

OCBC Bank Personal Loan

Get standby cash whenever you need it



An exquisite personal loan offer for selected customers, with a limit up to MOP500,000 and repayment period up to 60 months.



Prestige customers

Flat interest rate: **2.5%**



Payroll customers

Flat interest rate: **2.1%**

 **2835 5922**

 **ocbc.com.mo**



OCBC Macau



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Security Alert:

OCBC Bank will never ask our customers to provide or validate their personal and/or account related information by e-mails or through any hyperlinks embedded in such e-mails. Customers should contact us via our official website or avoid clicking on any hyperlinks.

Terms and Conditions:

1. The promotional period is until 31 March 2024.
2. This promotion is applicable only to payroll customers or prestige customers of OCBC Bank.
3. Prestige customers generally refers to civil servants or government officers, professionals in the hotel, banking, teaching industries or with professional certifications. The Bank reserves the right of final interpretation on the definition of specified professionals. Customers are required to provide certificates of the relevant occupational or professional qualifications.
4. The minimum loan amount of this plan is MOP20,000 and up to MOP500,000 or 10 times of the monthly salary (whichever is lower). The amount shall be in a multiple of MOP1,000.
5. In the event that customers make early repayment of the outstanding capital during the repayment period, a three-month handling fee will be charged as an early repayment charge.
6. Customers are required to submit a copy of their identity cards, address proofs (existing customers are exempted), salary statements of the previous month or valid income proofs and latest payroll account records. In addition, the Bank may require customers to provide other documents for the purpose of loan application approval.
7. The customer agrees and authorizes the bank to debit your designated OCBC account/ credit card with the monthly handling fee and monthly installment under this plan. The amount of each installment and the repayment schedule cannot be changed.
8. Customers are required to submit original documents for review upon the Bank's request. The Bank reserves the right to reject the application for this program without disclosing any reason and the application form or relevant documents submitted will not be returned.
9. In case of any dispute, OCBC Bank (Macau) Limited reserves the right of final decision and the right to amend the above terms and conditions at any time without notice.