

## 提前清還建行(亞洲)私人分期貸款

### Making Early Repayment of CCB (Asia) Personal Installment Loan

一般來說，越早提前償還貸款是可以節省更多未償還的利息。但決定是否提前還款時，還應考慮涉及的提早清還手續費。本行使用「78 法則」按月攤分貸款之每月還款額的本金及利息。即使每個月還款的金額相同，但前期還款的利息部份佔比較多，本金部分相對佔比較少。換言之，當如期償還了一段時間，未償還的利息金額可能已經很小。如果這個時候提前還款，所節省未償還的利息，也可能不足以彌補提前還款的手續費。本行建議客戶先向本行查詢提前還款的總金額(包括尚欠的貸款餘額、提前清還手續費及其他的費用等)和未償還的利息金額，比較和考慮清楚後，才決定是否提前還款。以下是貸款之每月還款額中的本金及利息分佈說明，例子只供參考。客戶之實際每月還款額以本行最終審批結果為準。

In general, more outstanding interest payments can be saved the earlier the loan is repaid. Nevertheless, the early repayment fee involved should also be taken into account before deciding whether to make early repayment or not. The Bank uses the Rule of 78 for the apportionment of principal and interest for each monthly repayment of the loan. Even though the monthly repayment amount is the same throughout the loan tenor, more interest will be included in earlier repayments and less on principal. Where repayments have been made as scheduled for some time, the amount of outstanding interest is likely to be small. If early repayment is to be made at this point of time, the amount of interest saved may not be enough to cover the early repayment fee. Therefore before making a decision of repaying early or not, we suggest customers check with us the total amount involved in early repayment (including outstanding loan balance, early repayment fee and other charges, etc.) and the amount of outstanding interest, and then compare different scenarios and consider carefully. The following illustration of breakdown of principal and interest in the monthly repayment of the loan is for reference only. The details of actual loan repayment is subject to the Bank's final approval.

#### 每月還款額中的本金及利息攤分說明例子

##### Illustrative Example of the Apportionment of Principal and Interest for each Monthly Repayment:

- 貸款額 200,000 港元分 12 個月還款，每月平息為 0.31%  
A 12-month loan of HK\$200,000 at a monthly flat rate of 0.31%
- 每月還款額 = 200,000 港元 / 12(還款期數) + 200,000 港元 × 0.31% (每月平息) = 17,287 港元 (約進至整數)  
Monthly repayment amount = HK\$200,000 / 12(months) + HK\$200,000 × 0.31%(monthly flat rate) = HK\$17,287 (rounded up to integer)
- 全期利息 = 17,287 港元 × 12(還款期數) - 200,000 港元 = 7,444 港元  
Total interest = HK\$17,287 × 12(months) - HK\$200,000 = HK\$7,444
- 以「78 法則」攤分的每月利息  
Based on the Rule of 78, the amount of interest paid each month  
= 全期利息 ×  $\frac{\text{尚餘還款期數}}{\text{還款期數總和(如 12 個月即=12+11+...+2+1=78)}}$   
= Total interest ×  $\frac{\text{Remaining number of monthly payments}}{\text{Sum of the number of monthly instalments in the loan}}$   
(For 12 monthly payments, it will be 12+11+...+2+1=78)

每月還款額中的本金及利息分配計算如下

The breakdown of principal and interest in each monthly repayment is as follows:

還款期 (月) Loan Tenor (Months)	利息金額 (港元)* Interest Amount (HK\$)*	本金金額 (港元)* Principal Amount (HK\$)*	每月還款額 (港元)* Monthly Repayment Amount (HK\$)*
首月 The 1 <sup>st</sup> month	$7,444 \times 12 / 78 = 1,145.23$	$17,287 - 1,145.23 = 16,141.77$	17,287
次月 The 2 <sup>nd</sup> month	$7,444 \times 11 / 78 = 1,049.79$	$17,287 - 1,049.79 = 16,237.21$	17,287
⋮			
第十一個月 The 11 <sup>th</sup> month	$7,444 \times 2 / 78 = 190.87$	$17,287 - 190.87 = 17,096.13$	17,287
第十二個月 The 12 <sup>th</sup> month	$7,444 \times 1 / 78 = 95.44$	$17,287 - 95.44 = 17,191.56$	17,287

