

## 建行（亞洲）信用卡「保費簽賬分期計劃」之常見問題

Q1: 如何申請設立保費簽賬分期？

A1: 信用卡卡主以建行(亞洲)信用卡繳付保費，兩個工作天後致電分期申請專線 317 95518 (周末除外)，或簽帳後收到可分期短訊後到指定網頁 ([www.asia.ccb.com/hk/premium/sil/reg/](http://www.asia.ccb.com/hk/premium/sil/reg/)) 網上登記申請保費分期。經網頁登記後本行必須致電信用卡客戶確認保費分期條款及細則，如申請獲本行批核，信用卡會員將會收到通知信。

Q2: 是否任何保費簽賬金額均可選擇分期和有什麼還款期數選擇？

A2: 總分期金額最低為 1,000 港元，還款期可選擇 6/12/18/24/36/48/60/72 個月分期。

Q3: 以信用卡繳交保費能否賺取信用卡積分？

A3: 所有建行(亞洲)信用卡《積分獎賞計劃》之條款及細則將同樣適用，有關條款及細則可不時更新而不事先通知。詳閱建行(亞洲)信用卡積分獎賞計劃網頁之「積分獎賞計劃」條款及細則。

Q4: 保費分期利息及每月還款額如何計算？

A4: 信用卡客戶專享利息低至月平息 0.30%：

- 每月利息 = 簽賬分期金額 × 月平息
- 每月本金 = 簽賬分期金額 / 12 (假設 12 個月還款期)
- 每月還款 = 本金 + 利息

例子 (假設簽賬金額 12,000 港元，分 12 個月還款期)

- 每月利息：36 港元 (12,000 港元 × 月平息 0.30%)
- 每月本金：1,000 港元 (年繳保費 12,000 港元 / 12)
- 每月還款：1,036 港元 (本金 1,000 港元 + 利息 36 港元)

Q5: 信用卡卡主做緊 12 個月分期，假如到第 4 個月想轉做 6 個月分期，可以嗎？

A5: 已進行之分期計劃不能更改分期期數。

Q6: 分期付款總額有限額嗎？

A6: 最高分期付款總額為信用卡賬戶的可用綜合信用額 (不適用於臨時加額之信用額)，本行將從賬戶之信用額預扣起分期付款總額，可用信用額將於收到還款額後回升。

Q7: 提前清還分期會否收取任何費用？

A7: 會。如提前清還分期付款，本行會從信用卡卡主賬戶中誌賬 1,000 港元終止費用

Q8: 如信用卡卡主於還款期途中更換新卡/報失卡，會否影響已經設立之分期？

A8: 不會，信用卡卡主繼續按已確定之還款期，在月結單到期繳款日前還款便可。

Q9: 最遲可以何時為已繳交保費簽賬申請分期？

A9: 為免衍生逾期費用，請在顯示有關保費簽賬之月結單上所指明的到期繳款日前四個工作天 (不包括星期六) 內申請。

Q10: 月平息 0.30%之實際年利率("APR") 等於多少？

A10:

分期付款 總額	6 個月	12 個月	18 個月	24 個月	36 個月	48 個月	60 個月	72 個月
HKD1,000 或以上	6.32%	6.78%	6.93%	6.98%	7.00%	6.97%	6.92%	6.87%

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。

Q11: 何時要開始分期還款？

A11: 還款額會每月從賬戶誌賬，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。

Q12: 分期批核有條件限制嗎？

A12: 批核受制於本行的審查信用卡卡主賬戶的賬戶狀況及其可用綜合信用額，本行有權在不須要提供其決定之原因的情況下批核或拒絕申請、決定任何全數分期付款總額、每月分期付款之金額和遞交申請的截止日期。

Q13: 提前清還分期付款金額，是否可以節省利息開支？

A13: 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。

## 建行（亚洲）信用卡「保费签账分期计划」之常见问题

Q1: 如何申请设立保费签账分期？

A1: 信用卡卡主以建行(亚洲)信用卡缴付保费，两个工作天后致电分期申请专线 317 95518 (周末除外)，或签帐后收到可分期短讯后到指定网页 ([www.asia.ccb.com/hk/premium/sil/reg/](http://www.asia.ccb.com/hk/premium/sil/reg/)) 网上登记申请保费分期。经网页登记后本行必须致电信用卡客户确认保费分期条款及细则，如申请获本行批核，信用卡会员将会收到通知信。

