

# Key Facts Statement (KFS) for Overdraft Facility

**Bank of China (Hong Kong) Limited**  
 (“the Bank”)

**General Banking Facility - Overdraft Facility (for personal Customers)**  
 June 2025

**This product is an overdraft facility.**

**This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter<sup>1</sup> for the final terms of your overdraft facility.**

**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

<b>Annualised Interest Rate</b>	The following annualised rates apply to overdraft facilities falling within the respective loan amount brackets below:	
	Loan Amount	Annualised interest rate (or range of annualised interest rate)
	Up to HK\$ 5,000	HKD: (i) from 1% below the Bank’s HKD Prime to 5% over the Bank’s HKD Prime; or (ii) the overnight HIBOR; whichever is the highest.  USD: from 1% below the Bank’s USD Prime to 5% over the Bank’s USD Prime;
	Above HK\$ 5,000 and up to HK\$ 20,000	
	Above HK\$ 20,000 and up to HK\$ 100,000	The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
Above HK\$ 100,000		
<p>The interest rate in our offer letter<sup>2</sup> of your loan may change during the tenor of this loan.</p> <p>The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.</p> <p>Interest rate re-fixing for this loan takes place when change of the Bank’s Prime rate / the overnight HIBOR.</p> <p>Latest rate and other details of the Bank’s HKD Prime is published on our website [<a href="https://www.bochk.com/en/investment/rates/hkprime.html">https://www.bochk.com/en/investment/rates/hkprime.html</a>].</p> <p>Latest rate and other details of the Overnight HIBOR is published on the website of The Hong Kong Association of Banks [<a href="https://www.hkab.org.hk/en/rates/hibor">https://www.hkab.org.hk/en/rates/hibor</a>]</p> <p>For enquiries of latest rate and other details of the Bank’s USD Prime, please contact our branch staff.</p> <p>The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.</p>		
<b>Annualised Overdue / Default Interest Rate</b>	<p>HKD: (i) 10% over the Bank’s HKD Prime; or (ii) the overnight HIBOR; whichever is the highest.</p> <p>USD: 10% over the Bank’s USD Prime</p>	

<sup>1</sup> Also known as loan advice in the Bank

<sup>2</sup> Also known as loan advice in the Bank

	<p>The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.</p> <p>Default interest shall accrue on a day to day basis and be calculated from the date when payment is due up to the date of final payment in full.</p> <p>For details, please refer to the relevant sections of “Terms and Conditions for General Banking Facility and Loan Facility(ies)” provided by the Bank.</p>																
<b>Overlimit Interest Rate</b>	<p>The following will be applied to your overlimit amount of overdraft facility if your current loan balance exceeds the credit limit of the loan:</p> <p>HKD: (i) Annualised Default interest rate as referred to above; or (ii) the Annualised Interest Rate applicable to HKD overdraft facility; whichever is higher.</p> <p>USD: (i) The Bank’s USD Prime plus 6% per annum; or (ii) the Annualised Interest Rate applicable to USD overdraft facility, whichever is the highest.</p>																
<b>Repayment</b>																	
<b>Repayment Frequency</b>	This loan does not require periodic repayment in regular amount.																
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<b>Total Repayment Amount</b>	<p>The table below is provided for illustrative purpose only.</p> <table border="1"> <thead> <tr> <th>Loan Amount (in HKD)</th> <th>Total repayment amount for the interest rate specified above</th> </tr> </thead> <tbody> <tr> <td>HK\$ 5,000</td> <td>HK\$ 7,117 – 10,110</td> </tr> <tr> <td>HK\$ 20,000</td> <td>HK\$ 28,505 – 40,513</td> </tr> <tr> <td>HK\$ 100,000</td> <td>HK\$ 142,486 – 202,492</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>Loan Amount (in USD)</th> <th>Total repayment amount for the interest rate specified above</th> </tr> </thead> <tbody> <tr> <td>US\$ 5,000</td> <td>US\$ 8,285 – 11,351</td> </tr> <tr> <td>US\$ 20,000</td> <td>US\$ 33,177 - 45,331</td> </tr> <tr> <td>US\$ 100,000</td> <td>US\$ 165,919 – 226,728</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>- Total interest paid is calculated by assuming each year has 365 days and the Overdraft Amount remains unchanged for the whole loan tenor of 10 years. Principal has to be paid off when the loan matures, which is included in the above repayment amount.</li> <li>- Assume interest is charged based on Prime-based interest rate.</li> <li>- Assume the Bank’s HKD Prime is 5.25% and the Bank’s USD Prime is 7.50%</li> </ul> <p><b>Remark:</b> To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides overdraft facilities at [<a href="https://www.bochk.com/en/home/calculators/gbfsecuritiesmargin.html">https://www.bochk.com/en/home/calculators/gbfsecuritiesmargin.html</a>].</p>	Loan Amount (in HKD)	Total repayment amount for the interest rate specified above	HK\$ 5,000	HK\$ 7,117 – 10,110	HK\$ 20,000	HK\$ 28,505 – 40,513	HK\$ 100,000	HK\$ 142,486 – 202,492	Loan Amount (in USD)	Total repayment amount for the interest rate specified above	US\$ 5,000	US\$ 8,285 – 11,351	US\$ 20,000	US\$ 33,177 - 45,331	US\$ 100,000	US\$ 165,919 – 226,728
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<b>Fees and Charges</b>																	
<b>Annual Fee / Fee</b>	0.2% of the overdraft amount (subject to a minimum charge of HK\$250) will be charged when a customer applies for or renew an overdraft facility.																

