

## 有关「个人贷款」的逾期还款年化利率 / 就违约贷款收取的年化利率的变更通知

尊敬的客户：

多谢 阁下选用建行（亚洲）个人贷款（“贷款”）。由 2022 年 12 月 30 日（“生效日”）起，贷款的逾期还款年化利率 / 就违约贷款收取的年化利率变更为：

\*中间划线表示删除内容，下面划线表示修订内容

逾期还款年化利率 / 就 违约贷款收取的年化利率	<del>36%</del> <u>30%</u> 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 <del>3%</del> <u>2.5%</u> 。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金额。
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阁下可于生效日或之后保持或继续使用贷款，则上述修订将对阁下具有约束力。如有查询，请致电本行「电话银行」热线 2779 5533 或内地免费热线 4001 203088。

中国建设银行（亚洲）股份有限公司 谨启  
二零二二年十二月

此乃电脑打印文件，故不需签署。

本文之中、英文版本如有歧义，概以中文版本为准。

**Notice of Amendment to the Annualised Overdue / Default Interest Rate for Personal Loan**

Dear Valued Customer,

Thank you for choosing CCB (Asia) Personal Loan (the “Loan”). With effect from **December 30, 2022** (“Effective Date”), changes on Annualised Overdue / Default Interest Rate for Personal Loan are made as underlined below:

\*Deletions are crossed out and Amendments are underlined

Annualised Overdue / Default Interest Rate	<del>36%</del> <u>30%</u> Any arrears of loan installment due will be subject to a default interest of <del>3%</del> <u>2.5%</u> per month on the total monthly installment 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.
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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 or by mainland hotline at 4001 203088.

**Yours faithfully,**  
**China Construction Bank (Asia) Corporation Limited**  
**December 2022**

This is a computer printout and no signature is required.

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