

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
2023年7月

Key Facts Statement (KFS) for Revolving Credit Facility

China Construction Bank (Asia) Corporation Limited

Revolving Loan/ e-loan
July 2023

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	<table border="1"> <thead> <tr> <th>貸款金額</th> <th>實際年利率</th> </tr> </thead> <tbody> <tr> <td>HK\$ 5,000</td> <td rowspan="3">6.17%</td> </tr> <tr> <td>HK\$ 20,000</td> </tr> <tr> <td>HK\$ 100,000</td> </tr> </tbody> </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。 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>	貸款金額	實際年利率	HK\$ 5,000	6.17%	HK\$ 20,000	HK\$ 100,000
貸款金額	實際年利率						
HK\$ 5,000	6.17%						
HK\$ 20,000							
HK\$ 100,000							
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，任何費用及收費誌賬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
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*
不可退回的開戶費	不適用

- 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。
- 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。
- 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。
- *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。

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
	HKD 5,000	6.17%
	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
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*
Non-Refundable Set-up Fee	Not applicable

- 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.
- Minimum credit limit is HKD5,000; maximum credit limit is HKD2,000,000 and must be in multiples of HKD 1,000.
- 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
- *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.