

# Key Facts Statement (KFS) for Instalment Loan

**China Construction Bank (Asia) Corporation Limited**

**CCB (Asia) Credit Card “Insurance Premium Spending Installment 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

<p><b>Interest Rate</b></p>	<p>For a loan amount<sup>^</sup> of HK\$100,000:</p> <table border="1" data-bbox="547 734 1481 902"> <thead> <tr> <th>Loan Tenor</th> <th>6-month</th> <th>12-month</th> <th>24-month</th> </tr> </thead> <tbody> <tr> <td>Interest rate (or range of interest rate)</td> <td>0.30% p.a.</td> <td>0.30% p.a.</td> <td>0.30% p.a.</td> </tr> </tbody> </table> <p>The interest rate is the monthly flat rate shown as a percentage of the amount borrowed for a month.</p> <p>The rates for individual customers may vary. For your eligible interest rate, please call our Hotline.</p>				Loan Tenor	6-month	12-month	24-month	Interest rate (or range of interest rate)	0.30% p.a.	0.30% p.a.	0.30% p.a.
Loan Tenor	6-month	12-month	24-month									
Interest rate (or range of interest rate)	0.30% p.a.	0.30% p.a.	0.30% p.a.									
<p><b>Annualised Percentage Rate (APR)</b></p>	<p>For a loan amount of HK\$100,000:</p> <table border="1" data-bbox="547 1167 1469 1301"> <thead> <tr> <th>Loan Tenor</th> <th>6-month</th> <th>12-month</th> <th>24-month</th> </tr> </thead> <tbody> <tr> <td>APR (or range of APR)</td> <td>6.32%</td> <td>6.78%</td> <td>6.98%</td> </tr> </tbody> </table>				Loan Tenor	6-month	12-month	24-month	APR (or range of APR)	6.32%	6.78%	6.98%
Loan Tenor	6-month	12-month	24-month									
APR (or range of APR)	6.32%	6.78%	6.98%									
<p><b>Annualised Overdue / Default Interest Rate</b></p>	<p>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</p>											
<p><b>Repayment</b></p>												
<p><b>Repayment Frequency</b></p>	<p>This loan requires monthly repayment.</p>											
<p><b>Periodic Repayment Amount</b></p>	<p>For a loan amount of HK\$100,000 with monthly repayment</p> <table border="1" data-bbox="547 1753 1469 1989"> <thead> <tr> <th>Loan Tenor</th> <th>6-month</th> <th>12-month</th> <th>24-month</th> </tr> </thead> <tbody> <tr> <td>Periodic repayment amount for the interest rate specified above</td> <td>HK\$ 16,966.67</td> <td>HK\$ 8,633.33</td> <td>HK\$ 4,466.67</td> </tr> </tbody> </table>				Loan Tenor	6-month	12-month	24-month	Periodic repayment amount for the interest rate specified above	HK\$ 16,966.67	HK\$ 8,633.33	HK\$ 4,466.67
Loan Tenor	6-month	12-month	24-month									
Periodic repayment amount for the interest rate specified above	HK\$ 16,966.67	HK\$ 8,633.33	HK\$ 4,466.67									
<p><b>Total Repayment Amount</b></p>	<p>For a loan amount of HK\$100,000 with monthly repayment</p>											

Loan Tenor	6-month	12-month	24-month
Total repayment amount for the interest rate specified above	HK\$ 101,800	HK\$ 103,600	HK\$ 107,200
<p><b>Remark:</b> To calculate the above information applicable to your specific case, please use our online calculator at our website. (<a href="https://www.asia.ccb.com/hongkong/personal/credit_cards/insurance_calculator.html">https://www.asia.ccb.com/hongkong/personal/credit_cards/insurance_calculator.html</a>)</p>			
<b>Fees and Charges</b>			
<b>Handling Fee</b>	Not Applicable		
<b>Late Payment Fee and Charge</b>	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.		
<b>Prepayment / Early Settlement / Redemption Fee</b>	A termination fee of HKD2,000 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 installment amount, fees and charges specified in the Terms and Conditions).		
<b>Returned Cheque / Rejected Autopay Charge</b>	Not Applicable		
<b>Additional Information</b>			
<p>^This program is only applicable to retail transaction of HKD1,000 or above made with a selected credit card issued by us.  For illustration example of making early repayment of CCB (Asia) Credit Card “Insurance Premium Spending Installment Program”, please refer to the last page.  For the Frequently-Asked-Questions, please visit <a href="https://www.asia.ccb.com/hongkong/personal/credit_cards/promotions/premium/index.html">https://www.asia.ccb.com/hongkong/personal/credit_cards/promotions/premium/index.html</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.</p>			

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.

# 分期貸款產品資料概要

中國建設銀行（亞洲）股份有限公司

建行(亞洲) 信用卡「保費簽賬分期計劃」 2025年6月

此乃分期貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的分期貸款的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

## 利率及利息支出

利率	^貸款金額為港幣10萬元：			
	貸款期	6個月	12個月	24個月
	利率	0.30% p.a.	0.30% p.a.	0.30% p.a.
	利率是指貸款金額以百分比展示的每月平息。 個別客戶的利率或有差異。就屬於您的實際年利率，請致電本行熱線。			
實際年利率	貸款金額為港幣10萬元：			
	貸款期	6個月	12個月	24個月
	實際年利率	6.32%	6.78%	6.98%
逾期還款實際年利率 / 就違約貸款收取的實際年利率	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>還款</b>				
還款頻率	本貸款需按每月還款。			
分期還款金額	以貸款額港幣10萬元，每月還款為例：			
	貸款期	6個月	12個月	24個月
	根據上述利率計算之分期還款金額	港幣\$ 16,966.67	港幣\$ 8,633.33	港幣\$ 4,466.67
總還款金額	以貸款額港幣10萬元，[每月]還款為例 [註：如客戶可選擇不同的還款周期/頻率，請以每月還款為例計算。]：			
	貸款期	6個月	12個月	24個月
	根據上述利率計算之分期還款金額	港幣\$ 101,800	港幣\$ 103,600	港幣\$ 107,200
註：如要計算適用於閣下特定情況的上述資訊，您可透過本行網站				

	( <a href="https://www.asia.ccb.com/hongkong_tc/personal/credit_cards/insurance_calculator.html">https://www.asia.ccb.com/hongkong_tc/personal/credit_cards/insurance_calculator.html</a> ) 的分期貸款服務計算機以取得較準確的資料。
<b>費用及收費</b>	
<b>手續費</b>	不適用
<b>逾期還款費用及收費</b>	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。
<b>提早還款 / 提前清償 / 贖回的收費</b>	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HKD2,000 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分期付款、條款及細則所列明之費用及收費）。
<b>退票 / 退回自動轉帳授權指示的費用</b>	不適用
<b>其他資料</b>	
<p><sup>^</sup> 本計劃只適用於由本行所發之指定信用卡的HKD1,000 或以上之零售交易。 有關提前清還建行(亞洲) 信用卡「保費簽賬分期計劃」之說明例子，請參閱最後一頁。有關本計劃之常見問題，請瀏覽 <a href="https://www.asia.ccb.com/hongkong_tc/personal/credit_cards/promotions/premium/doc/2023_Premium_SIL_FAQ_tc.pdf">https://www.asia.ccb.com/hongkong_tc/personal/credit_cards/promotions/premium/doc/2023_Premium_SIL_FAQ_tc.pdf</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。</p>	

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。