

## 分期貸款產品資料概要

中國建設銀行（亞洲）

「好現金」私人分期貸款

2017年10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確認書為準。				
<b>利率及利息支出</b>				
實際年利率	貸款金額：HKD100,000			
	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)	5.90%	5.88%	6.05%
<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。</p> <p>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>36%</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3%。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	每個月逾期還款將收取 500 港元。			
提前還款 / 提前清償 / 贖回的收費	<p>於2017年6月8日或以前提取之貸款： 總貸款額的3%</p> <p>於2017年6月9日或以後提取之貸款： 按餘下還款期的年數（不足一年亦以一年計算），每年收取總貸款額的1.5%。</p>			
退票 / 退回自動轉帳授權指示的收費	不適用			
<b>其他資料</b>				
延期還款期手續費	以每月平息按延長之日數計算及每年365日之基礎按日計算。不設最低延期還款期手續費。			
貸款確認書副本	每封 200 港元			
索取還款表	每次 100 港元			
戶口結餘證明	每戶 100 港元			
<ul style="list-style-type: none"> <li>最低貸款額為5,000港元，最高為1,200,000港元或月薪12倍（以較低者為準）及必須為1,000 港元之倍數。</li> <li>還款期數為 6, 12, 18, 24, 36, 48, 60 個月。</li> <li>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/faq">www.asia.ccb.com/faq</a> 了解有關說明例子。</li> </ul>				

## 分期貸款產品資料概要

中國建設銀行（亞洲）

「好現金」結餘轉戶計劃

2017年10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確認書為準。				
<b>利率及利息支出</b>				
實際年利率	貸款金額：HKD100,000			
	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)	6.76%	6.80%	6.99%
<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。</p> <p>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>				
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<b>費用及收費</b>				
手續費	不適用			
逾期還款費用及收費	每個月逾期還款將收取 500 港元。			
提前還款 / 提前清償 / 贖回的收費	<p>於2017年6月8日或以前提取之貸款： 總貸款額的3%</p> <p>於2017年6月9日或以後提取之貸款： 按餘下還款期的年數（不足一年亦以一年計算），每年收取總貸款額的1.5%。</p>			
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貸款確認書副本	每封 200 港元			
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戶口結餘證明	每戶 100 港元			
<ul style="list-style-type: none"> <li>最低貸款額為10,000港元，最高為1,200,000港元或月薪21倍（以較低者為準）及必須為1,000 港元之倍數。</li> <li>還款期數為 6, 12, 18, 24, 36, 48, 60, 72, 84 個月。</li> <li>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/faq">www.asia.ccb.com/faq</a> 了解有關說明例子。</li> </ul>				

## Key Facts Statement (KFS) for Instalment Loan

China Construction Bank (Asia)

Personal Instalment Loan

October 2017

<p>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.</p>									
<p><b>Interest Rates and Interest Charges</b></p> <p>For a loan amount of HKD100,000:</p> <table border="1"> <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>5.90%</td> <td>5.88%</td> <td>6.05%</td> </tr> </tbody> </table> <p>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.</p>		Loan Tenor	6-month	12-month	24-month	APR (or range of APR)	5.90%	5.88%	6.05%
Loan Tenor	6-month	12-month	24-month						
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Annualised Percentage Rate (APR)									
Annualised Overdue / Default Interest Rate	36% Any arrears of loan instalment due will be subject to a default interest of 3% 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.								
<p><b>Fee and Charges</b></p> <table border="1"> <tr> <td>Handling Fee</td> <td>Not applicable</td> </tr> <tr> <td>Late Payment Fee and Charge</td> <td>HKD500 per month if the monthly repayment amount is not paid in full when due.</td> </tr> <tr> <td>Prepayment / Early Settlement Fee / Redemption Fee</td> <td>For Loan Drawdown on or before June 8, 2017: 3% of the total loan amount For Loan Drawdown on June 9, 2017 and afterwards: 1.5% per annum on the total loan amount for the remaining loan tenor (rounded up to a yearly basis)</td> </tr> <tr> <td>Returned Cheque / Rejected Autopay Charge</td> <td>Not applicable</td> </tr> </table>		Handling Fee	Not applicable	Late Payment Fee and Charge	HKD500 per month if the monthly repayment amount is not paid in full when due.	Prepayment / Early Settlement Fee / Redemption Fee	For Loan Drawdown on or before June 8, 2017: 3% of the total loan amount For Loan Drawdown on June 9, 2017 and afterwards: 1.5% per annum on the total loan amount for the remaining loan tenor (rounded up to a yearly basis)	Returned Cheque / Rejected Autopay Charge	Not applicable
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## Key Facts Statement (KFS) for Instalment Loan

