

eSPIN Cash

Opt-In NOW

**to seize our exclusive offer!
Don't miss out.**



**Elevate Your Experience with eSPIN Cash
- For OnePort Community**

Unlock unparalleled convenience and financial flexibility within the OnePort Community:

- ④ **Simplified application process:** No company documents are required.¹
- ④ **Flexible Tenor Options:** Choose from 30, 60, or 90-day tenors.
- ④ **Unbeatable Rates:** Experience our non-collateral, low-cost service with monthly charges as low as 1%.
- ④ **Pre-Approved Limits:** Get your cash flow rolling with a pre-approved monthly limit driven by your own transaction record.
- ④ **Express Drawdown:** Quick first drawdown within just 2 days upon approval.²
- ④ **Exclusive Offer for Early Birds:** Be one of the first 100 successful customers to enjoy a remarkable 50% service fee rebate for the first 6 months.

1. For selected customers, only an application form is required during approval, while required documents must be signed before drawdown.

2. Upon the required documents being signed

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Simple Opt-In Process



Quick Approval



Get your eSpin Cash easily

Elevate your financial journey with eSPIN Cash – the future of hassle-free, efficient financing! Opt-In now for a game-changing experience.

>> Opt –In



Warning: You have to repay your loans. Do not pay any intermediaries.

eCOM DataFin Limited | Money Lender License #1922/2023

Product/Service Inquiry: 3669-1388; or [click here](#) to leave your contact info for follow-up



eCOM DataFin Limited ("eCOM DataFin")

eSpin Cash: Land Side Financing for OnePort Community									
This Product Factsheet provides indicative information about this product's key features, Interest fees, and charges. Please refer to our Loan Acceptance Confirmation Letter for the final terms and conditions.									
Features									
Fee Type	Container Delivery/ Collection Fee Paid to Road Carrier								
Financing Currency	HKD								
Pre-Approved Credit Limit on Monthly Basis	A pre-approved <u>fixed</u> limit is provided based on the estimated revenue derived from the borrower's historical import and export container volume via OnePort. The pre-approved limit will be reviewed every 3 months.								
Interest Rates									
Annualized Interest Rate	For a loan amount under the loan facility within the loan facility tenor <table border="1"> <tr> <td>Tenor</td> <td>30 days</td> <td>60 days</td> <td>90 days</td> </tr> <tr> <td>Annual Interest Rate</td> <td colspan="3">13% - 14.5%</td> </tr> </table>	Tenor	30 days	60 days	90 days	Annual Interest Rate	13% - 14.5%		
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Annualised Interest Rate on Overdue/ Default Amount	36.0% <i>Schedule Payment Date ("SPD") applies from Day 1, starting from the drawdown date, and extends for the respective tenor period, ranging from 30 to 90 days.</i> <ul style="list-style-type: none"> Any default interest shall accrue from day to day on the amount overdue (i.e., SPD + 1) up to the date on which eCOM DataFin receives irrevocable and unconditional payment of the overdue amount in full and be calculated based on the actual number of days elapsed and a 365-day year. The same default charge applies to any minimum repayment amount set by eCOM DataFin. 								
Fees & Charges									
Early repayment	Allowed. There is no penalty but it is required to settle the full interest accrued over the entire selected tenor.								
Repayment									
Repayment Method	Direct Debit from the borrowers								
Promotion Offer									
Eligibility	Top 100 Opt-in and successful drawdown customers								
Percentage of Rebate	50% interest rebate for six months								



Monthly Interest Rate for rebate entitlement of the first six month	Tenor	30 days	60 days	90 days
	Monthly Interest Rate	0.54% - 0.6%		
Termination				
Termination Notice Period	One month notice			
Termination Method	eCOM DataFin Portal			
Default or Overdue				
Default Periods	<ul style="list-style-type: none"> ▪ SPD + 30 Days: The borrower's OnePort account is suspended; however, the account will be reactivated upon receiving the full outstanding amount. ▪ SPD + 60 Days: Passed on to collection agencies. 			
Event of Default	<ol style="list-style-type: none"> 1) Suspend the borrower's OnePort account. 2) Decline new OnePort account applications from companies associated with key persons (directors and shareholders) of the borrower. 3) Decline re-registration of borrowers' vehicle licenses with OnePort under any entity. 			
Additional Information				
<ol style="list-style-type: none"> 1) Minimum loan amount is HK\$10,000 2) For details of the Interest Rebate offer, please refer to the T&C_Opt-in Rebate Offer_v0124. 3) If the borrower selects a tenor longer than one month (30 days): <ul style="list-style-type: none"> ▪ The disbursed amount per month is reduced to prevent exceeding the pre-approved credit limit. ▪ The disbursed amount is calculated by dividing the pre-approved credit limit by the selected tenor. 4) The borrower shall pay for the interest payment at the end of each selected tenor period. On the loan maturity date, the borrower is required to make a single lump sum repayment, which includes the principal amount of the loan and the accrued interest for the selected tenor period. 				

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