

## 有關「分期貸款產品資料概要 / 租購協議 / 租賃協議」的修訂通知

尊貴的客户：

多謝閣下選用建行(亞洲)私人貸款/汽車貸款(“貸款”)。由2022年12月30日(“生效日”)起，本行將修訂「分期貸款產品資料概要 / 租購協議 / 租賃協議」內的以下部分，修訂內容已用底線標記如下：

貸款產品	條款及細則	修訂後的條款及細則的相關條款	修訂(中間劃掉顯示刪除內容，下面劃線顯示修訂內容)
<ul style="list-style-type: none"> <li>「好現金」私人分期貸款</li> <li>「好現金」結餘轉戶計劃</li> <li>「好現金」稅季貸款</li> <li>灣區消費貸</li> <li>「好現金」私人分期貸款 - 裝修貸</li> <li>「好現金」稅務貸款</li> <li>中企員工私人貸款</li> <li>中企員工稅季私人貸款</li> <li>百分百擔保個人特惠貸款計劃</li> <li>百分百擔保個人特惠貸款計劃(業主)</li> </ul>	分期貸款產品資料概要	逾期還款年化利率 / 就違約貸款收取的年化利率	<del>36%</del> 30% 若有任何到期未付的欠款，每個月將收取逾期還款利息為逾期還款額的 <del>32.5%</del> 。逾期還款利息以每年365日之基礎按日計算。不設最低逾期還款利息。
<ul style="list-style-type: none"> <li>好現金360</li> </ul>	分期貸款產品資料概要	逾期還款年化利率 / 就違約貸款收取的年化利率	若有任何到期未付的欠款，將收取未逾還每月最低還款額的 <del>36%</del> 30%。逾期還款利息將按日以單利息基準計算，並每月收取。
<ul style="list-style-type: none"> <li>汽車貸款</li> </ul>	租購協議 / 租賃協議	逾期利率及延遲還款手續費	月息 <del>三厘五</del> ( <del>32.5%</del> )或擁有人不時指明之其他利率

閣下可於生效日起到本行任何一間分行或網頁 [www.asia.ccb.com](http://www.asia.ccb.com)，索取或查詢新修訂之「分期貸款產品資料概要」。

若閣下於生效日或之後保持或繼續使用貸款，則上述修訂將對閣下具有約束力。如有查詢，請致電本行「電話銀行」熱線 2779 5533。

中國建設銀行(亞洲)股份有限公司 謹啟

二零二二年十二月

此乃電腦列印文件，故不需簽署。

本文之中、英文版本如有歧異，概以英文版本為準。

December 2022

**Notice of amendment to the Key Fact Statements for Personal Loan and Hire Purchase Agreement / Lease Agreement for Auto Loan**

Dear Valued Customer,

Thank you for choosing CCB (Asia) Personal Loan / Auto Loan (the “Loan”). With effect from **December 30, 2022** (“Effective Date”), changes are made to the Key Fact Statements for Personal Loan and Hire Purchase Agreement / Lease Agreement for Auto Loan as underlined below:

Loan Products	Terms and Conditions	Relevant Clause of the revised Terms and Conditions after amendments	Amendments (Deletions are crossed out and Amendments are underlined)
<ul style="list-style-type: none"> <li>• Personal Instalment Loan</li> <li>• Balance Transfer Program</li> <li>• Tax Season Loan</li> <li>• Greater Bay Area Consumer Loan</li> <li>• Personal Installment Loan – Decoration Loan</li> <li>• Tax Loan</li> <li>• CCB (Asia) Personal Loan for Employees of China’s State-Owned Enterprises</li> <li>• CCB (Asia) Personal Loan for Employees of China’s State-Owned Enterprises in Tax Season</li> <li>• 100% Personal Loan Guarantee Scheme Loan</li> <li>• 100% Personal Loan Guarantee Scheme Loan (Landlord)</li> </ul>	Key Fact Statements	Annualised Overdue / Default Interest Rate	<del>36%</del> <u>30%</u> Any arrears of loan instalment due will be subject to a default interest of <del>3%</del> <u>2.5%</u> per month on the total monthly instalment amount. Default interest is charged daily and calculated on the basis of 365 days per year. No minimum amount of default interest will be applied.
<ul style="list-style-type: none"> <li>• e-loan</li> </ul>	Key Fact Statements	Annualised Overdue / Default Interest Rate	<del>36%</del> <u>30%</u> on unpaid Minimum Monthly Repayment when the minimum payment is not received in full by the Bank on or before the due date. The default interest will be calculated daily on a simple basis and charged on a monthly basis.

• Auto Loan	Hire Purchase Agreement / Lease Agreement	Overdue Interest Rate & Late Charge Fee	<del>Three</del> Two point five per cent ( <del>3.5</del> %) per month or such other rate as may be specified by the Owner from time to time
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You may visit any of our branches or our website at [www.asia.ccb.com](http://www.asia.ccb.com) to obtain a copy of the revised “Key Fact Statement” on or after the Effective Date.

The above changes shall be binding on you if you retain or continue using the Loan on or after the Effective Date. Should you have any enquiries, please call our Bank by Phone at 2779 5533.

Yours faithfully,

**China Construction Bank (Asia) Corporation Limited**

This is a computer printout and no signature is required.

If there is any inconsistency between the English and Chinese versions of this letter, the English version shall prevail.