China Construction Bank (Asia)

Balance Transfer Program

October 2017

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## 分期貸款產品資料概要

中國建設銀行（亞洲）

「好現金」稅務貸款

2017年11月

<p>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確認書為準。</p>									
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## Key Facts Statement (KFS) for Instalment Loan

China Construction Bank (Asia)

Tax Loan

November 2017

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<b>Interest Rates and Interest Charges</b>									
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Handling Fee	Not applicable								
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Returned Cheque / Rejected Autopay Charge	Not applicable								
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## 分期贷款产品资料概要

中国建设银行(亚洲)

中企员工私人贷款  
2017年10月

此乃分期贷款产品

本概要所提供的利息、费用及收费等资料仅供参考，  
分期贷款的最终条款以贷款确认为准。

### 利率及利息支出

实际年利率	贷款金额: HKD100,000			
	贷款期	6个月	12个月	24个月
	实际年利率 (或实际年利率范围)	3.13%	3.37%	3.48%
<p>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为依据，并已约至小数后两个位。实际年利率是一个参考利率，以年化利率展示包括银行产品的基本利率及其他适用的费用与收费。</p> <p>个别客户之利率优惠或有差异，最终利率将按客户的信贷状况而定，详情请向本行职员查询或参阅本行网页。</p>				
逾期还款年化利率 / 就违约贷款收取的年化利率	<p>36%</p> <p>若有任何到期未付的欠款，每个月将收取逾期还款利息为逾期还款额的3%。逾期还款利息以每年365日之基础按日计算。不设最低逾期还款利息。</p>			

### 费用及收费

手续费	不适用
逾期还款费用及收费	每个月逾期还款将收取 300 港元。
提前还款 / 提前清偿 / 赎回的收费	不适用
退票 / 退回自动转账授权指示的收费	不适用

### 其他资料

贷款确认书副本	每封 200 港元
索取还款表	每次 100 港元
户口结余证明	每户 100 港元
<ul style="list-style-type: none"> <li>最低贷款额为100,000港元，最高为2,000,000港元或月薪12倍（以较低者为准）及必须为10,000港元之倍数。</li> <li>还款期数为 6, 12, 24, 36, 48, 60 个月。</li> <li>本行使用「78法则」按月摊分贷款之每月还款金额的本金及利息。客户可参考 <a href="http://www.asia.ccb.com/faq">http://www.asia.ccb.com/faq</a> 了解有关说明例子。</li> </ul>	

## Key Facts Statement (KFS) for Instalment Loan

China Construction Bank (Asia)

CCB (Asia) Personal Loan for Employees of China's State-Owned Enterprises  
October 2017

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.

### Interest Rates and Interest Charges

Annualised Percentage Rate (APR)	For a loan amount of HKD100,000:			
	Loan Tenor	6-month	12-month	24-month
	APR (or range of APR)	3.13%	3.37%	3.48%
<p>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.</p> <p>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.</p>				
Annualised Overdue / Default Interest Rate	<p>36%</p> <p>Any arrears of loan instalment due will be subject to a default interest of 3% 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.</p>			

### Fee and Charges

Handling Fee	Not applicable
Late Payment Fee and Charge	HKD300 per month if the monthly repayment amount is not paid in full when due.
Prepayment / Early Settlement Fee / Redemption Fee	Not applicable
Returned Cheque / Rejected Autopay Charge	Not applicable

### Additional Information

Loan Confirmation Letter Copy	HKD 200 per letter
Request for Repayment Schedule	HKD 100 per request
Certificate of Balance	HKD 100 per account
<ul style="list-style-type: none"> <li>Minimum loan amount is HKD100,000; maximum loan amount is HKD2,000,000 or 12 times monthly salary (whichever is lower) and must be in multiples of HKD 10,000.</li> <li>Repayment Period is 6, 12, 24, 36, 48, 60 个月 months.</li> <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/faq/en">http://www.asia.ccb.com/faq/en</a> for an illustrative example of such.</li> </ul>	

## 分期贷款产品资料概要

中国建设银行(亚洲)