<b>Late Payment Fee and Charge</b>	HK\$500 per late payment (plus legal cost, if any) Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HKD500 or such other amount as determined by the Bank from time to time, on each time when the Borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the Borrower or to take any other recovery action against the Borrower after the Borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the Borrower shall be obliged to pay such costs to the Bank upon demand.
<b>Overlimit Handling Fee</b>	HK\$120 per time will be charged if your current loan balance exceeds the credit limit of the loan.
<b>Returned Cheque Charge / Rejected Autopay Charge</b>	HK\$150 per returned cheque / rejected autopay payment.

**Additional Information**

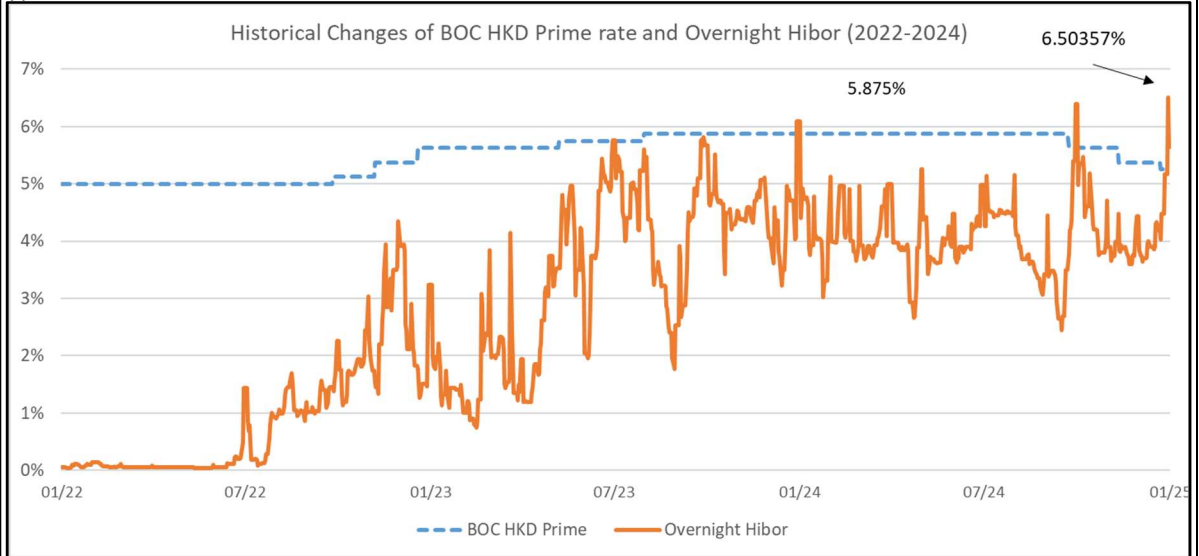
- Monthly interest shall be charged based on all amounts advanced under the facility. The interest will accrue from day to day and be calculated on the basis of actual number of days elapsed. Principal has to be paid off when the loan matures.
- Latest rate and other details of the Bank's HKD Prime is published on our website [ <https://www.bochk.com/en/investment/rates/hkprime.html>.]
- Latest rate and other details of the Overnight HIBOR is published on the website of The Hong Kong Association of Banks [ <https://www.hkab.org.hk/en/rates/hibor>].
- For enquiries of latest rate and other details of the Bank's USD Prime, please contact our branch staff.
- If for any reason whatsoever, interbank offered rates (IBORs) include HIBOR or the amended rate as decided by the Bank does not reflect the cost of funds incurred, interest for the advance shall be charged at a rate substituted by any substitute or replacement rate reasonably determined by the Bank solely without prior notice. The Lender shall notify the Borrower such rates as soon as it has been fixed.
- If your securities account is charged to the Bank, you could not sell the securities through non-HKD counter in Mobile / Internet Banking. You can only sell securities through HKD counter in Mobile / Internet Banking. If you want to sell your securities through non-HKD counter, please open a new non-charged securities account to transfer the relevant securities to that account, which you will then be able to sell securities through non-HKD counters in Mobile / Internet Banking.

**Reference Information**

**Historical Changes of Interest Rate Benchmark**

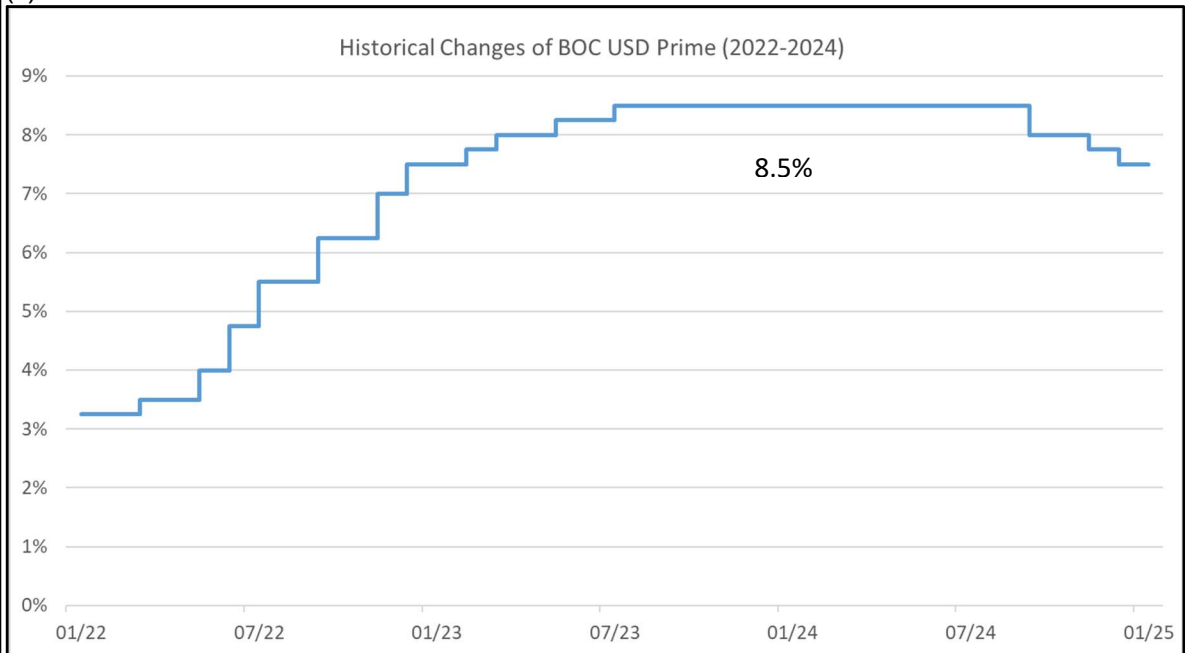
The chart below is provided for illustrative purposes only and shows the historical movement of the interest rate benchmark in the past 3 years.