Q2: 是否任何保费签账金额均可选择分期和有什么还款期数选择？

A2: 总分期金额最低为 1,000 港元，还款期可选择 6/12/18/24/36/48/60/72 个月分期。

Q3: 以信用卡缴交保费能否赚取信用卡积分？

A3: 所有建行(亚洲)信用卡《积分奖赏计划》之条款及细则将同样适用，有关条款及细则可不时更新而不事先通知。详阅建行(亚洲)信用卡积分奖赏计划网页之「积分奖赏计划」条款及细则。

Q4: 保费分期利息及每月还款额如何计算？

A4: 信用卡客户专享利息低至月平息 0.30%：

- 每月利息 = 签账分期金额 x 月平息
- 每月本金 = 签账分期金额 / 12 (假设 12 个月还款期)
- 每月还款 = 本金 + 利息

例子 (假设签账金额 12,000 港元，分 12 个月还款期)

- 每月利息：36 港元 (12,000 港元 x 月平息 0.30%)
- 每月本金：1,000 港元 (年缴保费 12,000 港元 / 12)
- 每月还款：1,036 港元 (本金 1,000 港元 + 利息 36 港元)

Q5: 信用卡卡主做紧 12 个月分期，假如到第 4 个月想转做 6 个月分期，可以吗？

A5: 已进行之分期计划不能更改分期期数。

Q6: 分期付款总额有限额吗？

A6: 最高分期付款总额为信用卡账户的可用综合信用额 (不适用于临时加额之信用额)，本行将从账户之信用额预扣起分期付款总额，可用信用额将于收到还款额后回升。

Q7: 提前清还分期会否收取任何费用？

A7: 会。如提前清还分期付款，本行会从信用卡卡主账户中志账 1,000 港元终止费用

Q8: 如信用卡卡主于还款期途中更换新卡/报失卡，会否影响已经设立之分期？

A8: 不会，信用卡卡主继续按已确定之还款期，在月结单到期缴款日前还款便可。

Q9: 最迟可以何时为已缴交保费签账申请分期？

A9: 为免衍生逾期费用，请在显示有关保费签账之月结单上所指明的到期缴款日前四个工作天 (不包括星期六) 内申请。

Q10: 月平息 0.30%之实际年利率("APR") 等于多少？

A10:

分期付款 总额	6 个月	12 个月	18 个月	24 个月	36 个月	48 个月	60 个月	72 个月
HKD1,000 或以上	6.32%	6.78%	6.93%	6.98%	7.00%	6.97%	6.92%	6.87%

我们的实际年利率之计算方法以香港银行公会所提供之计算方法作依据，并已约至小数点后两个位。实际年利率是一个参考利率，以年化利率展示出包括银行产品的基本利率及其他适用的费用与收费。

Q11: 何时要开始分期还款？

A11: 还款额会每月从账户志账，而第一期之还款额会于本计划申请成功批核日的当期账单日由账户志账。

Q12: 分期批核有条件限制吗？

A12: 批核受制于本行的审查信用卡卡主账户的账户状况及其可用综合信用额，本行有权在不须要提供其决定之原因的情况下批核或拒绝申请、决定任何全数分期付款总额、每月分期付款之金额和递交申请的截止日期。

Q13: 提前清还分期付款金额，是否可以节省利息开支？

A13: 本行使用「78 法则」摊分每月还款额的本金及利息，即使每个月还款的金额相同，但前期还款的利息部份占比较多，本金部分相对占比较少。换言之，当如期偿还了一段时间，未偿还的利息金额可能已经很小。如果这个时候提前还款，所节省未偿还的利息，也可能不足以弥补终止费用。