中企员工税季私人贷款  
2019年1月

此乃分期贷款产品

本概要所提供的利息、费用及收费等资料仅供参考，  
分期贷款的最终条款以贷款确认为准。

### 利率及利息支出

实际年利率	贷款金额: HKD100,000			
	贷款期	6个月	12个月	24个月
	实际年利率 (或实际年利率范围)	3.13%	3.37%	3.48%
<p>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为依据，并已约至小数后两个位。实际年利率是一个参考利率，以年化利率展示包括银行产品的基本利率及其他适用的费用与收费。</p> <p>个别客户之利率优惠或有差异，最终利率将按客户的信贷状况而定，详情请向本行职员查询或参阅本行网页。</p>				
逾期还款年化利率 / 就违约贷款收取的年化利率	<p>36%</p> <p>若有任何到期未付的欠款，每个月将收取逾期还款利息为逾期还款额的3%。逾期还款利息以每年365日之基础按日计算。不设最低逾期还款利息。</p>			

### 费用及收费

手续费	不适用
逾期还款费用及收费	每个月逾期还款将收取 300 港元。
提前还款 / 提前清偿 / 赎回的收费	不适用
退票 / 退回自动转账授权指示的收费	不适用

### 其他资料

贷款确认书副本	每封 200 港元
索取还款表	每次 100 港元
户口结余证明	每户 100 港元
<ul style="list-style-type: none"> <li>最低贷款额为100,000港元，最高为2,000,000港元或月薪12倍（以较低者为准）及必须为10,000港元之倍数。</li> <li>还款期数为12, 18, 24个月。</li> <li>本行使用「78法则」按月摊分贷款之每月还款金额的本金及利息。客户可参考 <a href="http://www.asia.ccb.com/faq">http://www.asia.ccb.com/faq</a> 了解有关说明例子。</li> </ul>	

## Key Facts Statement (KFS) for Instalment Loan

China Construction Bank (Asia)

CCB (Asia) Personal Loan for Employees of China's State-Owned Enterprises in Tax Season  
January 2019

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.

### Interest Rates and Interest Charges

Annualised Percentage Rate (APR)	For a loan amount of HKD100,000:			
	Loan Tenor	6-month	12-month	24-month
	APR (or range of APR)	3.13%	3.37%	3.48%
<p>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.</p> <p>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.</p>				
Annualised Overdue / Default Interest Rate	<p>36%</p> <p>Any arrears of loan instalment due will be subject to a default interest of 3% 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.</p>			

### Fee and Charges

Handling Fee	Not applicable
Late Payment Fee and Charge	HKD300 per month if the monthly repayment amount is not paid in full when due.
Prepayment / Early Settlement Fee / Redemption Fee	Not applicable
Returned Cheque / Rejected Autopay Charge	Not applicable

### Additional Information

Loan Confirmation Letter Copy	HKD 200 per letter
Request for Repayment Schedule	HKD 100 per request
Certificate of Balance	HKD 100 per account
<ul style="list-style-type: none"> <li>Minimum loan amount is HKD100,000; maximum loan amount is HKD2,000,000 or 12 times monthly salary (whichever is lower) and must be in multiples of HKD 10,000.</li> <li>Repayment Period is 12, 18, 24 months.</li> <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/faq/en">http://www.asia.ccb.com/faq/en</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)

灣區消費貸

2020年2月

<p>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確認書為準。</p>									
<b>利率及利息支出</b>									
實際年利率	<p>貸款金額: HKD100,000</p> <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>3.60%</td> <td>3.71%</td> </tr> </tbody> </table> <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。</p> <p>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>	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	3.60%	3.71%
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	3.60%	3.71%						
逾期還款年化利率 / 就違約貸款收取的年化利率	<p>36%</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3%。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	每個月逾期還款將收取 500 港元。								
提前還款 / 提前清償 / 贖回的收費	<p>於2017年6月8日或以前提取之貸款： 總貸款額的3%</p> <p>於2017年6月9日或以後提取之貸款： 按餘下還款期的年數（不足一年亦以一年計算），每年收取總貸款額的1.5%。</p>								
退票 / 退回自動轉帳授權指示的收費	不適用								
<b>其他資料</b>									
延期還款期手續費	以每月平息按延長之日數計算及每年365日之基礎按日計算。不設最低延期還款期手續費。								
貸款確認書副本	每封 200 港元								
索取還款表	每次 100 港元								
戶口結餘證明	每戶 100 港元								
	<ul style="list-style-type: none"> <li>最低貸款額為100,000港元，最高為1,200,000港元或月薪12倍（以較低者為準）及必須為1,000 港元之倍數。</li> <li>還款期數為 12, 18, 24, 36, 48, 60 個月。</li> <li>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/faq">www.asia.ccb.com/faq</a> 了解有關說明例子。</li> </ul>								