**(i) Loans in HKD**



The highest of HKD Prime rate noted in the past 3 years is 5.875%.  
The highest of Overnight Hibor noted in the past 3 years is 6.50357%.

**(ii) Loans in USD**



The highest USD Prime interest rate noted in the past 3 years is 8.5%.

**Periodic Repayment Amount (Illustrative Example)**

This loan does not require periodic repayment in regular amount.

**Total Repayment Amount**

(The following example illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.). The table below is provided for illustrative purpose only.

(Illustrative Example)

Loan Amount (in HKD)	Total repayment amount based on the highest interest rate noted in the past 3 years
HK\$ 5,000	HK\$ 10,439
HK\$ 20,000	HK\$ 41,754
HK\$ 100,000	HK\$ 208,734

Loan Amount (in USD)	Total repayment amount based on the highest interest rate noted in the past 3 years
US\$ 5,000	US\$ 11,862
US\$ 20,000	US\$ 47,375
US\$ 100,000	US\$ 236,875

- Total interest paid is calculated by assuming each year has 365 days and the overdraft amount remains unchanged for the whole loan tenor of 10 years.
- Principal has to be paid off when the loan matures, which is included in the above repayment amount.
- Assume interest is charged based on Prime-based interest rate.
- Assume the Bank's HKD Prime is 5.875% and the Bank's USD Prime is 8.50%

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.

# 透支服務產品資料概要

中國銀行(香港)有限公司(「本行」)

一般銀行貸款-透支授信服務  
2025年6月

此乃透支服務產品。

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<sup>3</sup>以了解您的透支服務產品的最終條款。

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

年化利率	以下年化利率適用於屬於各自貸款金額範圍內的透支貸款：	
	貸款金額	年化利率（或年化利率範圍）
	港幣\$ 5,000或以下	港元：(i) 本行港元最優惠利率減1%至本行港元最優惠利率加5%；或(ii) 香港銀行同業隔夜拆息（以最高者為準）。 美元：本行美元最優惠利率減1%至本行美元最優惠利率加5%（以較高者為準）。
	港幣\$ 5,000以上至港幣\$ 20,000	
	港幣\$ 20,000以上至港幣\$ 100,000	本貸款的利率並無上限，可能面對較高的利率風險。
港幣\$ 100,000以上		
本行貸款確認書 <sup>4</sup> 中的利率可能會在貸款期內變動。		
本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。		
本貸款的利率於最優惠利率 / 香港銀行同業隔夜拆息變動時重設。		
有關本行港元最優惠利率的最新利率及其他詳情，請查閱本行網站「 <a href="https://www.bochk.com/sc/investment/rates/hkprime.html">https://www.bochk.com/sc/investment/rates/hkprime.html</a> 」		
有關香港銀行同業隔夜拆息及其他詳情，請查閱香港銀行公會網站「 <a href="https://www.hkab.org.hk/en/rates/hibor">https://www.hkab.org.hk/en/rates/hibor</a> 」		
有關本行美元最優惠利率的最新利率及其他詳情，請向我行分行職員查詢		
年化利率即在一年間以貸款借貸所需的成本利率，以百分比表示。		
逾期還款年化利率 / 就違約貸款收取的年化利率	港元：(i) 本行港元最優惠利率加10%；或(ii) 香港銀行同業隔夜拆息。 美元：本行美元最優惠利率加10% 本行保留可就任何到期未付款項按日徵收違約利息的權利（不論判決之後或之前）	

<sup>3</sup> 我行稱為貸款通知書

<sup>4</sup> 我行稱為貸款通知書

	<p>違約利息按日累計，自付款到期之日起，計算至最終全數支付之日為止。</p> <p>詳細請參閱本行提供的《一般銀行授信及貸款授信的一般條款》中的相關部分</p>																
<b>超出信用限額利率</b>	<p>如客戶現有的貸款餘額超出其貸款的信用額度，本行將按以下利率，對超出其貸款額度的貸款收取利息：</p> <p>港元：：(i) 上述就違約貸款收取的年化利率；或 (ii) 適用的港元透支授信的年化利率 (以較高者為準)。</p> <p>美元：(i) 本行美元最優惠利率加6%；或 (ii) 適用的美元透支授信的年化利率 (以最高者為準)。</p>																
<b>還款</b>																	
<b>還款頻率</b>	此貸款無需分期償還固定金額。																
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<b>費用及收費</b>																	
<b>年費 / 費用</b>	在客戶辦理個人抵押透支貸款服務申請/ 續期時,將收取透支金額的0.2%(最低收費為 HK\$250)																
<b>逾期還款費用及收費</b>	<p>每次逾期還款將收取HK\$500 (如涉及法律費用則另計)</p> <p>除違約利息外，本行還保留在借款人每次未能在到期日付款時徵收港幣500.00 元或本行不時決定的其他金額作為違約行政費用的權利。此外，如本行絕對酌情決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。</p>																

