息支出

實際年利率¹

貸款金額: 港幣100,000元²

貸款期	6個月	12個月	24個月
實際年利率 ³ (或 實際年利率範圍)	不適用	4.31%-44.55%	4.50%-44.25%

逾期還款年化利率 / 就違約貸款收取的年化利率

36%

本行保留權利就有關的逾期未付款額以月息 3% 計算利息，有關利息將逐日累算，由到期繳付日期直至實際還款日期為止，並按 30 日為一個月的基準計算。

費用及收費

手續費

當分期貸款獲批准後，客戶須繳納總貸款額 1% 的不予退還年度手續費(若不足一年，亦按一年計收)。

逾期還款費用及收費

除違約利息外，本行保留在借款人每次未能如期付款時徵收港幣 500 元(如涉及法律費用則另計)的權利。此外，若本行行使其絕對酌情權決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。

提前還款 / 提前清償 / 贖回的收費

當客戶於貸款到期前償還全數貸款，將需繳納相等於分期貸款尚欠本金 2% 的款項作為提前還款手續費。

分期貸款只可作提早全部清還，惟應付本金及利息總額須為剩餘未供各期款項之總和減去按“78 法則”計得之利息退還數。請聯絡本行職員了解“78 法則”的計算方法。

退票 / 退回自動轉賬授權指示的收費

每次退票 / 退回自動轉賬授權指示時，將收取港幣 150 元。

其他資料

1. 實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費。
2. 最低貸款金額為港幣 10,000 元。
3. 此實際年利率以貸款金額港幣 100,000 元、還款期分別為 12/24 個月、每月平息均為 0.107% - 1.683% 及每年 1% 手續費計算。本行並沒有提供貸款期 6 個月的私人貸款。實際年利率乃根據《銀行營運守則》所載的有關指引及基於多項假設計算，並只作參考用途。個別客戶可享的實際年利率按客戶的信貸質素、信貸審批結果及其他相關因素而釐訂。申請的最終審批、貸款金額、貸款年期及貸款利率將由本行作最終決定，而毋須向客戶提供任何理由。
4. 如要查詢更多資料，請參閱《「理財貸輕鬆」分期貸款條款》的相關章節。

分期貸款產品資料概要

南洋商業銀行有限公司(「本行」)

「理財貸輕鬆－業主貸」私人貸款(分期貸款)(個人客戶適用)

2018年8月10日

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通知書為準。

利率及利息支出

年化利率

貸款金額：港幣100,000元¹

貸款期	6個月	12個月	24個月
年化利率 (或年化利率範圍)	不適用	本行港元最優惠利率減2.5%至本行港元最優惠利率加1.5%	本行港元最優惠利率減2.5%至本行港元最優惠利率加1.5%

逾期還款年化利率 / 就違約貸款收取的年化利率

本行港元最優惠利率加6%。

本行保留可就下列任何到期未付款項按日徵收違約利息的權利（不論判決之後或之前）。

若供款或付息逾期未付，將計算違約利息，自相關供款或付息到期日起按日計算，直至實際全數支付之日為止。

詳細請參閱本行提供的《一般貸款授信的一般條款》中的相關章節。

費用及收費

手續費

當分期貸款獲批准後，客戶須繳納總貸款額1%的不予退還年度手續費(若不足一年，亦按一年計收)。

逾期還款費用及收費

除違約利息外，本行保留在借款人每次未能如期付款時徵收港幣 500 元(如涉及法律費用則另計)的權利。此外，若本行行使其絕對酌情權決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。

提前還款 / 提前清償 / 贖回的收費

分期貸款只可作提前全部清還，當客戶於貸款到期前償還全數貸款，將需繳納相等於分期貸款尚欠本金2%的款項作為提前還款手續費。

退票 / 退回自動轉賬授權指示的收費

每次退票 / 退回自動轉帳授權指示時，將收取港幣150元。

其他資料

1. 最低貸款金額為港幣 50,000 元。
2. 如要查詢更多資料，請參閱《「理財貸輕鬆」分期貸款條款》的相關章節。

物業抵押分期貸款產品資料概要

南洋商業銀行有限公司(「本行」)

中國內地物業融資服務(個人客戶適用)

2021年6月21日

此乃物業抵押分期貸款產品。

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

利率及利息支出

年化利率	貸款金額:HK\$3,000,000					
	貸款期	6個月	12 個月	24 個月	20年	30年
	年化利率 範圍	本行港元最優惠利率減1.25%至本行港元最優惠利率加0.25% 或 本行一個月香港銀行同業拆息率加3.75%至5.25%	本行港元最優惠利率減1.25%至本行港元最優惠利率加0.25% 或 本行一個月香港銀行同業拆息率加3.75%至5.25%	本行港元最優惠利率減1.25%至本行港元最優惠利率加0.25% 或 本行一個月香港銀行同業拆息率加3.75%至5.25%	本行港元最優惠利率減1.25%至本行港元最優惠利率加0.25% 或 本行一個月香港銀行同業拆息率加3.75%至5.25%	不適用
逾期還款年化利率 / 就違約貸款收取的 年化利率	<p>本行港元最優惠利率加6%</p> <p>本行保留可就下列任何到期未付款項按日徵收違約利息的權利（不論判決之後或之前）</p> <p>若供款或付息逾期未付，將計算違約利息，自相關供款或付息到期日起按日計算，直至實際全數支付之日為止。</p> <p>詳細請參閱本行提供的《一般貸款授信的一般條款》中的相關部分</p>					
費用及收費						
手續費	<p>在客戶申請中國內地物業融資服務時，將收取貸款額之0%-0.5%作手續費。</p> <p>在客戶同意提用中國內地物業融資服務時，將收取貸款額的0.7%-1%作手續費。</p> <p>若客戶接納貸款後，取消物業抵押分期貸款申請，每項申請將收取HK\$4,000。</p>					
逾期還款費用及收費	<p>每次逾期還款將收取HK \$500元(如涉及法律費用則另計)</p> <p>除違約利息外，本行還保留在借款人每次未能在到期日付款時徵收 HK\$500 或本行不時決定的其他金額作為違約行政費用的權利。此外，如本行絕對酌情決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。</p> <p>詳細請參閱本行提供的《一般貸款授信的一般條款》中的相關部分。</p>					

