

## 分期貸款產品資料概要

中國建設銀行（亞洲）

裝修貸  
2023年5月

## Key Facts Statement (KFS) for Instalment Loan

China Construction Bank (Asia)

Decoration Loan  
May 2023

<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>									
<p><b>利率及利息支出</b></p>									
實際年利率	<p>貸款金額：HKD100,000</p> <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> <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>								
<p><b>費用及收費</b></p>									
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								
<p><b>其他資料</b></p>									
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3,000,000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>									

<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>				
<p><b>Interest Rates and Interest Charges</b></p>				
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	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.		
<p><b>Fee and Charges</b></p>				
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			
<p><b>Additional Information</b></p>				
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 HKD3,000,000 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>				