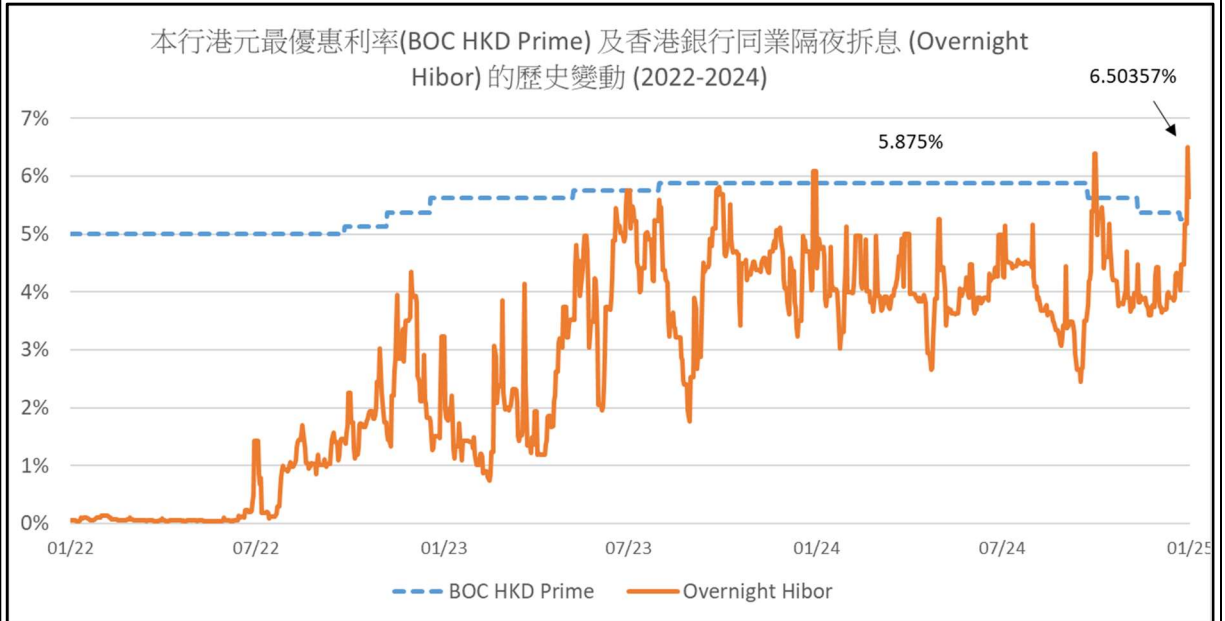
<b>超出信用額度手續費</b>	如客戶現有的貸款餘額超出其貸款的信用額度，本行每次將收取HK\$120
<b>退票 / 退回自動轉帳授權指示的費用</b>	每次退票 / 退回自動轉帳授權指示時，將收取HK\$150
<b>其他資料</b>	
<ul style="list-style-type: none"> <li>● 本行會對在授信項下提取的所有款項徵收利息，利息將按日及按實際過去日數累計，本金則在貸款到期日償還。</li> <li>● 有關本行港元最優惠利率[利率基準名稱] 的最新利率及其他詳情，請查閱本行網站「<a href="https://www.bochk.com/sc/investment/rates/hkprime.html">https://www.bochk.com/sc/investment/rates/hkprime.html</a>」</li> <li>● 有關香港銀行同業隔夜拆息及其他詳情，請查閱香港銀行公會網站「<a href="https://www.hkab.org.hk/en/rates/hibor">https://www.hkab.org.hk/en/rates/hibor</a>」</li> <li>● 有關本行美元最優惠利率的最新利率及其他詳情，請向我行分行職員查詢</li> <li>● 無論何種原因，銀行同業拆息利率包括香港銀行同業拆息或本行確定的修正利率未反映本行為辦理該等授信而發生或將要發生的資金成本，或者本行無法獲得資金，在沒有預先通知借款人的情況下，辦理該等授信的利率可按本行單方面合理決定的任何替代或替換利率收取。本行確定該利率後會儘快通知借款人。</li> <li>● 如您的證券賬戶已作押，不可經手機/網上銀行於非港幣櫃台沽出證券。您只可以經手機/網上銀行於港幣櫃台沽出證券。如您想於非港幣櫃台沽出證券，請另外開立新的非作押證券賬戶，並將相關證券調撥至該賬戶內，隨後便可透過手機/網上銀行於非港幣櫃台沽出證券。</li> </ul>	