## 分期貸款產品資料概要

中國建設銀行（亞洲）

「好現金」私人分期貸款 / 灣區消費貸 / 裝修貸

2022年12月

<p>此乃分期貸款產品 本概要所提供的利息、費用及收費等資料僅供參考， 分期貸款的最終條款以貸款確認書為準。</p>								
<b>利率及利息支出</b>								
實際年利率	貸款金額: HKD100,000							
	<table border="1"> <thead> <tr> <th>貸款期</th> <th>6個月</th> <th>12個月</th> <th>24個月</th> </tr> </thead> <tbody> <tr> <td>實際年利率 (或實際年利率範圍)</td> <td>5.90%</td> <td>5.88%</td> <td>6.05%</td> </tr> </tbody> </table>	貸款期	6個月	12個月	24個月	實際年利率 (或實際年利率範圍)	5.90%	5.88%
貸款期	6個月	12個月	24個月					
實際年利率 (或實際年利率範圍)	5.90%	5.88%	6.05%					
<p>實際年利率之計算方法以香港銀行公會所提供之計算方法作依據，並已約至小數後兩個位。實際年利率是一個參考利率，以年化利率展示包括銀行產品的基本利率及其他適用的費用與收費。</p> <p>個別客戶之利率優惠或有差異，最終利率將按客戶的信貸狀況而定，詳情請向本行職員查詢或參閱本行網頁。</p>								
逾期還款年化利率 / 就違約貸款收取的年化利率	<p>30%</p> <p>若有任何到期未付的欠款，每個月將收取逾期還款利息為逾期還款額的2.5%。逾期還款利息以每年365日之基礎按日計算。不設最低逾期還款利息。</p>							
<b>費用及收費</b>								
手續費	不適用							
逾期還款費用及收費	每個月逾期還款將收取 500 港元。							
提前還款 / 提前清償 / 贖回的收費	<p>於2017年6月8日或以前提取之貸款： 總貸款額的3%</p> <p>於2017年6月9日或以後提取之貸款： 按餘下還款期的年數（不足一年亦以一年計算），每年收取總貸款額的1.5%。</p>							
退票 / 退回自動轉帳授權指示的收費	不適用							
<b>其他資料</b>								
延期還款期手續費	以每月平息按延長之日數計算及每年365日之基礎按日計算。不設最低延期還款期手續費。							
貸款確認書副本	每封 200 港元							
索取還款表	每次 100 港元							
戶口結餘證明	每戶 100 港元							
<ul style="list-style-type: none"> <li>最低貸款額為5,000港元，最高為2,000,000港元或月薪12倍（以較低者為準）及必須為1,000 港元之倍數。</li> <li>還款期數為 6, 12, 18, 24, 36, 48, 60 個月。</li> <li>本行使用「78 法則」按月攤分貸款之每月還款金額的本金及利息。客戶可參考 <a href="http://www.asia.ccb.com/faq">www.asia.ccb.com/faq</a> 了解有關說明例子。</li> </ul>								

## Key Facts Statement (KFS) for Instalment Loan

China Construction Bank (Asia)

Personal Instalment Loan

/ Greater Bay Area Consumer Loan / Decoration Loan

December 2022

<p>This product is an instalment loan. This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.</p>				
<b>Interest Rates and Interest Charges</b>				
Annualised Percentage Rate (APR)	For a loan amount of HKD100,000:			
	Loan Tenor	6-month	12-month	24-month
APR (or range of APR)	5.90%	5.88%	6.05%	
<p>The APR is calculated according to the standard of Hong Kong Association of Banks and rounded to two decimal places. An APR is a reference rate which includes the basic interest rates and other applicable fees and charges of the product expressed as an annualised rate.</p> <p>The actual APR may vary for individual customer and the final interest rate will be subject to credit condition of the customer. For details of the interest rate, please contact our staff or refer to our website.</p>				
Annualised Overdue / Default Interest Rate	<p>30%</p> <p>Any arrears of loan instalment due will be subject to a default interest of 2.5% per month on the total monthly instalment amount. Default interest is charged daily and calculated on the basis of 365 days per year. No minimum amount of default interest will be applied.</p>			
<b>Fee and Charges</b>				
Handling Fee	Not applicable			
Late Payment Fee and Charge	HKD500 per month if the monthly repayment amount is not paid in full when due.			
Prepayment / Early Settlement Fee / Redemption Fee	<p>For Loan Drawdown on or before June 8, 2017: 3% of the total loan amount</p> <p>For Loan Drawdown on June 9, 2017 and afterwards: 1.5% per annum on the total loan amount for the remaining loan tenor (rounded up to a yearly basis)</p>			
Returned Cheque / Rejected Autopay Charge	Not applicable			
<b>Additional Information</b>				
Extension Fee	Calculated by monthly flat rate and number of days extended. Charged daily and calculated on the basis of 365 days per year. No minimum amount will be applied.			
Loan Confirmation Letter Copy	HKD 200 per letter			
Request for Repayment Schedule	HKD 100 per request			
Certificate of Balance	HKD 100 per account			
<ul style="list-style-type: none"> <li>Minimum loan amount is HKD5,000; maximum loan amount is HKD2,000,000 or 12 times monthly salary (whichever is lower) and must be in multiples of HKD 1,000.</li> <li>Repayment Period is 6, 12, 18, 24, 36, 48, 60 months.</li> <li>The Bank uses the Rule of 78 for the apportionment of interest and principal for each monthly repayment of the loan. Customer may refer to <a href="http://www.asia.ccb.com/faq/en">http://www.asia.ccb.com/faq/en</a> for an illustrative example of such.</li> </ul>				



中国建设银行(亞洲)  
China Construction Bank (Asia)

## 分期貸款產品資料概要

中國建設銀行（亞洲）

「好現金」結餘轉戶計劃  
2022年12月

此乃分期貸款產品 本概要所提供的利息、費用及收費等資料僅供參考， 分期貸款的最終條款以貸款確認書為準。								
<b>利率及利息支出</b>								
實際年利率	貸款金額：HKD100,000							
	<table border="1"> <tr> <th>貸款期</th> <th>6個月</th> <th>12個月</th> <th>24個月</th> </tr> <tr> <td>實際年利率 (或實際年利率範圍)</td> <td>6.76%</td> <td>6.80%</td> <td>6.99%</td> </tr> </table>	貸款期	6個月	12個月	24個月	實際年利率 (或實際年利率範圍)	6.76%	6.80%
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實際年利率 (或實際年利率範圍)	6.76%	6.80%	6.99%					
<p>實際年利率之計算方法以香港銀行公會所提供之計算方法作依據，並已約至小數後兩個位。實際年利率是一個參考利率，以年化利率展示包括銀行產品的基本利率及其他適用的費用與收費。</p> <p>個別客戶之利率優惠或有差異，最終利率將按客戶的信貸狀況而定，詳情請向本行職員查詢或參閱本行網頁。</p>								
逾期還款年化利率 / 就違約貸款收取的年化利率	30% 若有任何到期未付的欠款，每個月將收取逾期還款利息為逾期還款額的2.5%。逾期還款利息以每年365日之基礎按日計算。不設最低逾期還款利息。							
<b>費用及收費</b>								
手續費	不適用							
逾期還款費用及收費	每個月逾期還款將收取 500 港元。							
提前還款 / 提前清償 / 贖回的收費	於2017年6月8日或以前提取之貸款： 總貸款額的3% 於2017年6月9日或以後提取之貸款： 按餘下還款期的年數（不足一年亦以一年計算），每年收取總貸款額的1.5%。							
退票 / 退回自動轉帳授權指示的收費	不適用							
<b>其他資料</b>								
延期還款期手續費	以每月平息按延長之日數計算及每年365日之基礎按日計算。不設最低延期還款期手續費。							
貸款確認書副本	每封 200 港元							
索取還款表	每次 100 港元							
戶口結餘證明	每戶 100 港元							
<ul style="list-style-type: none"> <li>最低貸款額為10,000港元，最高為1,200,000港元或月薪21倍（以較低者為準）及必須為1,000 港元之倍數。</li> <li>還款期數為 6, 12, 18, 24, 36, 48, 60, 72, 84 個月。</li> <li>本行使用「78 法則」按月攤分貸款之每月還款金額的本金及利息。客戶可參考 <a href="http://www.asia.ccb.com/faq">www.asia.ccb.com/faq</a> 了解有關說明例子。</li> </ul>								

