

Key Facts Statement (KFS) for Instalment Loan

China Construction Bank (Asia) Corporation Limited

CCB (Asia) Credit Card “AIA Hong Kong Premium Installment Plan”

June 2025

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.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Interest Rate

For a loan amount of HK\$100,000:

Loan Tenor	6-month	12-month	24-month
Interest rate	0.30%	0.30%	Not Applicable

The interest rate is the monthly flat rate shown as a percentage of the amount borrowed for a month.

Annualised Percentage Rate (APR)

For a loan amount of HK\$100,000:

Loan Tenor	6-month	12-month	24-month
APR	6.32%	6.78%	Not Applicable

Our 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.

Annualised Overdue / Default Interest Rate

If you fail to pay the repayment amount specified in the monthly statement of your credit card account in full on or before the payment due date of each month, any repayment amount due but not paid will be subject to a finance charge at an interest rate specified in CCB (Asia) Credit Card Fee Schedule available on our website (“Home” > “Terms and Fees”).

Repayment

Repayment Frequency

This loan requires monthly repayment.

Periodic Repayment Amount

For a loan amount of HK\$100,000 with monthly repayment

	Loan Tenor	6-month	12-month	24-month
	Periodic repayment amount for the interest rate specified above	HK\$ 16,966.67	HK\$ 8,633.33	Not Applicable
Total Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment			
	Loan Tenor	6-month	12-month	24-month
	Total repayment amount for the interest rate specified above	HK\$ 101,800	HK\$ 103,600	Not Applicable
	Remark: To calculate the above information applicable to your specific case, please use our online calculator at our website. (https://www.asia.ccb.com/hongkong/personal/credit_cards/insurance_calculator.html)			
Fees and Charges				
Handling Fee	Not Applicable			
Late Payment Fee and Charge	If you fail to pay the minimum payment specified in the monthly statement of your credit card account in full on or before the payment due date of each month, a late payment fee will be charged on your credit card account. Please refer to the CCB (Asia) Credit Card Fee Schedule available on our website (“Home” > “Terms and Fees”).			
Prepayment / Early Settlement / Redemption Fee	Not Applicable			
Returned Cheque / Rejected Autopay Charge	Not Applicable			
Additional Information				
The installment amount under this Plan is subject to a minimum of HK\$500.				
For illustration example of making early repayment of CCB (Asia) Credit Card “AIA Hong Kong Premium Installment Plan” please refer to the next page.				
For the Frequently-Asked-Questions, please visit https://www.asia.ccb.com/hongkong/doc/personal/credit_cards/ail_faq.pdf				
You are also subject to the terms and conditions of the CCB (Asia) Credit Card Cardmember Agreement and the CCB (Asia) Credit Card Fee Schedule.				

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

分期貸款產品資料概要

中國建設銀行（亞洲）股份有限公司

建行(亞洲) 信用卡「友邦保險保費分期計劃」

2025 年6月

此乃分期貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的分期貸款的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出

利率	^貸款金額為港幣10萬元：			
	貸款期	6個月	12個月	24個月
	利率	0.30%	0.30%	不適用
	利率是指貸款金額以百分比展示的每月平息。			

實際年利率	貸款金額為港幣10萬元：			
	貸款期	6個月	12個月	24個月
	實際年利率	6.32%	6.78%	不適用
	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。在此列出的實際年利率只供參考。			

逾期還款實際年利率 / 就違約貸款收取的實際年利率	如閣下未能於每月根據閣下之月結單到期繳款日全數繳付還款額，本行將根據建行（亞洲）信用卡服務收費一覽表（本行網站：關於我們 > 條款及服務收費表）為已到期但仍未繳付的還款額收取現行適用之財務費用。			
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還款

還款頻率	本貸款需按每月還款。
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分期還款金額	以貸款額港幣10萬元，每月還款為例：			
	貸款期	6個月	12個月	24個月
	根據上述利率計算之分期還款金額	港幣\$ 16,966.67	港幣\$ 8,633.33	不適用
總還款金額	以貸款額港幣10萬元，每月還款為例：			
	貸款期	6個月	12個月	24個月
	根據上述利率計算之分期還款金額	港幣\$ 101,800	港幣\$ 103,600	不適用
	註：如要計算適用於閣下特定情況的上述資訊，您可透過本行網站 (https://www.asia.ccb.com/hongkong_tc/personal/credit_cards/insurance_calculator.html) 的分期貸款服務計算機以取得較準確的資料。			
費用及收費				
手續費	不適用			
逾期還款費用及收費	如閣下未能於每月根據閣下之月結單到期繳款日全數繳付最低付款額，本行將為閣下的信用卡賬戶收取逾期還款費用。請參閱建行（亞洲）信用卡服務收費一覽表（本行網站：關於我們 > 條款及服務收費表）。			
提早還款 / 提前清償 / 贖回的收費	不適用			
退票 / 退回自動轉帳授權指示的費用	不適用			
其他資料				
本計劃下可分期之金額最低為HK\$500。				
有關提前清還建行(亞洲) 信用卡「保費簽賬分期計劃」之說明例子，請參閱後頁。				
有關本計劃之常見問題，請瀏覽 https://www.asia.ccb.com/hongkong_tc/doc/personal/credit_cards/ail_faq.pdf 。				
建行（亞洲）信用卡會員合約內的條款及細則，以及建行（亞洲）信用卡服務收費一覽表將會分別相應地適用於本計劃及信用卡會員。				

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版。