

1. 我應該申請多少兌現金額及多長的還款期呢？

您應根據實際需要並考慮自己的還款能力來決定申請之兌現金額及還款期。由於兌現金額及還款期均會直接影響每月還款額，您應在兌現金額與您所能支付的每月還款額之間取得平衡，確保自己在繳付每月還款額後仍有足夠的資金以作日常生活費用及儲蓄。最高兌現金額應為申請獲批核之時信用卡賬戶的可用綜合信用額於減去所有利息後之餘額。

2. 什麼是每月平息和實際年利率？

每月平息是用來計算分期貸款中每月還款金額，請參看以下例子：

例子：

兌現金額 = 21,000 港元

每月平息 = 0.90% (實際年利率為 21.19%)

還款期 = 12 個月

每月還款額 = 1,939 港元

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。

3. 何時要開始還款？

還款額會每月從閣下的信用卡賬戶誌賬，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，請閣下於月結單上的到期還款日或之前繳交應繳月結單結欠。

4. 兌現金額可否賺取信用卡積分？

兌現金額不會賺取信用卡積分。

5. 提前清還會否收取任何費用？

會。如果閣下要求提前清還兌現金額，我們會從信用卡會員之賬戶中直接誌賬 HKD500 的終止費用。

6. 提前清還兌現金額，是否可以節省利息開支？

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，還應考慮涉及的行政費用。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，也可能不足以彌補行政費用。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、行政費用、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。

Frequently-Asked-Questions of CCB (Asia) Credit Card “Cash Out Installment Program”

1. How much should I borrow and how long should I choose to repay the cash out amount?

You should decide the cash out amount & repayment period by considering your actual needs and repayment ability. Since both cash out amount and repayment period affect the monthly repayment amount, you should strike a balance between them to ensure you have enough capital left for your living expenses after loan repayment. The maximum cash out amount shall be the available combined credit limit of the card account minus the total interest at the time of approval of your application.

2. What is the meaning of monthly flat rate and the annualized percentage rate (APR)?

Monthly flat rate is used to calculate the monthly repayment amount for an installment loan, which is illustrated in the below example:

Example:

Cash Out Amount = HKD 21,000

Monthly flat rate = 0.90% (APR 21.19%)

Repayment period = 12 months

Monthly repayment amount = HKD 1,939

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.

3. When should I start the repayment?

Repayment amount will be billed to your credit card account on a monthly basis, with the first repayment amount billed to the account on the current statement date of the program application approval date. Please settle the statement balance before the payment due date.

4. Can my cash out amount earn credit card bonus point?

Cash out amount is not eligible for earning credit card bonus point.

5. Would there be any charges for early repayment?

Yes. If a cardmember requests early repayment of the cash out amount, we will charge the cardmember a termination fee of HKD500.

6. Do I save interest expenses by making early repayment of the cash out amount?

In general, more outstanding interest payments can be saved the earlier the loan is repaid. Nevertheless, the administration 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 administration 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, administration fee and other charges, etc.) and the amount of outstanding interest, and then compare different scenarios and consider carefully.