## Key Facts Statement (KFS) for Instalment Loan

China Construction Bank (Asia)

Balance Transfer Program  
December 2022

This product is an instalment loan. This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.								
<b>Interest Rates and Interest Charges</b>								
Annualised Percentage Rate (APR)	For a loan amount of HKD100,000:							
	<table border="1"> <tr> <th>Loan Tenor</th> <th>6-month</th> <th>12-month</th> <th>24-month</th> </tr> <tr> <td>APR (or range of APR)</td> <td>6.76%</td> <td>6.80%</td> <td>6.99%</td> </tr> </table>	Loan Tenor	6-month	12-month	24-month	APR (or range of APR)	6.76%	6.80%
Loan Tenor	6-month	12-month	24-month					
APR (or range of APR)	6.76%	6.80%	6.99%					
<p>The APR is calculated according to the standard of Hong Kong Association of Banks and rounded to two decimal places. An APR is a reference rate which includes the basic interest rates and other applicable fees and charges of the product expressed as an annualised rate.</p> <p>The actual APR may vary for individual customer and the final interest rate will be subject to credit condition of the customer. For details of the interest rate, please contact our staff or refer to our website.</p>								
Annualised Overdue / Default Interest Rate	30% Any arrears of loan instalment due will be subject to a default interest of 2.5% per month on the total monthly instalment amount. Default interest is charged daily and calculated on the basis of 365 days per year. No minimum amount of default interest will be applied.							
<b>Fee and Charges</b>								
Handling Fee	Not applicable							
Late Payment Fee and Charge	HKD500 per month if the monthly repayment amount is not paid in full when due.							
Prepayment / Early Settlement Fee / Redemption Fee	For Loan Drawdown on or before June 8, 2017: 3% of the total loan amount For Loan Drawdown on June 9, 2017 and afterwards: 1.5% per annum on the total loan amount for the remaining loan tenor (rounded up to a yearly basis)							
Returned Cheque / Rejected Autopay Charge	Not applicable							
<b>Additional Information</b>								
Extension Fee	Calculated by monthly flat rate and number of days extended. Charged daily and calculated on the basis of 365 days per year. No minimum amount will be applied.							
Loan Confirmation Letter Copy	HKD 200 per letter							
Request for Repayment Schedule	HKD 100 per request							
Certificate of Balance	HKD 100 per account							
<ul style="list-style-type: none"> <li>Minimum loan amount is HKD10,000; maximum loan amount is HKD1,200,000 or 21 times monthly salary (whichever is lower) and must be in multiples of HKD 1,000.</li> <li>Repayment Period is 6, 12, 18, 24, 36, 48, 60, 72, 84 months.</li> <li>The Bank uses the Rule of 78 for the apportionment of interest and principal for each monthly repayment of the loan. Customer may refer to <a href="http://www.asia.ccb.com/faq/en">http://www.asia.ccb.com/faq/en</a> for an illustrative example of such.</li> </ul>								



中国建设银行(亞洲)  
China Construction Bank (Asia)

## 循環貸款產品資料概要

中國建設銀行（亞洲）股份有限公司

「好現金」循環貸款/ e-loan

2022年12月

## Key Facts Statement (KFS) for Revolving Credit Facility

China Construction Bank (Asia) Corporation Limited

Revolving Loan/ e-loan

December 2022

此乃循環貸款產品。

本概要所提供的利息、費用及收費等資料僅供參考，  
循環貸款的最終條款以貸款確認書為準。

### 利率及利息支出

實際年利率	貸款金額	實際年利率 3.45% - 15%
	HK\$ 5,000	
	HK\$ 20,000	
	HK\$ 100,000	
實際年利率之計算方法以香港銀行公會所提供之計算方法作依據，並已約至小數後兩個位。實際利率是一個參考利率，以年化利率展示包括銀行產品的基本利率及其他適用的費用與收費。 個別客戶之利率優惠或有差異，最終利率將按客戶的信貸狀況而定，詳情請向本行職員查詢或參閱本行網頁。		
逾期還款年化利率 / 就違約貸款收取的年化利率	若有任何到期未付的欠款，將收取未逾還每月最低還款額的30%。逾期還款利息將按日以單利息基準計算，並每月收取。	
超出信用額度利率	不適用	
最低還款額	相當於前一個月的應計利息總和，任何費用及收費計入在月結單及任何之前逾期的最低每月還款額（除了有效期後最低每月還款額，相當於貸款終止時所有未償還本金、利息、費用和收費）。	

### 費用及收費

手續費	不適用
不可退回的開戶費	不適用
年費	不適用
提款收費 / 交易收費	客戶只可經網上銀行提取資金，每次收取支用金額之3%（不適用於首次發放貸款）
逾期還款費用及收費	每期最低還款將收取500港元
超出信用額度手續費	不適用
退票 / 退回自動轉帳授權指示的收費	不適用
替換遺失卡的收費	不適用

### 其他資料

提前還款的收費	貸款在有效期屆滿前終止，將收取信用額度的1.5%
貸款確認書副本	每封200港元
索取月結單	每次100港元
戶口結餘證明	每次100港元
紙張月結單	每6個月20港元*
<ul style="list-style-type: none"> <li>閣下應維持有效的網上銀行賬戶以便在有效期內從貸款賬戶中提取現金，借款人若於有效期內取消網上個人銀行的登記，本行可要求借款人即時全數清還所有貸款結欠之本金、利息及其他費用及收費。</li> <li>最低信貸額為5,000港元，最高為2,000,000港元及必須為1,000港元之倍數。</li> <li>有效期由放款日起計12個月，在有效期後，貸款將被本行終止，而閣下應立即償還貸款項下的所有未償還本金、利息、費用和收費。</li> <li>*每次登記紙張月結單或由電子月結單轉用紙張月結單，銀行將從貸款獲批日起每6個月收取紙張月結單費用，不論發出紙張月結單的數量。</li> </ul>	

This product is a revolving credit facility.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your revolving credit facility.