## Key Facts Statement (KFS) for Instalment Loan

China Construction Bank (Asia)

Greater Bay Area Consumer Loan

February 2020

<p>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.</p>									
<b>Interest Rates and Interest Charges</b>									
Annualised Percentage Rate (APR)	<p>For a loan amount of HKD100,000:</p> <table border="1"> <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>Not applicable</td> <td>3.60%</td> <td>3.71%</td> </tr> </tbody> </table> <p>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.</p>	Loan Tenor	6-month	12-month	24-month	APR (or range of APR)	Not applicable	3.60%	3.71%
Loan Tenor	6-month	12-month	24-month						
APR (or range of APR)	Not applicable	3.60%	3.71%						
Annualised Overdue / Default Interest Rate	<p>36%</p> <p>Any arrears of loan instalment due will be subject to a default interest of 3% 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.</p>								
<b>Fee and Charges</b>									
Handling Fee	Not applicable								
Late Payment Fee and Charge	HKD500 per month if the monthly repayment amount is not paid in full when due.								
Prepayment / Early Settlement Fee / Redemption Fee	<p>For Loan Drawdown on or before June 8, 2017: 3% of the total loan amount</p> <p>For Loan Drawdown on June 9, 2017 and afterwards: 1.5% per annum on the total loan amount for the remaining loan tenor (rounded up to a yearly basis)</p>								
Returned Cheque / Rejected Autopay Charge	Not applicable								
<b>Additional Information</b>									
Extension Fee	Calculated by monthly flat rate and number of days extended. Charged daily and calculated on the basis of 365 days per year. No minimum amount will be applied.								
Loan Confirmation Letter Copy	HKD 200 per letter								
Request for Repayment Schedule	HKD 100 per request								
Certificate of Balance	HKD 100 per account								
	<ul style="list-style-type: none"> <li>Minimum loan amount is HKD100,000; maximum loan amount is HKD1,200,000 or 12 times monthly salary (whichever is lower) and must be in multiples of HKD 1,000.</li> <li>Repayment Period is 12, 18, 24, 36, 48, 60 months.</li> <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/faq/en">http://www.asia.ccb.com/faq/en</a> for an illustrative example of such.</li> </ul>								



中国建设银行(亞洲)  
China Construction Bank (Asia)