## 參考資料

### 利率基準的歷史變動

下表僅供參考，顯示過去三年內利率基準的歷史變動。

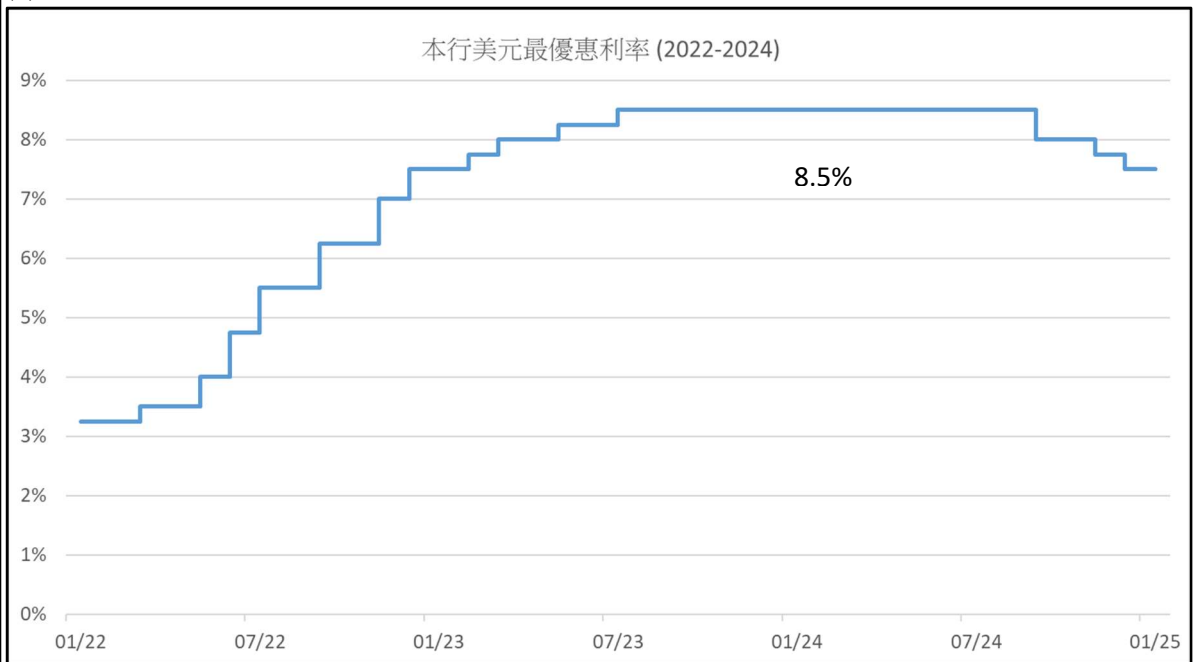
#### (i) 港元貸款



過去三年內，本行最高的港元最優惠利率為 5.875%。

過去三年內，最高的香港銀行同業隔夜拆息利率為6.50357%。

#### (ii) 美元貸款



過去三年內，本行最高的美元最優惠利率為 8.5%。

### 分期還款金額 (示例)

此貸款無需分期償還固定金額。

說明)		
總還款金額 (示例說明)	(以下示例展示了根據過去三年內最高利率計算的總還款金額。) 下表僅供參考。	
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	美元\$ 20,000	美元\$ 47,375
	美元\$ 100,000	美元\$ 236,875
	<ul style="list-style-type: none"> <li>- 全期利息支出是假設每年有 365 天並且10年貸款期內動用透支額保持不變來計算。本金在貸款到期日償還，並已包括於總還款金額內。</li> <li>- 假設根據最優惠利率作為基準收取利息。</li> <li>- 假設本行港元最優惠利率為 5.875%，美元最優惠利率為8.5%。</li> </ul>	

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，概以英文版本為準。

# Key Facts Statement (KFS) for Instalment Loan

*Bank of China (Hong Kong) Limited (“the Bank”)*

**General Banking Facility- Instalment Loan (For personal customers)**  
**Jun 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<sup>5</sup> 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 (or range of interest rate)	<p><u>Loans based on floating rate:</u>  <b>HKD:</b> From the Bank’s HKD Prime to 5% over the Bank’s HKD Prime  <b>USD:</b> From the Bank’s USD Prime to 5% over the Bank’s USD Prime</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p> <p><u>Loans based on fixed rate:</u>  <b>CNY:</b> 1% to 8%</p>		

The interest rate in our offer letter<sup>6</sup> of your loan may change during the tenor of this loan.

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.

Interest rate re-fixing for this loan takes place when change of the Bank’s Prime rate (applicable to floating rate only).

Latest rate and other details of the Bank’s HKD Prime is published on our website [<https://www.bochk.com/en/investment/rates/hkprime.html>].

For enquiries of latest rate and other details of the Bank’s USD Prime, please contact our branch staff.