### Interest Rates and Interest Charges

Annualised Percentage Rate (APR)	Loan Amount	APR 3.45% - 15%
	HKD 5,000	
	HKD 20,000	
	HKD 100,000	
The APR is calculated according to the standard of the Hong Kong Association of Banks and rounded to two decimal places. An APR is a reference rate which includes the basic interest rates and other applicable fees and charges of the product expressed as an annualised rate. The actual APR may vary for individual customer. Please contact our staff or refer to our website for further details.		
Annualised Overdue / Default Interest Rate	30% on unpaid Minimum Monthly Repayment when the minimum payment is not received in full by the Bank on or before the due date. The default interest will be calculated daily on a simple basis and charged on a monthly basis.	
Overlimit Interest Rate	Not applicable	
Minimum Payment	Any interest accrued in the preceding month, plus any fees and charges billed to the statement and any overdue minimum payment from the previous statement (except for the Minimum Monthly Repayment after the expiry of the validity period which is equivalent to all outstanding principal, interest, fees and charges under the loan), on or before the due date specified in the statement every month.	

### Fees and Charges

Handling Fee	Not applicable
Non-Refundable Set-up Fee	Not applicable
Annual Fee / Monthly Fee	Not applicable
Withdrawal Fee / Transaction Fee	3% of the cash withdrawal amount per cash redraw through Online Banking (not applicable to the first disbursement).
Late Payment Fee and Charge	HKD500 per minimum payment
Overlimit Handling Fee	Not applicable
Returned Cheque Charge / Rejected Autopay Charge	Not applicable
Lost Card Replacement Fee	Not applicable

### Additional Information

Early Settlement Fee	1.5% of the credit limit when the loan is terminated before the expiry of the validity period
Loan Confirmation Letter Copy Fee	HKD 200 per copy
Monthly Statement Copy Fee	HKD 100 per copy
Certificate of Balance Fee	HKD 100 per request
Paper Statement Fee	HKD 20 every 6 month*
<ul style="list-style-type: none"> <li>You should maintain a valid Online Banking account for redrawing cash from the loan account during the validity period, the Bank reserves the right to demand immediate repayment of all outstanding principal, interest, fees and charges under the Loan if the Borrower cancels his/her registration for the Online Banking during the Validity Period.</li> <li>Minimum credit limit is HKD5,000; maximum credit limit is HKD2,000,000 and must be in multiples of HKD 1,000.</li> <li>Validity period is 12 months from the disbursement date, after which the loan will be terminated by the Bank and you shall repay all outstanding principal, interest, fees and charges under the loan immediately</li> <li>*The bank will charge a Paper Statement Fee when customers register for paper statements or switch from e-statements to paper statements, and subsequently every 6 months from the date of Loan approval, irrespective of the number of paper statements issued.</li> </ul>	



中国建设银行(亞洲)  
China Construction Bank (Asia)

## 分期付款产品资料概要

中国建设银行(亚洲)

中企员工私人贷款  
2022年12月

此乃分期付款产品

本概要所提供的利息、费用及收费等资料仅供参考，  
分期付款的最终条款以贷款确认为准。

### 利率及利息支出

实际年利率	贷款金额: HKD100,000			
	贷款期	6个月	12个月	24个月
实际年利率 (或实际年利率范围)	3.13%	3.37%	3.48%	
<p>实际年利率之计算方法以香港银行公会所提供之计算方法作依据，并已约至小数后两个位。实际年利率是一个参考利率，以年化利率展示包括银行产品的基本利率及其他适用的费用与收费。</p> <p>个别客户之利率优惠或有差异，最终利率将按客户的信贷状况而定，详情请向本行职员查询或参阅本行网页。</p>				
逾期还款年化利率 / 就违约贷款收取的年化利率	<p>30%</p> <p>若有任何到期未付的欠款，每个月将收取逾期还款利息为逾期还款额的2.5%。逾期还款利息以每年365日之基础按日计算。不设最低逾期还款利息。</p>			

### 费用及收费

手续费	不适用
逾期还款费用及收费	每个月逾期还款将收取 300 港元。
提前还款 / 提前清偿 / 赎回的收费	不适用
退票 / 退回自动转账授权指示的收费	不适用

### 其他资料

贷款确认书副本	每封 200 港元
索取还款表	每次 100 港元
户口结余证明	每户 100 港元
<ul style="list-style-type: none"> <li>最低贷款额为100,000港元，最高为2,000,000港元或月薪12倍（以较低者为准）及必须为10,000港元之倍数。</li> <li>还款期数为 6, 12, 24, 36, 48, 60 个月。</li> <li>本行使用「78 法则」按月摊分贷款之每月还款金额的本金及利息。客户可参考 <a href="http://www.asia.ccb.com/faq">http://www.asia.ccb.com/faq</a> 了解有关说明例子。</li> </ul>	

## Key Facts Statement (KFS) for Instalment Loan

China Construction Bank (Asia)

CCB (Asia) Personal Loan for Employees of China's State-Owned Enterprises  
December 2022

This product is an instalment loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.

### Interest Rates and Interest Charges

Annualised Percentage Rate (APR)	For a loan amount of HKD100,000:			
	Loan Tenor	6-month	12-month	24-month
(or range of APR)	APR	3.13%	3.37%	3.48%
<p>The APR is calculated according to the standard of Hong Kong Association of Banks and rounded to two decimal places. An APR is a reference rate which includes the basic interest rates and other applicable fees and charges of the product expressed as an annualised rate.</p> <p>The actual APR may vary for individual customer and the final interest rate will be subject to credit condition of the customer. For details of the interest rate, please contact our staff or refer to our website.</p>				
Annualised Overdue / Default Interest Rate	<p>30%</p> <p>Any arrears of loan instalment due will be subject to a default interest of 2.5% per month on the total monthly instalment amount. Default interest is charged daily and calculated on the basis of 365 days per year. No minimum amount of default interest will be applied.</p>			

### Fee and Charges

Handling Fee	Not applicable
Late Payment Fee and Charge	HKD300 per month if the monthly repayment amount is not paid in full when due.
Prepayment / Early Settlement Fee / Redemption Fee	Not applicable
Returned Cheque / Rejected Autopay Charge	Not applicable

