

This product is an installment 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 installment loan.				
<b>Interest Rates and Interest Charges</b>				
Annualized Percentage Rate (APR)	For Cash Out Amount <sup>^</sup> of HKD100,000:			
	Loan Tenor	6-month	12-month	24-month
	APR	3.12%	3.36%	3.47%
Our APR is calculated according to the standard of Hong Kong Association of Banks, and is rounded to the nearest 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 annualized rate. The APR illustrated here is for reference only. For your applicable APR, please refer to the related marketing material.				
Annualized Overdue / Default Interest Rate	If you fail to pay the repayment amount specified in the monthly statement of your credit card account in full on or before the payment due date of each month, any repayment amount due but not paid will be subject to a finance charge at an interest rate specified in CCB (Asia) Credit Card Fee Schedule.			
<b>Fees and Charges</b>				
Handling Fee	Not Applicable			
Late Payment Fee and Charge	If you fail to pay the minimum payment specified in the monthly statement of your credit card account in full on or before the payment due date of each month, a late payment fee will be charged on your credit card account. Please refer to the CCB (Asia) Credit Card Fee Schedule.			
Prepayment / Early Settlement / Redemption Fee	A termination fee of <b>HKD500</b> will be charged in the event of early full repayment or cancellation/termination of this program. You should also repay all outstanding of this program (including all unpaid Cash Out Amount, fees and charges specified in the Terms and Conditions).			
Returned Check Charge / Rejected Autopay Charge	Not Applicable			
<b>Additional Information</b>				
<sup>^</sup> The cash out amount under this Program ("Cash Out Amount") shall be at a minimum of HKD10,000 ("Minimum Amount"), and any Cash Out Amount more than the Minimum Amount must be in multiples of HKD1,000.				
For illustration example of making early repayment of CCB (Asia) Credit Card "Tax Installment Program", please visit <a href="http://www.asia.ccb.com/taxfaq">www.asia.ccb.com/taxfaq</a>				
You are also subject to the terms and conditions of the CCB (Asia) Credit Card Cardmember Agreement and the CCB (Asia) Credit Card Fee Schedule.				

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。				
<b>利率及利息支出</b>				
實際年利率	若兌現金額總額 <sup>^</sup> 為HKD100,000：			
	貸款期	6個月	12個月	24個月
	實際年利率	3.12%	3.36%	3.47%
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，並已約至小數點後兩個位。實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他適用的費用與收費。在此列出的實際年利率只供參考。就屬於閣下的實際年利率，請參閱相關的宣傳物料。				
逾期還款年化利率 / 就違約貸款收取的年化利率	如閣下未能於每月根據閣下之月結單到期繳款日全數繳付還款額，本行將根據建行(亞洲)信用卡服務收費一覽表為已到期但仍未繳付的還款額收取現行適用之財務費用。			
<b>費用及收費</b>				
手續費	不適用			
逾期還款費用及收費	如閣下未能於每月根據閣下之月結單到期繳款日全數繳付最低付款額，本行將為閣下的信用卡賬戶收取逾期還款費用。請參閱建行(亞洲)信用卡服務收費一覽表。			
提前還款 / 提前清償 / 贖回的收費	若閣下要求提早將全數分期還款總金額付清，或取消或撤消本計劃，我們會從賬戶中直接誌賬 <b>HKD500</b> 的終止費用。閣下須清還於本計劃下所有尚未繳付的一切款項(包括所有尚未繳付的兌現金額、條款及細則所列明之費用及收費)。			
退票 / 退回自動轉帳授權指示的收費	不適用			
<b>其他資料</b>				
<sup>^</sup> 於本計劃下最低現金兌現金額(「最低現金兌現金額」)為HKD10,000，而其後之現金兌現金額須以HKD1,000作為倍數。				
有關提前清還建行(亞洲)信用卡「交稅分期計劃」之說明例子，請瀏覽 <a href="http://www.asia.ccb.com/taxfaq">www.asia.ccb.com/taxfaq</a>				
建行(亞洲)信用卡會員合約內的條款及細則，以及建行(亞洲)信用卡服務收費一覽表將會分別相應地適用於本計劃及信用卡會員。				

## 提前清還建行(亞洲)信用卡「交稅分期計劃」

一般來說，越早提前清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，還應考慮涉及的終止費用。本行使用「78法則」攤分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，也可能不足以彌補終止費用。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、終止費用、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。以下每月還款額中的本金及利息攤分例子只供參考。實際每月還款額以本行最終審批結果為準。

