

**KEY FACTS STATEMENT (KFS) FOR INSTALMENT LOAN**

China Construction Bank (Asia) Corporation Limited

Auto Loan  
August 2023

Interest Rates and Interest Charges				
This product is an instalment loan. This KFS provides you with indicative information about interest, fees and charges of this product but <b>please refer to</b> <b>our loan agreement for the final terms of your instalment loan.</b>				
Annualised Percentage Rate (APR)	For a loan amount of HKD100,000:			
	Loan Tenor	6-month	12-month	24-month
	APR (or range of APR)	Not applicable	5.91% ~16.02%	5.58% ~14.97%
The APR is calculated according to the standard of 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 and the final interest rate will be subject to credit condition of the customer. For details of the interest rate, please contact our staff or refer to our website.				
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.			
Fee and Charges				
Handling Fee	Not applicable			
Late Payment Fee and Charge	Please refer to 'Annualised Overdue / Default Interest Rate'			
Prepayment / Early Settlement Fee / Redemption Fee	Designed rate of Interest Rebate or HKD2,000 (whichever is higher). Please refer to your loan agreement.			
Returned Cheque / Rejected Autopay Charge	Not applicable			
Additional Information				
Licence Copy	HKD50 per set			
Change of Vehicle Registration Mark	HKD550 per transaction			
Change of Vehicle Particulars/ Issue Duplicate Documents	HKD500 per transaction			
Nominee Agreement (Cross Border Vehicles)	HKD2,000 per transaction (with 6 complimentary sets of license copies)			
Copy of Hire Purchases/ Lease Agreement	HKD50 per set			
Request for Repayment Statement	HKD100 for every 12 months record per request (min. HKD100)			
Request for Repayment Schedule	HKD300 per request			
Copy of Non-Current Records	HKD500 per documents			
Copy of Other Documents	HKD20 per page (min. HKD500 per request)			
Express Renewal of Licence Fee	HKD300 per transaction			
Handling Fee for Application of 3rd Party Insurance Coverage	Minimum HKD1,000 per request			
Handling Fee for Release of Repossessed Vehicle	HKD1,000 per request			

Borrow Vehicle registration document for cross border application	HKD2,000 per time
Change body (Taxi, PLB and NFB)	HKD1,000 per time
<ul style="list-style-type: none"><li>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 <a href="http://www.asia.ccb.com/hongkong/personal/loans/personal_loan_tips.html">www.asia.ccb.com/hongkong/personal/loans/personal_loan_tips.html</a> for an illustrative example of such.</li></ul>	

## 分期貸款產品資料概要

中國建設銀行(亞洲)股份有限公司

汽車貸款  
2023年08月

此乃分期貸款產品 本概要所提供的利息、費用及收費等資料僅供參考， 分期貸款的最終條款以貸款協議為準。								
<b>利率及利息支出</b>								
實際年利率	貸款金額: HKD100,000							
	<table border="1"> <thead> <tr> <th>貸款期</th> <th>6個月</th> <th>12個月</th> <th>24個月</th> </tr> </thead> <tbody> <tr> <td>實際年利率 (或實際年利率範圍)</td> <td>不適用</td> <td>5.91%~16.02%</td> <td>5.58%~14.97%</td> </tr> </tbody> </table>	貸款期	6個月	12個月	24個月	實際年利率 (或實際年利率範圍)	不適用	5.91%~16.02%
貸款期	6個月	12個月	24個月					
實際年利率 (或實際年利率範圍)	不適用	5.91%~16.02%	5.58%~14.97%					
<p>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。個別客戶之利率優惠或有差異，最終利率將按客戶的信貸狀況而定，詳情請向本行職員查詢或參閱本行網頁。</p>								
逾期還款年化利率 / 就違約貸款收取的年化利率	<p>30%</p> <p>若有任何到期未付的欠款，每個月將收取逾期還款利息為逾期還款額的2.5%。逾期還款利息以每年365日之基礎按日計算。不設最低逾期還款利息。</p>							
<b>費用及收費</b>								
手續費	不適用							
逾期還款費用及收費	請參閱「逾期還款年化利率 / 就違約貸款收取的年化利率」							
提前還款 / 提前清償 / 贖回的收費	指定的利率回扣或 2,000港元 (以較高者為準)。詳情以貸款協議為準。							
退票 / 退回自動轉帳授權指示的收費	不適用							
<b>其他資料</b>								
車輛登記文件副本	每份50港元							
更改車輛牌照	每次550港元							
更改車輛細節/補領文件	每次500港元							
轉讓合約	每份2,000港元 (行走中國大陸線汽車) (附送6份車輛登記文件副本)							
租購/租賃合約副本	每份50港元							
還款記錄副本	每次100港元(以每12個月記錄計算), 最低收費為100港元							
申領供款表	每次300港元							
舊記錄副本	每份500港元							
其他各類文件之副本	每頁20港元 (每次最低收費為500港元)							
特快續牌服務	每次300港元							
申請轉用第三者保險	最低收費每次1,000 港元							
取回扣押車輛	每次1,000港元							
申請車輛登記文件作跨境用途	每次2,000港元							
更換車身 (的士、小巴及其他車輛)	每次1,000港元							
<p>• 本行使用「78 法則」按月攤分貸款之每月還款金額的本金及利息。客戶可參考 <a href="http://www.asia.ccb.com/hongkong_tc/personal/loans/personal_loan_tips.html">www.asia.ccb.com/hongkong_tc/personal/loans/personal_loan_tips.html</a> 了解有關說明例子。</p>								