

# Professional Loan

## Exclusive offer to professionals

 2201 7933

OCBC Credit



### "Professional Loan" is tailor-made to cater your essential needs

Maximum Loan Amount:  
**HK\$2,000,000**

Maximum Loan Tenor:  
**60 Months**

APR:  
As low as **2.16%**

1. Professional is defined as an individual who work in a firm or the owners of the firm providing professional services such as solicitor firm, accounting firm, architecture firm and engineering firm. OCBC Bank (Hong Kong) Limited ("the Bank") reserves the final right to define the term of "Professional Firm".

2. Annualized percentage rate ("APR") is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualized rate. The APR ranged from 2.16% to 36% generally and the minimum repayment period and maximum repayment period is of 6 months to 60 months. APR is calculated according to the method set out in the relevant guidelines under the Code of Banking Practice issued by the Hong Kong Association of Banks as the basis. The APR has been corrected to 2 decimal places. If the loan amount is \$1,500,000 with the monthly flat rate at 0.063%, when approval is obtained from the Bank, the APR for 12 months will be 2.16% (inclusive of HK\$9,000 cash rebate) or 3.30% (excluding cash rebate), including the handling fee of 1.00% per annum, the total repayment amount will be HK\$1,511,340. The handling fee shall be added onto the loan amount and to be paid together with the monthly instalments. The value of the Rebate that an Eligible Customer is entitled to will depend on the Loan amount applied for and drawn down and the APR. Example is for reference only. The APR may differ with different loan amounts and tenors. For details, please contact our staff.

Customers who are entitled with the offer of Professional Loan (the "Offer") and the Promotion are bound by the terms and conditions of this program, related loan application form and loan documents. Please contact the staff of OCBC Bank (Hong Kong) Limited for details and enquiries of related terms and conditions and charges details. Loan amount, interest rate, monthly repayment amount and repayment tenor applicable to individual applicant may be different and is based on the final approval status of OCBC Bank (Hong Kong) Limited, please contact the staff of OCBC Bank (Hong Kong) Limited for details and enquiries. The Bank reserves the right to amend, extend, terminate or cancel the Promotion and amend the terms and conditions at any time without prior notice. In case of any dispute, the decision of the Bank shall be final and conclusive. The Bank reserves all the final decision on determining the interest rates, amending the terms and conditions in respect of the Loan, and approving the loan application. Reference will be made to the customer's credit reports and the Bank reserves the right to reject the loan application without specifying any reasons for its decision and interpretation, which shall be final, conclusive and binding on all.

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