每月還款額中的本金及利息攤分例子：

- 貸款額 100,000 港元分 12 個月還款，每月平息為 0.15% (實際年利率<sup>1</sup>: 3.36%)
  - 每月還款額 = 100,000 港元 / 12 (還款期數) + 100,000 港元 x 0.15% (每月平息) = 8,483.33 港元\*
  - 全期利息 = 8,483.33 港元 x 12 (還款期數) - 100,000 港元 = 1,800 港元 (約進至整數)
  - 以「78法則」攤分的每月利息
- $$= \text{全期利息} \times \frac{\text{尚餘還款期數}}{\text{還款期數總和 (如 12 個月即 = 12 + 11 + \dots + 2 + 1 = 78)}}$$

每月還款額中的本金及利息攤分計算如下。

還款期數	每月還款額(港元)*	本金金額(港元)*	利息金額(港元)*	本金餘額(港元)*
1	8,483.33	8,206.41	276.92	91,793.59
2	8,483.33	8,229.48	253.85	83,564.11
3	8,483.33	8,252.56	230.77	75,311.55
4	8,483.33	8,275.64	207.69	67,035.91
5	8,483.33	8,298.71	184.62	58,737.20
6	8,483.33	8,321.80	161.53	50,415.40
7	8,483.33	8,344.86	138.47	42,070.54
8	8,483.33	8,367.95	115.38	33,702.59
9	8,483.33	8,391.02	92.31	25,311.57
10	8,483.33	8,414.10	69.23	16,897.47
11	8,483.33	8,437.18	46.15	8,460.29
12	8,483.37	8,460.29	23.08	0.00

\* 約至小數後兩個位。

^ 未償還的利息金額 484.62 港元

^ 當如期償還了首 6 期，並於第 7 期每月還款額誌賬於賬戶前選擇提前清還，便需償還結欠之本金及終止費用，而節省了未償還的利息 (484.62 港元) 不可彌補終止費用 (500 港元)。

註：

1. 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。

如有查詢，請致電本行申請熱線 317 95518。

## Making Early Repayment of CCB (Asia) Credit Card "Tax Installment Program"

In general, more outstanding interest payments can be saved the earlier the loan is repaid. Nevertheless, the termination fee involved should also be taken into account before deciding whether to make early repayment or not. The Bank uses the Rule of 78 to calculate the apportionment of interest and principal in each monthly repayment. 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 termination fee. Therefore before making a decision of repaying early or not, we suggest customers to check with us the total amount involved in early repayment (including outstanding loan balance, termination 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 repayment are subject to the Bank's final approval.

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

- A 12-month loan of HK\$100,000 at a monthly flat rate of 0.15% (APR<sup>1</sup>: 3.36%)
  - Monthly repayment amount = HK\$100,000 / 12 (number of monthly repayments) + HK\$100,000 x 0.15% (monthly flat rate) = HK\$8,483.33\*
  - Total interest = HK\$8,483.33 x 12 (number of monthly repayments) - HK\$100,000 = HK\$1,800 (Rounded to integer)
  - Based on the Rule of 78, the amount of interest paid each month
- $$= \text{Total interest} \times \frac{\text{Remaining number of monthly repayment}}{\text{Sum of the consecutive numbers from 1 to the number of monthly repayments in this Program (For 12 monthly repayments, it will be 12 + 11 + \dots + 2 + 1 = 78)}}$$

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

No. of Repayments	Monthly Repayment Amount (HK\$)*	Principal Amount (HK\$)*	Interest Amount (HK\$)*	Outstanding Principal Amount (HK\$)*
1	8,483.33	8,206.41	276.92	91,793.59
2	8,483.33	8,229.48	253.85	83,564.11
3	8,483.33	8,252.56	230.77	75,311.55
4	8,483.33	8,275.64	207.69	67,035.91
5	8,483.33	8,298.71	184.62	58,737.20
6	8,483.33	8,321.80	161.53	50,415.40
7	8,483.33	8,344.86	138.47	42,070.54
8	8,483.33	8,367.95	115.38	33,702.59
9	8,483.33	8,391.02	92.31	25,311.57
10	8,483.33	8,414.10	69.23	16,897.47
11	8,483.33	8,437.18	46.15	8,460.29
12	8,483.37	8,460.29	23.08	0.00

\* Rounded to the nearest two decimal places.

^ The amount of outstanding Interest HK\$484.62

^ If repayments for the first six installments have been paid as scheduled and early repayment is made before the seventh installment is posted, the entire outstanding loan principal together with the termination fee will become payable. The amount of interest saved by early repayment (HK\$484.62) will not be enough to cover the termination fee (HK\$500).

Remark:

1. The Annualized Percentage Rate ("APR") is calculated according to the standard of Hong Kong Association of Banks and is rounded to the nearest 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 annualized rate.

For enquiries, please call our Application Hotline 317 95518.