The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

<sup>5</sup> Also known as “Loan Advice” in the Bank

<sup>6</sup> Also known as “Loan Advice” in the Bank

<b>Annualised Percentage Rate (APR)</b>	<p>For loan based on floating rate (loans in HKD and USD): Not applicable, please refer to the applicable annualised floating rate above.</p> <p>For loan based on fixed rate (loans in CNY) : For a loan amount of CNY¥100,000:</p> <table border="1" data-bbox="416 327 1466 432"> <tr> <td>Loan Tenor</td> <td>6-month</td> <td>12-month</td> <td>24-month</td> </tr> <tr> <td>APR (or range of APR)</td> <td colspan="3">1% to 8%</td> </tr> </table>	Loan Tenor	6-month	12-month	24-month	APR (or range of APR)	1% to 8%																																									
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<b>Annualised Overdue / Default Interest Rate</b>	<p>HKD: 6% over the Bank's HKD Prime USD: 6% over the Bank's USD Prime. CNY: 6% over the Bank's CNY Prime.</p> <p>The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.</p> <p>Default interest shall accrue on a day to day basis and be calculated from the date when payment is due up to the date of final payment in full.</p>																																															
<b>Repayment</b>																																																
<b>Repayment Frequency</b>	<p>This loan requires monthly repayment.</p>																																															
<b>Periodic Repayment Amount</b>	<p>There are two repayment methods:</p> <ol style="list-style-type: none"> <li><b>Declining Balance Method.</b> Repayments would be applied to cover both interest and principal loan. The principal loan balance will be reduced after each installment. Interest will be calculated on the principal loan balance after each instalment repayment.</li> <li><b>Interest Only.</b> Before the maturity date, repayments would only be applied to the interest. The principal has to be paid off when the loan matures.</li> </ol> <p>The table below is provided for illustrative purpose only.</p> <p>For a loan amount of HK\$100,000 with monthly repayment</p> <table border="1" data-bbox="416 1346 1485 1574"> <thead> <tr> <th></th> <th>Loan Tenor</th> <th>6-month</th> <th>12-month</th> <th>24-month</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Periodic repayment amount for the interest rate (or range of interest rate) specified above</td> <td rowspan="2">Declining Balance Method</td> <td>HK\$ 16,922.80 -</td> <td>HK\$ 8,572.21 -</td> <td>HK\$ 4,398.34 -</td> </tr> <tr> <td>17,168.46</td> <td>8,803.22</td> <td>4,626.04</td> </tr> <tr> <td>Interest only</td> <td colspan="3">HK\$ 437.50 – 854.17</td> </tr> </tbody> </table> <p>For a loan amount of US\$100,000 with monthly repayment</p> <table border="1" data-bbox="416 1637 1485 1861"> <thead> <tr> <th></th> <th>Loan Tenor</th> <th>6-month</th> <th>12-month</th> <th>24-month</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Periodic repayment amount for the interest rate (or range of interest rate) specified above</td> <td rowspan="2">Declining Balance Method</td> <td>US\$ 17,033.14 -</td> <td>US\$ 8,675.74 -</td> <td>US\$ 4,499.96 -</td> </tr> <tr> <td>17,279.55</td> <td>8,908.29</td> <td>4,730.73</td> </tr> <tr> <td>Interest only</td> <td colspan="3">US\$625.00 – 1,041.67</td> </tr> </tbody> </table> <p>For a loan amount of CNY¥100,000 with monthly repayment</p> <table border="1" data-bbox="416 1924 1485 2067"> <thead> <tr> <th></th> <th>Loan Tenor</th> <th>6-month</th> <th>12-month</th> <th>24-month</th> </tr> </thead> <tbody> <tr> <td rowspan="3">Periodic repayment amount for the interest rate (or range of interest rate) specified above</td> <td rowspan="2">Declining Balance Method</td> <td>CNY¥ 16,715.31 –</td> <td>CNY¥ 8,378.54 –</td> <td>CNY¥ 4,210.21 –</td> </tr> <tr> <td>17,057.71</td> <td>8,698.84</td> <td>4,522.73</td> </tr> </tbody> </table>		Loan Tenor	6-month	12-month	24-month	Periodic repayment amount for the interest rate (or range of interest rate) specified above	Declining Balance Method	HK\$ 16,922.80 -	HK\$ 8,572.21 -	HK\$ 4,398.34 -	17,168.46	8,803.22	4,626.04	Interest only	HK\$ 437.50 – 854.17				Loan Tenor	6-month	12-month	24-month	Periodic repayment amount for the interest rate (or range of interest rate) specified above	Declining Balance Method	US\$ 17,033.14 -	US\$ 8,675.74 -	US\$ 4,499.96 -	17,279.55	8,908.29	4,730.73	Interest only	US\$625.00 – 1,041.67				Loan Tenor	6-month	12-month	24-month	Periodic repayment amount for the interest rate (or range of interest rate) specified above	Declining Balance Method	CNY¥ 16,715.31 –	CNY¥ 8,378.54 –	CNY¥ 4,210.21 –	17,057.71	8,698.84	4,522.73
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	range of interest rate) specified above	Interest only	CNY¥83.33 – 666.67		
	- Assume the Bank's HKD Prime is 5.25% and the Bank's USD Prime is 7.5%.				
<b>Total Repayment Amount</b>	The table below is provided for illustrative purpose only.				
	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 (or range of interest rate) specified above	Declining Balance Method	HK\$ 101,536.80 – 103,010.76	HK\$ 102,866.52 – 105,638.64	HK\$105,560.16 – 111,024.96
		Interest only	HK\$ 102,625.00 – 105,125.02	HK\$ 105,250.00 – 110,250.04	HK\$ 110,500.00 – 120,500.08
	For a loan amount of US\$100,000 with monthly repayment				
		Loan Tenor	6-month	12-month	24-month
	Total repayment amount for the interest rate (or range of interest rate) specified above	Declining Balance Method	US\$ 102,198.84 – 103,677.30	US\$ 104,108.88 – 106,899.48	US\$ 107,999.04 – 113,537.52
		Interest only	US\$ 103,750.00 – 106,250.02	US\$ 107,500.00 – 112,500.04	US\$ 115,000.00 – 125,000.08
	For a loan amount of CNY¥100,000 with monthly repayment				
	Loan Tenor	6-month	12-month	24-month	
Total repayment amount for the interest rate (or range of interest rate) specified above	Declining Balance Method	CNY¥ 100,291.86 – 102,346.26	CNY¥ 100,542.48 – 104,386.08	CNY¥ 101,045.04 – 108,545.52	
	Interest only	CNY¥ 100,499.98 – 104,000.02	CNY¥ 100,999.96 – 108,000.04	CNY¥ 101,999.92 – 116,000.08	
	<ul style="list-style-type: none"> <li>- Total interest paid is calculated by assuming each year has 365 days. For interest only, principal has to be paid off when the loan matures, which is included in the above repayment amount.</li> <li>- Assume the Bank's HKD Prime is 5.25% and the Bank's USD Prime is 7.5%</li> </ul>				
	<p><b>Remark:</b> To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at [<a href="https://www.bochk.com/dam/loans/gbftl/en.html">https://www.bochk.com/dam/loans/gbftl/en.html</a>].</p>				
<b>Fees and Charges</b>					
<b>Handling Fee</b>	No Handling Fee for this product				
<b>Late Payment Fee and Charge</b>	<p>HK\$500 per late payment (plus legal cost, if any)</p> <p>Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HKD500.00 or such other amount as determined by the Bank from time to time, on each time when the Borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the Borrower or to take any other recovery action against the Borrower after the</p>				