### Additional Information

Loan Confirmation Letter Copy	HKD 200 per letter
Request for Repayment Schedule	HKD 100 per request
Certificate of Balance	HKD 100 per account
<ul style="list-style-type: none"> <li>Minimum loan amount is HKD100,000; maximum loan amount is HKD2,000,000 or 12 times monthly salary (whichever is lower) and must be in multiples of HKD 10,000.</li> <li>Repayment Period is 6, 12, 24, 36, 48, 60 个月 months.</li> <li>The Bank uses the Rule of 78 for the apportionment of interest and principal for each monthly repayment of the loan. Customer may refer to <a href="http://www.asia.ccb.com/faq/en">http://www.asia.ccb.com/faq/en</a> for an illustrative example of such.</li> </ul>	



## 分期贷款产品资料概要

中国建设银行(亚洲)

中企员工税季私人贷款  
2022年12月

<p>此乃分期贷款产品 本概要所提供的利息、费用及收费等资料仅供参考， 分期贷款的最终条款以贷款确认为准。</p>									
<b>利率及利息支出</b>									
实际年利率	<p>贷款金额: HKD100,000</p> <table border="1"> <thead> <tr> <th>贷款期</th> <th>6个月</th> <th>12个月</th> <th>24个月</th> </tr> </thead> <tbody> <tr> <td>实际年利率 (或实际年利率范围)</td> <td>3.13%</td> <td>3.37%</td> <td>3.48%</td> </tr> </tbody> </table> <p>实际年利率之计算方法以香港银行公会所提供之计算方法为依据，并已约至小数后两个位。实际年利率是一个参考利率，以年化利率展示包括银行产品的基本利率及其他适用的费用与收费。</p> <p>个别客户之利率优惠或有差异，最终利率将按客户的信贷状况而定，详情请向本行职员查询或参阅本行网页。</p>	贷款期	6个月	12个月	24个月	实际年利率 (或实际年利率范围)	3.13%	3.37%	3.48%
贷款期	6个月	12个月	24个月						
实际年利率 (或实际年利率范围)	3.13%	3.37%	3.48%						
逾期还款年化利率 / 就违约贷款收取的年化利率	<p>30%</p> <p>若有任何到期未付的欠款，每个月将收取逾期还款利息为逾期还款额的2.5%。逾期还款利息以每年365日之基础按日计算。不设最低逾期还款利息。</p>								
<b>费用及收费</b>									
手续费	不适用								
逾期还款费用及收费	每个月逾期还款将收取 300 港元。								
提前还款 / 提前清偿 / 赎回的收费	不适用								
退票 / 退回自动转账授权指示的收费	不适用								
<b>其他资料</b>									
贷款确认书副本	每封 200 港元								
索取还款表	每次 100 港元								
户口结余证明	每户 100 港元								
<ul style="list-style-type: none"> <li>最低贷款额为100,000港元，最高为2,000,000港元或月薪12倍（以较低者为准）及必须为10,000港元之倍数。</li> <li>还款期数为12, 18, 24个月。</li> <li>本行使用「78法则」按月摊分贷款之每月还款金额之本金及利息。客户可参考 <a href="http://www.asia.ccb.com/faq">http://www.asia.ccb.com/faq</a> 了解有关说明例子。</li> </ul>									

## Key Facts Statement (KFS) for Instalment Loan

China Construction Bank (Asia)

CCB (Asia) Personal Loan for Employees of China's State-Owned Enterprises in Tax Season  
December 2022

<p>This product is an instalment loan. This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.</p>									
<b>Interest Rates and Interest Charges</b>									
Annualised Percentage Rate (APR)	<p>For a loan amount of HKD100,000:</p> <table border="1"> <thead> <tr> <th>Loan Tenor</th> <th>6-month</th> <th>12-month</th> <th>24-month</th> </tr> </thead> <tbody> <tr> <td>APR (or range of APR)</td> <td>3.13%</td> <td>3.37%</td> <td>3.48%</td> </tr> </tbody> </table> <p>The APR is calculated according to the standard of Hong Kong Association of Banks and rounded to two decimal places. An APR is a reference rate which includes the basic interest rates and other applicable fees and charges of the product expressed as an annualised rate. The actual APR may vary for individual customer and the final interest rate will be subject to credit condition of the customer. For details of the interest rate, please contact our staff or refer to our website.</p>	Loan Tenor	6-month	12-month	24-month	APR (or range of APR)	3.13%	3.37%	3.48%
Loan Tenor	6-month	12-month	24-month						
APR (or range of APR)	3.13%	3.37%	3.48%						
Annualised Overdue / Default Interest Rate	<p>30%</p> <p>Any arrears of loan instalment due will be subject to a default interest of 2.5% per month on the total monthly instalment amount. Default interest is charged daily and calculated on the basis of 365 days per year. No minimum amount of default interest will be applied.</p>								
<b>Fee and Charges</b>									
Handling Fee	Not applicable								
Late Payment Fee and Charge	HKD300 per month if the monthly repayment amount is not paid in full when due.								
Prepayment / Early Settlement Fee / Redemption Fee	Not applicable								
Returned Cheque / Rejected Autopay Charge	Not applicable								
<b>Additional Information</b>									
Loan Confirmation Letter Copy	HKD 200 per letter								
Request for Repayment Schedule	HKD 100 per request								
Certificate of Balance	HKD 100 per account								
<ul style="list-style-type: none"> <li>Minimum loan amount is HKD100,000; maximum loan amount is HKD2,000,000 or 12 times monthly salary (whichever is lower) and must be in multiples of HKD 10,000.</li> <li>Repayment Period is 12, 18, 24 months.</li> <li>The Bank uses the Rule of 78 for the apportionment of interest and principal for each monthly repayment of the loan. Customer may refer to <a href="http://www.asia.ccb.com/faq/en">http://www.asia.ccb.com/faq/en</a> for an illustrative example of such.</li> </ul>									