## 循環貸款產品資料概要

中國建設銀行(亞洲)股份有限公司

好現金 360  
2020年09月

## Key Facts Statement (KFS) for Revolving Credit Facility

China Construction Bank (Asia) Corporation Limited

e-loan  
Sept 2020

此乃循環貸款產品。 本概要所提供的利息、費用及收費等資料僅供參考， 循環貸款的最終條款以貸款確認書為準。								
<b>利率及利息支出</b>								
實際年利率	<table border="1"><thead><tr><th>貸款金額</th><th>實際年利率</th></tr></thead><tbody><tr><td>HK\$ 5,000</td><td rowspan="4">3.45%</td></tr><tr><td>HK\$ 500,000</td></tr><tr><td>HK\$ 1,000,000</td></tr><tr><td>HK\$ 2,000,000</td></tr></tbody></table> <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>	貸款金額	實際年利率	HK\$ 5,000	3.45%	HK\$ 500,000	HK\$ 1,000,000	HK\$ 2,000,000
貸款金額	實際年利率							
HK\$ 5,000	3.45%							
HK\$ 500,000								
HK\$ 1,000,000								
HK\$ 2,000,000								
逾期還款年化利率 / 就違約貸款收取的年化利率	若有任何到期未付的欠款，將收取未逾還每月最低還款額的36%。逾期還款利息將按日以單利息基準計算，並每月收取。							
超出信用額度利率	不適用							
最低還款額	相當於前一個月的應計利息總和，任何費用及收費誌賬在月結單及任何之前逾期的最低每月還款額（除了有效期後最低每月還款額，相當於貸款終止時所有未償還本金、利息、費用和收費）。							
<b>費用及收費</b>								
不可退回的開戶費	貸款獲批核後將收取信貸額的1%							
年費	不適用							
提款收費 / 交易收費	<b>客戶只可經網上銀行提取資金</b> ，每次收取支用金額之3%（不適用於首次發放貸款）							
逾期還款費用及收費	每期最低還款將收取500港元							
超出信用額度手續費	不適用							
退票 / 退回自動轉帳授權指示的收費	不適用							
替換遺失卡的收費	不適用							
<b>其他資料</b>								
提前還款的收費	貸款在有效期屆滿前終止，將收取信用額度的1.5%							
貸款確認書副本	每封 200 港元							
索取月結單	每次 100 港元							
戶口結餘證明	每次 100 港元							
紙張月結單	每 6 個月 20 港元*							
<ul style="list-style-type: none"><li>閣下應維持有效的網上銀行賬戶以便在有效期內從貸款賬戶中提取現金，借款人若於有效期內取消網上個人銀行的登記，本行可要求借款人即時全數清還所有貸款結欠之本金、利息及其他費用及收費。</li><li>最低信貸額為5,000港元，最高為2,000,000港元及必須為1,000 港元之倍數。</li><li>有效期由放款日起計12個月，在有效期後，貸款將被本行終止，而閣下應立即償還貸款項下的所有未償還本金、利息、費用和收費。</li><li>*每次登記紙張月結單或由電子月結單轉用紙張月結單，銀行將從貸款獲批日起每6個月收取紙張月結單費用，不論發出紙張月結單的數量。</li></ul>								

This product is a revolving credit facility. 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 revolving credit facility.		
<b>Interest Rates and Interest Charges</b>		
Annualised Percentage Rate (APR)	Loan Amount	APR
	HKD 5,000	3.45%
	HKD 500,000	
	HKD 1,000,000	
HKD 2,000,000		
The APR is calculated according to the standard of the 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. Please contact our staff or refer to our website for further details.		
Annualised Overdue / Default Interest Rate	36% on unpaid Minimum Monthly Repayment when the minimum payment is not received in full by the Bank on or before the due date. The default interest will be calculated daily on a simple basis and charged on a monthly basis.	
Overlimit Interest Rate	Not applicable	
Minimum Payment	Any interest accrued in the preceding month, plus any fees and charges billed to the statement and any overdue minimum payment from the previous statement (except for the Minimum Monthly Repayment after the expiry of the validity period which is equivalent to all outstanding principal, interest, fees and charges under the loan), on or before the due date specified in the statement every month.	
<b>Fees and Charges</b>		
Non-Refundable Set-up Fee	1% of the credit limit will be charged for loan set-up when you accepts the approved loan	
Annual Fee / Monthly Fee	Not applicable	
Withdrawal Fee / Transaction Fee	3% of the cash withdrawal amount per cash redraw through Online Banking (not applicable to the first disbursement).	
Late Payment Fee and Charge	HKD500 per minimum payment	
Overlimit Handling Fee	Not applicable	
Returned Cheque Charge / Rejected Autopay Charge	Not applicable	
Lost Card Replacement Fee	Not applicable	
<b>Additional Information</b>		
Early Settlement Fee	1.5% of the credit limit when the loan is terminated before the expiry of the validity period	
Loan Confirmation Letter Copy Fee	HKD 200 per copy	
Monthly Statement Copy Fee	HKD 100 per copy	
Certificate of Balance Fee	HKD 100 per request	
Paper Statement Fee	HKD 20 every 6 month*	
<ul style="list-style-type: none"><li>You should maintain a valid Online Banking account for redrawing cash from the loan account during the validity period, the Bank reserves the right to demand immediate repayment of all outstanding principal, interest, fees and charges under the Loan if the Borrower cancels his/her registration for the Online Banking during the Validity Period.</li><li>Minimum credit limit is HKD5,000; maximum credit limit is HKD2,000,000 and must be in multiples of HKD 1,000.</li><li>Validity period is 12 months from the disbursement date, after which the loan will be terminated by the Bank and you shall repay all outstanding principal, interest, fees and charges under the loan immediately</li><li>*The bank will charge a Paper Statement Fee when customers register for paper statements or switch from e-statements to paper statements, and subsequently every 6 months from the date of Loan approval, irrespective of the number of paper statements issued.</li></ul>		