

分期贷款产品资料概要

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。

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% |
| 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。 | | | | |
| 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。 | | | | |
| 逾期还款年化利率 / 就违约贷款收取的年化利率 | 30% 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。 | | | |

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"> 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。 还款期数为 6, 12, 24, 36, 48, 60 个月。 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 http://www.asia.ccb.com/faq 了解有关说明例子。 | |

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 |
| APR (or range of APR) | 3.13% | 3.37% | 3.48% | |
| 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. | | | | |
| 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 | 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

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|---|---------------------|
| 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"> 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. Repayment Period is 6, 12, 24, 36, 48, 60 个月 months. 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 http://www.asia.ccb.com/faq/en for an illustrative example of such. | |