## 分期貸款產品資料概要

中國建設銀行（亞洲）

「好現金」稅季貸款  
2022年12月

<p>此乃分期貸款產品 本概要所提供的利息、費用及收費等資料僅供參考， 分期貸款的最終條款以貸款確認書為準。</p>									
<b>利率及利息支出</b>									
實際年利率	<p>貸款金額：HKD100,000</p> <table border="1"> <tr> <th>貸款期</th> <th>6個月</th> <th>12個月</th> <th>24個月</th> </tr> <tr> <td>實際年利率 (或實際年利率範圍)</td> <td>5.90%</td> <td>5.88%</td> <td>6.05%</td> </tr> </table> <p>實際年利率之計算方法以香港銀行公會所提供之計算方法作依據，並已約至小數後兩個位。實際年利率是一個參考利率，以年化利率展示包括銀行產品的基本利率及其他適用的費用與收費。</p> <p>個別客戶之利率優惠或有差異，最終利率將按客戶的信貸狀況而定，詳情請向本行職員查詢或參閱本行網頁。</p>	貸款期	6個月	12個月	24個月	實際年利率 (或實際年利率範圍)	5.90%	5.88%	6.05%
貸款期	6個月	12個月	24個月						
實際年利率 (或實際年利率範圍)	5.90%	5.88%	6.05%						
逾期還款年化利率 / 就違約貸款收取的年化利率	<p>30%</p> <p>若有任何到期未付的欠款，每個月將收取逾期還款利息為逾期還款額的2.5%。逾期還款利息以每年365日之基礎按日計算。不設最低逾期還款利息。</p>								
<b>費用及收費</b>									
手續費	不適用								
逾期還款費用及收費	每個月逾期還款將收取 500 港元。								
提前還款 / 提前清償 / 贖回的收費	按餘下還款期的年數（不足一年亦以一年計算），每年收取總貸款額的1.5%。								
退票 / 退回自動轉帳授權指示的收費	不適用								
<b>其他資料</b>									
延期還款期手續費	以每月平息按延長之日數計算及每年365日之基礎按日計算。不設最低延期還款期手續費。								
貸款確認書副本	每封 200 港元								
索取還款表	每次 100 港元								
戶口結餘證明	每戶 100 港元								
<ul style="list-style-type: none"> <li>最低貸款額為5,000港元，最高為2,000,000港元或月薪12倍（以較低者為準）及必須為1,000 港元之倍數。</li> <li>還款期數為 6, 12, 18, 24, 36, 48, 60 個月。</li> <li>本行使用「78 法則」按月攤分貸款之每月還款金額的本金及利息。客戶可參考 <a href="http://www.asia.ccb.com/faq">www.asia.ccb.com/faq</a> 了解有關說明例子。</li> </ul>									

## Key Facts Statement (KFS) for Instalment Loan

China Construction Bank (Asia)

Tax Season Loan  
December 2022

<p>This product is an instalment loan. This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.</p>								
<b>Interest Rates and Interest Charges</b>								
Annualised Percentage Rate (APR)	For a loan amount of HKD100,000:							
	<table border="1"> <tr> <th>Loan Tenor</th> <th>6-month</th> <th>12-month</th> <th>24-month</th> </tr> <tr> <td>APR (or range of APR)</td> <td>5.90%</td> <td>5.88%</td> <td>6.05%</td> </tr> </table> <p>The APR is calculated according to the standard of Hong Kong Association of Banks and rounded to two decimal places. An APR is a reference rate which includes the basic interest rates and other applicable fees and charges of the product expressed as an annualised rate. The actual APR may vary for individual customer and the final interest rate will be subject to credit condition of the customer. For details of the interest rate, please contact our staff or refer to our website.</p>	Loan Tenor	6-month	12-month	24-month	APR (or range of APR)	5.90%	5.88%
Loan Tenor	6-month	12-month	24-month					
APR (or range of APR)	5.90%	5.88%	6.05%					
Annualised Overdue / Default Interest Rate	<p>30%</p> <p>Any arrears of loan instalment due will be subject to a default interest of 2.5% per month on the total monthly instalment amount. Default interest is charged daily and calculated on the basis of 365 days per year. No minimum amount of default interest will be applied.</p>							
<b>Fee and Charges</b>								
Handling Fee	Not applicable							
Late Payment Fee and Charge	HKD500 per month if the monthly repayment amount is not paid in full when due.							
Prepayment / Early Settlement Fee / Redemption Fee	1.5% per annum on the total loan amount for the remaining loan tenor (rounded up to a yearly basis)							
Returned Cheque / Rejected Autopay Charge	Not applicable							
<b>Additional Information</b>								
Extension Fee	Calculated by monthly flat rate and number of days extended. Charged daily and calculated on the basis of 365 days per year. No minimum amount will be applied.							
Loan Confirmation Letter Copy	HKD 200 per letter							
Request for Repayment Schedule	HKD 100 per request							
Certificate of Balance	HKD 100 per account							
<ul style="list-style-type: none"> <li>Minimum loan amount is HKD5,000; maximum loan amount is HKD2,000,000 or 12 times monthly salary (whichever is lower) and must be in multiples of HKD 1,000.</li> <li>Repayment Period is 6, 12, 18, 24, 36, 48, 60 months.</li> <li>The Bank uses the Rule of 78 for the apportionment of interest and principal for each monthly repayment of the loan. Customer may refer to <a href="http://www.asia.ccb.com/faq/en">http://www.asia.ccb.com/faq/en</a> for an illustrative example of such.</li> </ul>								



中国建设银行(亞洲)  
China Construction Bank (Asia)

## 分期貸款產品資料概要

中國建設銀行（亞洲）

「好現金」稅務貸款  
2022年12月

<p>此乃分期貸款產品 本概要所提供的利息、費用及收費等資料僅供參考， 分期貸款的最終條款以貸款確認書為準。</p>									
<b>利率及利息支出</b>									
實際年利率	<p>貸款金額：HKD100,000</p> <table border="1"> <tr> <th>貸款期</th> <th>6個月</th> <th>12個月</th> <th>24個月</th> </tr> <tr> <td>實際年利率 (或實際年利率範圍)</td> <td>不適用</td> <td>3.37%</td> <td>3.48%</td> </tr> </table> <p>實際年利率之計算方法以香港銀行公會所提供之計算方法作依據，並已約至小數後兩個位。實際年利率是一個參考利率，以年化利率展示包括銀行產品的基本利率及其他適用的費用與收費。</p> <p>個別客戶之利率優惠或有差異，最終利率將按客戶的信貸狀況而定，詳情請向本行職員查詢或參閱本行網頁。</p>	貸款期	6個月	12個月	24個月	實際年利率 (或實際年利率範圍)	不適用	3.37%	3.48%
貸款期	6個月	12個月	24個月						
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逾期還款年化利率 / 就違約貸款收取的年化利率	<p>30%</p> <p>若有任何到期未付的欠款，每個月將收取逾期還款利息為逾期還款額的2.5%。逾期還款利息以每年365日之基礎按日計算。不設最低逾期還款利息。</p>								
<b>費用及收費</b>									
手續費	不適用								
逾期還款費用及收費	每個月逾期還款將收取 500 港元。								
提前還款 / 提前清償 / 贖回的收費	<p>於2017年6月8日或以前提取之貸款： 總貸款額的3%</p> <p>於2017年6月9日或以後提取之貸款： 按餘下還款期的年數（不足一年亦以一年計算），每年收取總貸款額的1.5%。</p>								
退票 / 退回自動轉帳授權指示的收費	不適用								
<b>其他資料</b>									
延期還款期手續費	以每月平息按延長之日數計算及每年365日之基礎按日計算。不設最低延期還款期手續費。								
貸款確認書副本	每封 200 港元								
索取還款表	每次 100 港元								
戶口結餘證明	每戶 100 港元								
<ul style="list-style-type: none"> <li>最低貸款額為5,000港元，最高為2,000,000港元或月薪10倍（以較低者為準）及必須為1,000 港元之倍數。</li> <li>還款期數為 12, 18, 24 個月。</li> <li>本行使用「78 法則」按月攤分貸款之每月還款金額的本金及利息。客戶可參考 <a href="http://www.asia.ccb.com/faq">www.asia.ccb.com/faq</a> 了解有關說明例子。</li> </ul>									

