Key Facts Statement (KFS) for Instalment Loan

China Construction Bank (Asia)

Balance Transfer Program
June 2025

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.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Interest Rate

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
Interest rate (or range of interest rate)	0.41%	0.38%	0.38%

The interest rate is the basic interest rate of the product shown as a percentage of the amount borrowed over a month. It is quoted in the form of monthly flat rate. Monthly flat rate is used to calculate the total interest for the loan.

The interest rate may vary for individual customer. Please contact our staff or refer to our website for further details.

Annualised Percentage Rate (APR)

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
APR (or range of APR)	8.72%	8.65%	8.87%

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%
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.

Repayment

Repayment Frequency

This loan requires monthly repayment

Periodic Repayment Amount

For a loan amount of HK$100,000 with monthly repayment:

Loan Tenor	6-month	12-month	24-month
Periodic repayment amount for the interest rate (or range of interest rate) specified above	HK$17,077	HK$8,714	HK$4,547

Total Repayment Amount	For a loan amount of HK$100,000 with monthly repayment:

Loan Tenor	6-month	12-month	24-month
Total repayment amount for the interest rate (or range of interest rate) specified above	HK$102,462	HK$104,568	HK$109,128

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at www.asia.ccb.com/hongkong/personal/loans/ personal_loan_calculator.html?cmpid=HKTCDTPSLSTMG-ULLOANCAL

Fee and Charges	
Handling Fee	Not applicable
Late Payment Fee and Charge	HK$500 per month if the monthly repayment amount is not paid in full when due
Prepayment / Early Settlement Fee / Redemption Fee	1.5% per annum on the total loan amount for the remaining loan tenor (rounded up to a yearly basis).
Returned Cheque / Rejected Autopay Charge	Not applicable
Additional Information	
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	HK$200 per letter
Request for Repayment Schedule	HK$100 per request
Certificate of Balance	HK$100 per account

- Minimum loan amount is HK$5,000; maximum loan amount is HK$2,000,000 or 21 times monthly salary (whichever is lower) and must be in multiples of HK$1,000.
- Repayment Period is 6, 12, 18, 24, 36, 48, 60 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.loan. Customer may refer to http://www.asia.ccb.com/faq/en for an illustrative example of such.

Reference Information	
Historical Changes of Interest Rate Benchmark	Not applicable
Periodic Repayment Amount (Illustrative Example)	Not applicable
Total Repayment Amount (Illustrative Example)	Not applicable

The Chinese version of this KFS is for reference only.The English version will prevail if there is any inconsistency between the English and Chinese versions.