## CCB(Asia) Credit Card “Insurance Premium Spending Installment Program” Frequently Asked Questions

**Q1: How to apply for Insurance Premium Spending Installment Program?**

**A1: Apply through application hotline (317 95518) 2 working days (excluding Weekends) after Transaction Date or go to the Program Designated Webpage ([www.asia.ccb.com/hk/premium/sil/reg/](http://www.asia.ccb.com/hk/premium/sil/reg/)) for registration after received installment program SMS. The bank must reach cardmember successfully by phone to confirm the terms and conditions of the installment program, once application is approved, cardmember will be notified by mail.**

**Q2: What are the minimum installment amount and installment tenors available?**

**A2: Cardmembers may apply for a 6, 12, 18, 24, 36, 48, 60 or 72 months installment plans for retail or online transaction of HKD1,000 or above.**

**Q3: Can I Earn Credit Card Bonus Points for Premium Payment by Credit Card?**

**A3: All terms and conditions of the CCB (Asia) Credit Card Bonus Points Reward Program shall apply, and the terms and conditions may be updated at our discretion at any time without prior notice. See Terms and Conditions of the Bonus Points Reward Program at CCB (Asia) Credit Card Bonus Points Reward Program webpage for details.**

**Q4: How to calculate the premium installment interest and monthly repayment amount?**

**A4: Selected cardmember enjoy a Monthly Interest Rate as low as 0.30%:**

- **Monthly Interest = Spending Installment Amount x Monthly Flat Rate**
- **Monthly Principal = Spending Installment Amount / 12 (Assuming by 12-month repayment period)**
- **Monthly Repayment = Principal + Interest**

**Example (Assume spending amount at HKD12,000 by 12 months repayment)**

- **Monthly interest: HKD36 (HKD12,000 × monthly flat rate 0.30%)**
- **Monthly principal: HKD1,000 (annual premium of HKD12,000 / 12)**
- **Monthly repayment: HKD1,036 (principal HKD1,000 + interest HKD36)**

**Q5: Can cardmember request to switch tenor in the middle of repayment?**

**A5: The number of instalments cannot be changed once instalment started.**

**Q6:** Is there a limit to the total installment payment?

**A6:** The maximum total installment amount shall be the available combined credit limit of a Card account (not applicable to temporary increase of credit limit). The bank will hold the combined credit limit of the Account with an amount equal to the total installment amount. The available combined credit limit will be proportionally restored according to the Repayment Amount paid to the Bank.

**Q7:** Will there be any charges for early repayment of the instalment?

**A7:** Yes. If cardmember request early repayment of the total installment amount, the bank will charge a termination fee of HKD1,000 by direct debit from the Account, which will be shown in the following monthly statement.

**Q8:** If cardmember changes a new card/reports a lost card during the repayment period, will it affect the already established instalment?

**A8:** No, cardmember shall continue to follow the established repayment period and repay the monthly statement before the payment due date.

**Q9:** When is the latest to apply for instalment for Premium Spending Installment?

**A9:** To avoid potential late payment fee, please submit applications 4 working days (excluding Saturdays) immediately before the Payment Due Date specified in the Statement of Account where the relevant Eligible Transaction(s) first appears.

**Q10:** What is the Annualized Percentage Rate ("APR") of 0.30% monthly flat rate?

**A10:**

Total Installment Amount	6 months	12 months	18 months	24 months	36 months	48 months	60 months	72 months
HKD1,000 or above	6.32%	6.78%	6.93%	6.98%	7.00%	6.97%	6.92%	6.87%

Our 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.

**Q11:** When should I start repayment in instalments?

**A11:** Repayment Amount will be charged to the Account on a monthly basis, with the first Repayment Amount charged to the Account on the current statement date of the program application approval date.

**Q12:** Are there any restrictions on installment approval?

**A12:** Application approval shall be subject to our checking of the account status and available combined credit limit of the Account. The bank retains all rights in approving or rejecting any application, deciding any total installment amount, monthly installment amount, and the deadline for submitting any application without having to provide a reason for any decision.

**Q13:** Can cardmember save interest expenses by making early repayment of the installment amount?

**A13:** The Bank uses the Rule of 78 for each monthly repayment of 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.