## Key Facts Statement (KFS) for Instalment Loan

China Construction Bank (Asia)

Tax Loan  
December 2022

<p>This product is an instalment loan. This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.</p>									
<b>Interest Rates and Interest Charges</b>									
Annualised Percentage Rate (APR)	<p>For a loan amount of HKD100,000:</p> <table border="1"> <tr> <th>Loan Tenor</th> <th>6-month</th> <th>12-month</th> <th>24-month</th> </tr> <tr> <td>APR (or range of APR)</td> <td>Not applicable</td> <td>3.37%</td> <td>3.48%</td> </tr> </table> <p>The APR is calculated according to the standard of Hong Kong Association of Banks and rounded to two decimal places. An APR is a reference rate which includes the basic interest rates and other applicable fees and charges of the product expressed as an annualised rate. The actual APR may vary for individual customer and the final interest rate will be subject to credit condition of the customer. For details of the interest rate, please contact our staff or refer to our website.</p>	Loan Tenor	6-month	12-month	24-month	APR (or range of APR)	Not applicable	3.37%	3.48%
	Loan Tenor	6-month	12-month	24-month					
APR (or range of APR)	Not applicable	3.37%	3.48%						
Annualised Overdue / Default Interest Rate	<p>30%</p> <p>Any arrears of loan instalment due will be subject to a default interest of 2.5% per month on the total monthly instalment amount. Default interest is charged daily and calculated on the basis of 365 days per year. No minimum amount of default interest will be applied.</p>								
<b>Fee and Charges</b>									
Handling Fee	Not applicable								
Late Payment Fee and Charge	HKD500 per month if the monthly repayment amount is not paid in full when due.								
Prepayment / Early Settlement Fee / Redemption Fee	<p>For Loan Drawdown on or before June 8, 2017: 3% of the total loan amount</p> <p>For Loan Drawdown on June 9, 2017 and afterwards: 1.5% per annum on the total loan amount for the remaining loan tenor (rounded up to a yearly basis)</p>								
Returned Cheque / Rejected Autopay Charge	Not applicable								
<b>Additional Information</b>									
Extension Fee	Calculated by monthly flat rate and number of days extended. Charged daily and calculated on the basis of 365 days per year. No minimum amount will be applied.								
Loan Confirmation Letter Copy	HKD 200 per letter								
Request for Repayment Schedule	HKD 100 per request								
Certificate of Balance	HKD 100 per account								
<ul style="list-style-type: none"> <li>Minimum loan amount is HKD5,000; maximum loan amount is HKD2,000,000 or 10 times monthly salary (whichever is lower) and must be in multiples of HKD 1,000.</li> <li>Repayment Period is 12, 18, 24 months.</li> <li>The Bank uses the Rule of 78 for the apportionment of interest and principal for each monthly repayment of the loan. Customer may refer to <a href="http://www.asia.ccb.com/faq/en">http://www.asia.ccb.com/faq/en</a> for an illustrative example of such.</li> </ul>									

## 百分百擔保個人特惠貸款計劃(業主)產品資料概要

中國建設銀行(亞洲)

2022年12月

此乃分期貸款產品

本概要所提供的利息、費用及收費等資料僅供參考，  
分期貸款的最終條款以貸款確認書為準。

### 貸款金額

- 貸款額為 5,000 - 100,000 港元，及必須為 100 港元之倍數；或
- 影響借款人向受《商業租戶短期保護措施(2019 冠狀病毒病疫情)條例》(「該條例」)保護的租戶收取的處所每月租金的總額 3 倍
- 以較低者為準

### 還款期

- 還款期長達 5 年，首 6 個月可以選擇還款假期

### 利率及利息支出

年化利率	貸款額：100,000港元					
	貸款期	12 個月	24 個月	36 個月	48 個月	60 個月
	年利率	0%				
	每月還款額(港元) (首 6 個月還款假期)	16,666.67	5,555.56	3,333.33	2,380.95	1,851.85
	每月還款金額(港元) (本金)	8,333.33	4,166.67	2,777.78	2,083.33	1,666.67
上述還款額已約至小數後兩個位。						
逾期還款年化利率 / 就違約貸款收取的年化利率	30% 若有任何到期未付的欠款，每個月將收取逾期還款利息為逾期還款額的 2.5%。 逾期還款利息以每年365日之基礎按日計算。不設最低逾期還款利息。					

### 費用及收費

手續費	不適用
逾期還款費用及收費	不適用
提前還款 / 提前清償 / 贖回的收費	不適用
退票 / 退回自動轉帳授權指示的收費	不適用

### 其他資料

貸款用途	不限
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若借款人不履行償還貸款責任，則可能會影響借款人於信貸資料服務機構的信貸記錄。銀行將按照行常的流程跟進。

**Key Facts Statement (KFS)**  
**for**  
**100% Personal Loan Guarantee Scheme (Landlord)**

*China Construction Bank (Asia)*

*December 2022*

This product is a term loan.  
 This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our loan confirmation letter for the final terms of your loan.

