

Professional Loan

Exclusive offer to professionals

 2201 7988

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 **1.88%**

OCBC Credit (Hong Kong) Limited ("Company") is the wholly-owned subsidiary of OCBC Bank (Hong Kong) 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 Bank (Hong Kong) Limited. To enquire the relevant terms and conditions, please contact the staff of the Company.

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. The Company 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 1.88% 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, the monthly flat rate for 12 months is 0%, if the loan is approved finally by the Company, the APR for 12 months is 1.88%, with a handling fee of 1% per annum included, the total loan repayment amount is HK\$1,500,000. The loan handling fee is to be paid in full upon loan drawdown. The interest rate is calculated based on 365 days per year. 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 Credit (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 Credit (Hong Kong) Limited, please contact the staff of OCBC Credit (Hong Kong) Limited 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!