

## 提前清還建行(亞洲)信用卡「保費簽賬分期計劃」

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 30,000 港元分 12 個月還款，每月平息為 0.30% (實際年利率<sup>1</sup>: 6.78%)
- 每月還款額 = 30,000 港元 / 12 (還款期數) + 30,000 港元 x 0.30% (每月平息) = 2,590 港元
- 全期利息 = 2,590 港元 x 12(還款期數) - 30,000 港元 = 1,080 港元
- 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	2,590.00	2,423.85	166.15	27,576.15
2	2,590.00	2,437.69	152.31	25,138.46
3	2,590.00	2,451.54	138.46	22,686.92
4	2,590.00	2,465.38	124.62	20,221.54
5	2,590.00	2,479.23	110.77	17,742.31
6	2,590.00	2,493.08	96.92	15,249.23
7	2,590.00	2,506.92	83.08	12,742.31
8	2,590.00	2,520.77	69.23	10,221.54
9	2,590.00	2,534.62	55.38	7,686.92
10	2,590.00	2,548.46	41.54	5,138.46
11	2,590.00	2,562.31	27.69	2,576.15
12	2,590.00	2,576.15	13.85	0

^未償還的利息金額 498.46 港元

\* 約至小數後兩個位

^ 當如期償還了首 4 期，並於第 5 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(498.46 港元)不可彌補終止費用(2,000 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。

## **Making Early Repayment of CCB(Asia) Credit Card “Insurance Premium Spending 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 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. Therefore, before making a decision of repaying early or not, we suggest customers 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\$30,000 at a monthly flat rate of 0.30 % (APR<sup>1</sup> : 6.78%)
- Monthly repayment amount = HK\$30,000 / 12 (number of monthly repayments) + HK\$30,000 x 0.30% (monthly flat rate) = HK\$2,590
- Total interest = HK\$2,590 x 12 (number of monthly repayments) – HK\$30,000 = HK\$1,080
- Based on the Rule of 78, the amount of interest paid each month

$$= \text{Total interest} \times \frac{\text{Remaining number of monthly repayment}}{\text{Sum of the consecutive numbers from 1 to the number of monthly repayments in this Program}} \\ \text{(For 12 monthly repayments, it will be } 12 + 11 + \dots + 2 + 1 = 78 \text{)}$$

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	2,590.00	2,423.85	166.15	27,576.15
2	2,590.00	2,437.69	152.31	25,138.46
3	2,590.00	2,451.54	138.46	22,686.92
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10	2,590.00	2,548.46	41.54	5,138.46
11	2,590.00	2,562.31	27.69	2,576.15
12	2,590.00	2,576.15	13.85	0

^The amount of outstanding Interest HK\$498.46

\* Rounded to the nearest two decimal places

^ If repayments for the 4th installments have been paid as scheduled and early repayment is made before the 5th 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\$498.46) will not be enough to cover the termination fee (HK\$2,000).

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.