

1. 我可以为我的所有交易申请「Chill分期」签账分期计划吗？

不可以。以下交易不适用于申请：任何购买赌场筹码的签账、已逾期及未清还之月结单结欠、现金透支、「免息智快转账」、「免息现金计划」、其他以分期付款之交易、结馀转户金额、费用及/或收费（不论以信用卡或其他原因而产生）、任何未志账及已取消或退还之交易。

2. 我可以为即时签账的项目去申请「Chill分期」签账分期计划吗？

不可以。信用卡会员最早申请日期须为有关月结单发出之第一个工作天；而最迟申请日期为在显示有关零售交易之月结单上，所指明到期缴款日前四个工作天（星期六除外）。

3. 什么是每月平息和实际年利率？

每月平息是用来计算分期贷款中每月还款金额，请参看以下例子：

例子：

贷款金额 = 30,000港元

每月平息 = 0.25%（实际年利率为5.63%）

还款期 = 12 个月

每月还款额 = 2,575港元

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。

4. 何时要开始还款？

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。

5. 分期付款金额可否赚取信用卡积分？

分期付款金额不会赚取信用卡积分。

6. 提前清还会否收取任何费用？

会。如果阁下要求提前清还分期付款金额，我们会从信用卡会员之账户中直接志账2,000港元的终止费用。

7. 提前清还分期付款金额，是否可以节省利息开支？

一般来说，越早提前清还贷款是可以节省更多未偿还的利息。但决定是否提前还款时，还应考虑涉及的终止费用。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。本行建议客户先向本行查询提前还款的总金额（包括尚欠的贷款馀额、终止费用、及其他的费用等）和未偿还的利息金额，比较和考虑清楚后，才决定是否提前还款。

提前清還建行(亞洲) 信用卡「Chill分期」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60,000港元分12個月還款，每月平息為0.25% (實際年利率¹：5.63%)
- 每月還款額 = 60,000港元 / 12 (還款期數) + 60,000港元 x 0.25% (每月平息) = 5,150港元
- 全期利息 = 5,150港元 x 12 (還款期數) - 60,000港元 = 1,800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	5,150	4,873.08	276.92	55,126.92
2	5,150	4,896.15	253.85	50,230.77
3	5,150	4,919.23	230.77	45,311.54
4	5,150	4,942.31	207.69	40,369.23
5	5,150	4,965.38	184.62	35,403.85
6	5,150	4,988.46	161.54	30,415.38
7	5,150	5,011.54	138.46	25,403.85
8	5,150	5,034.62	115.38	20,369.23
9	5,150	5,057.69	92.31	15,311.54
10	5,150	5,080.77	69.23	10,230.77
11	5,150	5,103.85	46.15	5,126.92
12	5,150	5,126.92	23.08	0
^未償還的利息金額1,800港元				

* 約至小數後兩個位

^ 當於第1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(1,800港元)不可彌補終止費用(2,000港元)。

註：

- 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 “Chill” 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\$60,000 at a monthly flat rate of 0.25 % (APR¹：5.63%)
- Monthly repayment amount = HK\$60,000 / 12 (number of monthly repayments) + HK\$60,000 x 0.25% (monthly flat rate) = HK\$5,150
- Total interest = HK\$5,150 x 12 (number of monthly repayments) – HK\$60,000 = HK\$1,800
- Based on the Rule of 78, the amount of interest paid each month
$$= \text{Total interest} \times \frac{\text{Remaining number of monthly repayment}}{\text{Sum of the consecutive numbers from 1 to the number of monthly repayments in this Program (For 12 monthly repayments, it will be } 12 + 11 + \dots + 2 + 1 = 78)}$$

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	5,150	4,873.08	276.92	55,126.92
2	5,150	4,896.15	253.85	50,230.77
3	5,150	4,919.23	230.77	45,311.54
4	5,150	4,942.31	207.69	40,369.23
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10	5,150	5,080.77	69.23	10,230.77
11	5,150	5,103.85	46.15	5,126.92
12	5,150	5,126.92	23.08	0
^ The amount of outstanding Interest HK\$1800				

* Rounded to the nearest two decimal places

^ If early repayment is made before the first 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\$1,800) will not be enough to cover the termination fee (HK\$2,000).

Remark:

- 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.