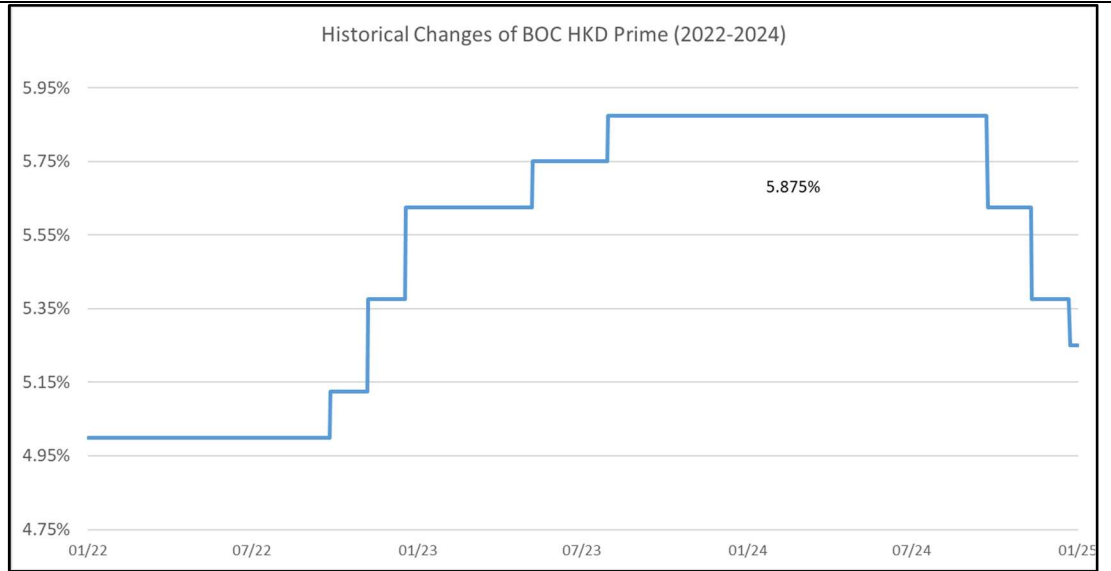
	Borrower has failed to make any payment on its due date, the Bank shall have the 14 right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the Borrower shall be obliged to pay such costs to the Bank upon demand
<b>Prepayment / Early Settlement / Redemption Fee</b>	<p><b>Loans based on floating rate:</b></p> <p>3% of original loan amount or HK\$50,000 (applicable to loan in HKD) / US\$4,000 (applicable to loan in USD) will be charged if you fully or partially repay the loan in the first year of the original loan tenor (whichever is higher)</p> <p>1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan in less than 1 month's prior notice</p> <p><b>Loans based on fixed rate:</b></p> <p>3% of prepaid amount or CNY¥50,000 will be charged if you fully or partially repay the loan in the first year of the original loan tenor (whichever is higher).</p> <p>2.5% of prepaid amount or CNY¥50,000 will be charged if you fully or partially repay the loan in the second year of the original loan tenor (whichever is higher).</p> <p>2% of prepaid amount or CNY¥50,000 will be charged if you fully or partially repay the loan in the third year of the original loan tenor (whichever is higher).</p> <p>1.5% of prepaid amount or CNY¥50,000 will be charged if you fully or partially repay the loan in the forth year of the original loan tenor (whichever is higher).</p> <p>1% of prepaid amount or CNY¥50,000 will be charged if you fully or partially repay the loan in the fifth year of the original loan tenor (whichever is higher).</p> <p>1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan in less than 1 month's prior notice</p>
<b>Returned Cheque / Rejected Autopay Charge</b>	HK\$150 per returned cheque / rejected autopay payment

#### Additional Information

- Latest rate and other details of the Bank's HKD Prime is published on our website [<https://www.bochk.com/en/investment/rates/hkprime.html>.]
- For enquiries of latest rate and other details of the Bank's USD Prime, please contact our branch staff.
- If your securities account is charged to the Bank, you could not sell the securities through non-HKD counter in Mobile / Internet Banking. You can only sell securities through HKD counter in Mobile / Internet Banking. If you want to sell your securities through non-HKD counter, please open a new non-charged securities account to transfer the relevant securities to that account, which you will then be able to sell securities through non-HKD counters in Mobile / Internet Banking.

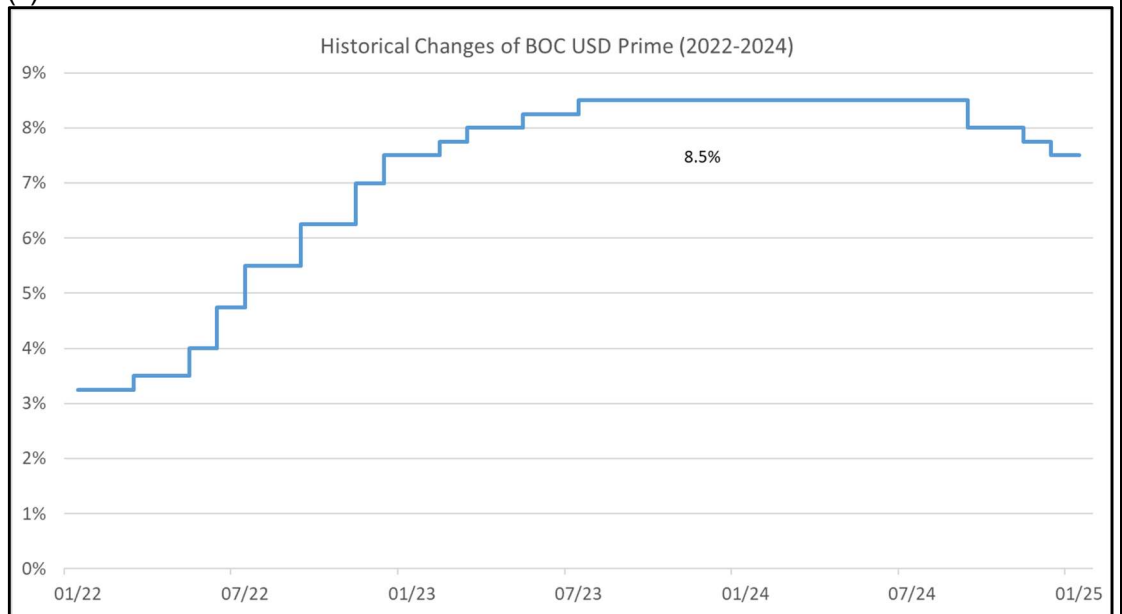
#### Reference Information

<b>Historical Changes of Interest Rate Benchmark</b>	<p>The chart below is provided for illustrative purposes only and shows the historical movement of the BOCHK HKD Prime and USD Prime rate interest rate benchmark in the past 3 years.</p> <p>(i) Loans in HKD</p>
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The highest BOCHK HKD Prime rate noted in the past 3 years is 5.875%.

