



"Professional Loan" is tailor-made for professional firms" owners, who are aimed at managing working capital of the firms to meet business needs in any way.

Maximum Loan Amount:

HK\$2,000,000

Maximum Loan Tenor: **60 Months** Interest Rate:

As low as **P-0.75%**²

Handling Charge: **Waived**

OCBC Wing Hang Credit Limited ("Company") is the wholly-owned subsidiary of OCBC Wing Hang Bank Limited. The Company is the entity which processes the application of Professional Loan and provides related loan services. Customer can submit application through the branches of the Company and OCBC Wing Hang Bank Limited. To enquire the relevant terms and conditions, please contact the staff of the Company.

1. Professional Firm is defined as a firm providing professional services such as solicitor firm, accounting firm, architecture firm and engineering firm. The Company reserves the final right to define the term of "Professional Firm".

2. The current Hong Kong Dollar Prime Lending Rate ("P") is subject to change as announced by OCBC Wing Hang Bank Limited ("the Bank") from time to time. For details, please refer to the website of the Bank.

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 Wing Hang Credit 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 Wing Hang Credit, please contact the staff of OCBC Wing Hang Credit for details and enquiries. The Company 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 Company shall be final and conclusive. The Company 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 Company 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!

華僑永亨信用財務有限公司 OCBC Wing Hang Credit Limited