**Loan Amount**

- Loan amount HK\$5,000 – HK\$100,000, and must be in multiples of HK\$100, or
- 3 times of the aggregate monthly rent receivable by the Borrower in respect of the Premises from tenants protected by the Temporary Protection Measures for Business Tenants (COVID-19 Pandemic) Ordinance (“Ordinance”);
- Whichever is lower

**Repayment Period**

- Repayment up to 5 years, choice of a payment holiday of first 6 months repayment

**Interest Rates and Interest Charges**

<b>Annualised Interest Rate</b>	For a loan amount of HKD100,000:					
	<b>Repayment Period</b>	<b>12-month</b>	<b>24-month</b>	<b>36-month</b>	<b>48-month</b>	<b>60-month</b>
	Annualised interest rate	0%				
	Monthly repayment amount (HK\$) (payment holiday of first 6 months repayment)	16,666.67	5,555.56	3,333.33	2,380.95	1,851.85
Monthly repayment amount (HK\$) (principal)	8,333.33	4,166.67	2,777.78	2083.33	1,666.67	
	The repayment amount is rounded to 2 decimal places.					
<b>Annualised Overdue / Default Interest Rate</b>	30% Any arrears of loan instalment due will be subject to a default interest of 2.5% per month on the total monthly instalment amount. Default interest is charged daily and calculated on the basis of 365 days per year. No minimum amount of default interest will be applied.					
<b>Fee and Charges</b>						
Handling Fee	Not applicable					
Late Payment Fee and Charge	Not applicable					

Prepayment/Early Settlement Fee/ Redemption Fee	Not applicable
Returned Cheque/ Rejected Autopay Charge	Not applicable

**Additional Information**

Loan Purpose	No restriction
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If a borrower does not fulfil the repayment obligations, it may adversely affect the borrower's credit records maintained at the credit reference agencies. The lending bank will also follow up in accordance with its usual processes.

## 百分百擔保個人特惠貸款計劃產品資料概要

中國建設銀行（亞洲）

2022年4月

此乃分期貸款產品

本概要所提供的利息、費用及收費等資料僅供參考，  
分期貸款的最終條款以貸款確認書為準。

### 申請資格

- 香港永久認同卡持有 18 歲或以上的持有人；及
- 在申請時失業和至少兩個月；及
- 不屬於未獲解除破產人士及未有針對其的破產呈請或法律程序，並在香港維持有效的銀行賬戶

### 貸款金額

- 貸款額為 5,000 – 100,000 港元，及必須為 100 港元之倍數；或
- 從 2020 年 1 月至 2022 年 2 月的任何 3 個月的平均月收入的 9 倍；或
- 在 2019/2020 或 2020/2021 或 2021/2022 財政年度的稅單所計算的平均月收入的 9 倍；及
- 以較低者為準

### 還款期

- 還款期長達 10 年，首 18 個月可以選擇還息不還本金

### 利率及利息支出

貸款額：100,000 港元

貸款期	12個月	24個月	36個月	48個月	60個月
年利率	1.00%				
每月還款額(港元) (首18個月還息不還本)	不適用	16,715.31	5,599.64	3,376.56	2,423.85
每月還款金額(港元) (本金及利息)	8,378.54	4,210.21	2,820.81	2,126.15	1,709.37

年化利率

貸款期	72個月	84個月	96個月	108個月	120個月
年利率	1.00%				
每月還款額(港元) (首18個月還息不還本)	1,894.60	1,557.83	1,324.70	1,153.76	1023.06
每月還款金額(港元) (本金及利息)	1,431.55	1,233.12	1,084.32	968.6	876.04

利息每日計算，一年按365日計，以實際日數為準。上述還款額已約至小數後兩個位。



逾期還款年 化利率 / 就違約貸款 收取的年化 利率	30% 若有任何到期未付的欠款，每個月將收取逾期還款利息為逾期還款額的2.5%。 逾期還款利息以每年365日之基礎按日計算。不設最低逾期還款利息。
<b>費用及收費</b>	
手續費	不適用
逾期還款費 用及收費	不適用
提前還款 / 提前清償 / 贖回的收費	不適用
退票 / 退回自動轉 帳授權指示 的收費	不適用
<b>其他資料</b>	
利息回贈	貸款結清後, 已支付利息支出將全數回贈, 儘管在貸款生效期間曾發生拖欠狀況。
貸款用途	不限
若借款人不履行償還貸款責任, 則可能會影響借款人於信貸資料服務機構的信貸記錄。銀行將按照行常的流程跟進。	

**Key Facts Statement (KFS)**  
**for**  
**100% Personal Loan Guarantee Scheme**

*China Construction Bank (Asia)*

*December 2022*

This product is a term loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our loan confirmation letter for the final terms of your loan.

**Eligibility of Borrower**

- Holder of Hong Kong permanent identity card aged 18 or above; and
- Unemployed and for at least two months at the time of application; and
- Must not be undischarged bankrupts nor subject to any bankruptcy petition or proceedings at the time of loan application and shall maintain valid bank accounts in Hong Kong

**Loan Amount**

- Loan amount HK\$5,000 – HK\$100,000, and must be in multiples of HK\$100, or
- 9 times of the average monthly income for any 3 months from January 2020 to February 2022, or
- 9 times of the average monthly assessable income as calculated with reference to the tax demand note for the financial year 2019/2020 or 2020/2021 or 2021/2022; and
- Whichever is lower

**Repayment Period**

- Repayment up to 10 years, choice of a principal moratorium of first 18 months repayment

## Interest Rates and Interest Charges

For a loan amount of HKD100,000:

Repayment Period	12-month	24-month	36-month	48-month	60-month
Annualised interest rate	1.00%				
Monthly repayment amount(hk\$) (principal moratorium of first 12 months repayment)	Not applicable	16,715.31	5,599.64	3,376.56	2,423.85
Monthly repayment amount (HK\$) (principal & interest)	8,378.54	4,210.21	2,820.81	2,126.15	1,709.37

Annualised Interest Rate

Repayment Period	12-month	24-month	36-month	48-month	60-month
Annualised interest rate	1.00%				
Monthly repayment amount(hk\$) (principal moratorium of first 12 months repayment)	1,894.60	1,557.83	1,324.70	1,153.76	1023.06
Monthly repayment amount (HK\$) (principal & interest)	1,431.55	1,233.12	1,084.32	968.6	876.04

Interest accrues from day to day and is computed on the basis of a year of 365 days and for the actual number of days elapsed. The repayment amount is rounded to 2 decimal places.

Annualised Overdue / Default Interest Rate

30%  
Any arrears of loan instalment due will be subject to a default interest of 2.5% per month on the total monthly instalment amount. Default interest is charged daily and calculated on the basis of 365 days per year. No minimum amount of default interest will be applied.

## Fee and Charges

Handling Fee	Not applicable
Late Payment Fee and Charge	Not applicable
Prepayment /Early Settlement Fee/ Redemption Fee	Not applicable
Returned Cheque/ Rejected Autopay Charge	Not applicable

#### Additional Information

Interest Rebate	A full rebate of the interest payments made after the loan and interest are fully repaid by the end of the scheduled repayment period despite any interim delinquencies.
Loan Purpose	No restriction

If a borrower does not fulfil the repayment obligations, it may adversely affect the borrower's credit records maintained at the credit reference agencies. The lending bank will also follow up in accordance with its usual processes.