

1. 我應該申請多少兌現金額及多長的還款期呢？

您應根據實際需要並考慮自己的還款能力來決定申請之兌現金額及還款期。由於兌現金額及還款期均會直接影響每月還款額，您應在兌現金額與您所能支付的每月還款額之間取得平衡，確保自己在繳付每月還款額後仍可有足夠的資金以作日常生活費用及儲蓄。最高兌現金額應為申請獲批核之時信用卡賬戶的可用綜合信用額於減去所有利息後之餘額。

2. 什麼是每月平息和實際年利率？

每月平息是用來計算分期貸款中每月還款金額，請參看以下例子：

例子：

兌現金額 = 21,000港元

每月平息 = 0.90% (實際年利率為 21.19%)

還款期 = 12 個月

每月還款額 = 1,939港元

我們的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。

3. 何時要開始還款？

還款額會每月從閣下的信用卡賬戶誌賬，而第一期之還款額會於本計劃申請成功批核日的當期賬單日由賬戶誌賬，請閣下於月結單上的到期還款日或之前繳交應繳月結單結欠。

4. 兌現金額可否賺取信用卡積分？

兌現金額不會賺取信用卡積分。

5. 提前清還會否收取任何費用？

會。如果閣下要求提前清還兌現金額，我們會從信用卡會員之賬戶中直接誌賬HK\$1,000的終止費用。

6. 提前清還兌現金額，是否可以節省利息開支？

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，還應考慮涉及的行政費用。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，也可能不足以彌補行政費用。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、行政費用、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。

提前清還建行（亞洲）信用卡「信用額套現」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21,000港元分12個月還款，每月平息為0.90% (實際年利率¹：21.19%)
 - 每月還款額 = 21,000港元 / 12（還款期數）+ 21,000港元 x 0.90%（每月平息）= 1,939港元（約進至整數）
 - 全期利息 = 1,939港元 x 12（還款期數）- 21,000港元 = 2,268.00港元
 - 以「78法則」攤分的每月利息
- = 全期利息 ×

尚餘還款期數

還款期數總和（如12個月即 = 12 + 11 + … + 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	1,939	1,590.08	348.92	19,409.92
2	1,939	1,619.15	319.85	17,790.77
3	1,939	1,648.23	290.77	16,142.54
4	1,939	1,677.31	261.69	14,465.23
5	1,939	1,706.38	232.62	12,758.85
6	1,939	1,735.46	203.54	11,023.38
7	1,939	1,764.54	174.46	9,258.85
8	1,939	1,793.62	145.38	7,465.23
9	1,939	1,822.69	116.31	5,642.54
10	1,939	1,851.77	87.23	3,790.77
11	1,939	1,880.85	58.15	1,909.92
12	1,939	1,909.92	29.08	0.00

^{*} 約至小數後兩個位

[#] 約進至整數

[^] 當如期償還了首5期，並於第6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(HK\$814.15)不可彌補終止費用(HK\$1,000)。

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 "Cash Out 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\$21,000 at a monthly flat rate of 0.90% (APR¹: 21.19%)
 - Monthly repayment amount = HK\$21,000 / 12 (number of monthly repayments) + HK\$21,000 x 0.90% (monthly flat rate) = HK\$1,939 (Rounded up to the nearest integer)
 - Total interest = HK\$1,939 x 12 (number of monthly repayments) – HK\$21,000 = HK\$2,268.00
 - Based on the Rule of 78, the amount of interest paid each month
- = Total interest ×

Remaining number of monthly repayment

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 + ... + 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	1,939	1,590.08	348.92	19,409.92
2	1,939	1,619.15	319.85	17,790.77
3	1,939	1,648.23	290.77	16,142.54
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12	1,939	1,909.92	29.08	0.00

^{*} Rounded to the nearest two decimal places

[#] Rounded up to the nearest integer

[^] If repayments for the first five installments have been paid as scheduled and early repayment is made before the sixth 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\$814.15) will not be enough to cover the termination fee (HK\$1,000).

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.

[^]未償還的利息金額
\$814.15

[^] The amount of outstanding Interest \$814.15