提前還款 / 提前清償 / 贖回的收費	<p>提前償還全數貸款：</p> <p>當客戶於貸款期首年內償還全數貸款時，將按原貸款金額的3%收費。</p> <p>當客戶於貸款期次年內償還全數貸款時，將按原貸款金額的2%收費。</p> <p>當客戶於貸款期第三年內償還全數貸款時，將按原貸款金額的1%收費。</p> <p>提前償還部分貸款：</p> <p>當客戶於貸款期首年內償還部分貸款時，將按還款金額的3%收費。</p> <p>當客戶於貸款期次年內償還部分貸款時，將按還款金額的2%收費。</p> <p>當客戶於貸款期第三年內償還部分貸款時，將按還款金額的1%收費。</p> <p>此外，當客戶不足於一個月內通知我行償還全數或部分貸款時，將收取按還款金額計算的一個月利息。</p>
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退票 / 退回自動轉帳 授權指示的收費	每次退票 / 退回自動轉帳授權指示時，將收取HK\$150
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其他資料

1. 最低貸款金額為港幣HK\$1,000,000。

2. 每月還款金額：

貸款金額：HK\$3,000,000

貸款期	20年
按上述本行港元年利率所釐訂的年化利率計算每月還款金額	HK\$17,787 至 HK\$20,216 (假設本行港元最優惠利率為5%)
按上述本行一個月香港銀行同業拆息	HK\$18,101 至 HK\$20,552 (假設本行一個月香港銀行同業拆息為0.2%)

- 住宅或商住兩用物業抵押貸款之最長貸款期為20年，其他物業類別之最長貸款期少於20年。

3. 其他相關費用及收費：

存契費(已清還物業抵押貸款但尚未提取契據)	每年HK\$3,000
出租同意書	每份HK\$1,000(如涉及律師費用則另計)
補發還款資料通知書	每份HK\$100
補發分期付款賬戶年結記錄	每份HK\$100
抵押物業及餘額證明信	每份HK\$200(如同時簽發多份，其後每份HK\$20)
索取不動產權證/房產證或其他文件副本	不動產權證或房產證：每份HK\$180 其他文件：每頁HK\$50
以抵押物業之重置價值作為火險投保額行政費 (適用於投保、更改投保額或續保)	每次HK\$1,000

4. 不論貸款最終是否被提用，客戶須向內地不動產登記中心、本行認可名單上的內地物業估價機構及其他相關機構支付內地物業抵押登記費用、物業估價費用等其他相關費用，收費視乎個別機構而定。

分期貸款產品資料概要

南洋商業銀行有限公司(「本行」)

百分百擔保個人特惠貸款計劃(個人客戶適用)
2021 年 5 月

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通知書為準。							
利率及利息支出							
實際年利率	<table><tr><td colspan="2">貸款金額：港幣5,000元-80,000元¹</td></tr><tr><td>貸款期</td><td>最長貸款期為6年²</td></tr><tr><td>實際年利率（或實際年利 率範圍）</td><td>1%</td></tr></table>	貸款金額：港幣5,000元-80,000元 ¹		貸款期	最長貸款期為6年 ²	實際年利率（或實際年利 率範圍）	1%
貸款金額：港幣5,000元-80,000元 ¹							
貸款期	最長貸款期為6年 ²						
實際年利率（或實際年利 率範圍）	1%						
逾期還款年化利率 / 就違約貸款收取的年化利率	<p>本行港元最優惠利率加6%。</p> <p>本行保留可就下列任何到期未付款項按日徵收違約利息的權利（不論判決之後或之前）。</p> <p>若供款或付息逾期未付，將計算違約利息，自相關供款或付息到期日起按日計算，直至實際全數支付之日為止。</p>						
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	不適用 ³						
退票 / 退回自動轉賬授權指示的收費	每次退票 / 退回自動轉帳授權指示時，將收取港幣150元。						
其他資料							
<ol style="list-style-type: none">最低貸款額為港幣 5,000 元，並按計算的金額調低至最接近的百位數。最高貸款額為港幣 80,000 元。借款人可申請在提取貸款後首 12 個月還息不還本。分期貸款只可作提前全部清還。在預定還款期末(最長為 6 年)或之前還清全部貸款和利息後，借款人將獲回贈全部利息支出。中期拖欠將不影響利息支出回贈。如要查詢更多資料，請參閱「百分百擔保個人特惠貸款計劃 貸款申請表 - 補充部分」的相關章節。如借款人未能履行還款責任，有可能會影響借款人在信貸機構中的信貸紀錄，本行會按照一般程序處理。							