\* 約至小數後兩個位 Rounded to 2 decimal places

# 約進至整數 Rounded up to integer

# 有關建行(亞洲)私人分期貸款之每月還款額中的本金及利息分佈說明例子

## Illustrative Example of the Breakdown of Principal and Interest in the Monthly Repayment of CCB (Asia) Personal Installment Loan

以下例子只供參考。客戶之實際每月還款額以本行最終審批結果為準。

The following example is for reference only. The details of actual loan repayment is subject to the Bank's final approval.

貸款額 Loan amount:	HK\$200,000.00 港元
還款期(月) Loan Tenor (Moths):	12 個月 Months
每月平息 Monthly flat rate:	0.31%
實際年利率 APR <sup>1</sup> :	7.02%
每月還款額 Monthly repayment amount:	HK\$17,287.00 港元

還款期數 No. of Installments	每月還款額(港元) <sup>#</sup> Monthly Repayment Amount (HK\$) <sup>#</sup>	本金金額(港元) <sup>*</sup> Principal Amount (HK\$) <sup>*</sup>	利息金額(港元) <sup>*</sup> Interest Amount (HK\$) <sup>*</sup>	貸款本金餘額(港元) Outstanding Loan Principal Amount (HK\$)
1	17,287.00	16,141.77	1,145.23	183,858.23
2	17,287.00	16,237.21	1,049.79	167,621.03
3	17,287.00	16,332.64	954.36	151,288.38
4	17,287.00	16,428.08	858.92	134,860.31
5	17,287.00	16,523.51	763.49	118,336.79
6	17,287.00	16,618.95	668.05	101,717.85
7	17,287.00	16,714.38	572.62	85,003.46
8	17,287.00	16,809.82	477.18	68,193.64
9	17,287.00	16,905.26	381.74	51,288.38
10	17,287.00	17,000.69	286.31	34,287.69
11	17,287.00	17,096.13	190.87	17,191.56
12	17,287.00	17,191.56	95.44	0.00

\* 約至小數後兩個位 Rounded to 2 decimal places

# 約進至整數 Rounded up to integer

**\*未償還的利息金額 The amount of outstanding interest**  
**\$2,672.2**

\*當如期償還了首 4 期，並於下一個還款日前選擇提早清還貸款，需償還結欠之本金、截至下一個還款日之利息及提早清還手續費，而節省了未償還的利息(HK\$2,672.2\*)不可彌補提前清還手續費<sup>2</sup> (\$200,000 × 1.5% × 1 年 = HK\$3,000)。

If repayments for the first four installments have been paid as scheduled and early repayment is made before the next repayment date, the entire outstanding loan principal, interest up to the next repayment date together with the early repayment fee will become payable. The amount of interest saved by early repayment (HK\$2,672.2\*) will not be enough to cover the early repayment fee<sup>2</sup> (\$200,000 × 1.5% × 1 year = HK\$3,000).

註 Remark:

- 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年利率，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。  
The Annualized Percentage Rate ("APR") is calculated according to the standard of Hong Kong Association of Banks and rounded to 2 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 annualized rate.
- (只適用於 2017 年 6 月 9 日或以後提取之貸款) 提早清還手續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%。  
Early repayment fee for loan drawn down on or after June 9, 2017 is 1.5% per annum on the total loan amount for the remaining loan tenor (rounded up to a yearly basis).

如有查詢，請致電本行客戶服務熱線 277 95533。

For enquiries, please call our Customer Service Hotline 277 95533.