(ii) Loans in USD



The highest USD Prime interest rate noted in the past 3 years is 8.5%.

(iii) Loans in CNY

Not applicable. Loans based on fixed rate.

**Periodic Repayment Amount**  
(Illustrative Example)

(The following example illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.). The table below is provided for illustrative purpose only.

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

	Loan Tenor	6-month	12-month	24-month
Monthly repayment amount based on the highest interest rate noted in the past 3 years	Declining Balance Method	HK\$ 17,199.29	HK\$ 8,832.34	HK\$ 4,654.98
	Interest only	HK\$906.25		

	For a loan amount of US\$100,000 with monthly repayment:					
	Loan Tenor	6-month	12-month	24-month		
Monthly repayment amount based on the highest interest rate noted in the past 3 years	Declining Balance Method	US\$ 17,329.03	US\$ 8,955.20	US\$ 4,777.70		
	Interest only	US\$1,125				
<b>Total Repayment Amount</b> (Illustrative Example)	(The following example illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.). The table below is provided for illustrative purpose only.					
	For a loan amount of HK\$100,000 with monthly repayment:					
		Loan Tenor	6-month	12-month	24-month	
	Total repayment amount based on the highest interest rate noted in the past 3 years	Declining Balance Method	HK\$ 103,195.74	HK\$ 105,988.08	HK\$ 111,719.52	
		Interest only	HK\$ 105,437.50	HK\$ 110,875.00	HK\$ 121,750.00	
	For a loan amount of US\$100,000 with monthly repayment:					
		Loan Tenor	6-month	12-month	24-month	
	Total repayment amount based on the highest interest rate noted in the past 3 years	Declining Balance Method	US\$ 103,974.18	US\$ 107,462.40	US\$ 114,664.80	
		Interest only	US\$ 106,750.00	US\$ 113,500.00	US\$ 127,000.00	
	Total interest paid is calculated by assuming each year has 365 days. For interest only payment method, the principal has to be paid off when the loan matures, which is included in the above repayment amount.					

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 version.

# 分期貸款產品資料概要

中國銀行(香港)有限公司(「本行」)

一般銀行分期貸款(個人客戶適用)  
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<sup>7</sup>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（或利率範圍）	<u>浮息貸款:</u> <b>港元:</b> 本行港元最優惠利率至本行港元最優惠利率加5% <b>美元:</b> 本行美元最優惠利率至本行美元最優惠利率加5% 本貸款的利率並無上限，可能面對較高的利率風險。 <u>固定利率貸款:</u> <b>人民幣:</b> 1% 至8%		

本行貸款確認書<sup>8</sup>中的利率可能會在貸款期內變動。

本貸款的利率是根據利率基準計算的。此貸款的主要風險為利率風險。

本貸款的利率於最優惠利率變動時重設(適用於浮息貸款)。

有關本行港元最優惠利率的最新利率及其他詳情，請查閱本行網站「<https://www.bochk.com/sc/investment/rates/hkprime.html>」

有關本行美元最優惠利率的最新利率及其他詳情，請向我行職員查詢  
年化利率即在一年間以貸款借貸所需的成本利率，以百分比表示。

### 實際年利率

不適用，就浮息貸款(港元及美元貸款)，請參考上列的利率資料

固定利率貸款(人民幣貸款)

貸款金額為人民幣10萬元：

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）	1% 至8%		

<sup>7</sup> 我行稱為貸款通知書

<sup>8</sup> 我行稱為貸款通知書

<p><b>逾期還款實際 年利率 / 就違約 貸款收取的實 際年利率</b></p>	<p>港元:本行港元最優惠利率加6。 美元:本行美元最優惠利率加6。 人民幣:本行人民幣最優惠利率加6。 本行保留可就下列任何到期未付款項按日徵收違約利息的權利(不論判決之後或之前) 違約利息按日累計,自付款到期之日起,計算至最終全數支付之日為止。</p>																																													
<p><b>還款</b></p>																																														
<p><b>還款頻率</b></p>	<p>本貸款需按每月還款。</p>																																													
<p><b>分期還款金額</b></p>	<p>還款方法有下列方式:</p> <ol style="list-style-type: none"> <li>1. 每期息隨本減(償還款項將用於支付貸款利息和本金。每次分期付款後,貸款本金餘額將會減少。每次還款後,利息將根據貸款本金餘額計算。)</li> <li>2. 每期還息 到期還本(到期日之前,還款僅用於支付利息。貸款到期時必須償還本金。)</li> </ol> <p>下表僅供參考。</p> <p>以貸款額港幣10萬元,每月還款為例:</p> <table border="1" data-bbox="400 1099 1465 1406"> <thead> <tr> <th></th> <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 rowspan="2">根據上述 利率 (或利率 範圍) 計算之分期還款 金額</td> <td>每期息隨本減</td> <td>港幣 \$16,922.80 - 17,168.46</td> <td>港幣\$ 8,572.21 - 8,803.22</td> <td>港幣\$ 4,398.34 - 4,626.04</td> </tr> <tr> <td>每期還息 到期 還本</td> <td colspan="3">港幣\$437.5 - 854.17</td> </tr> </tbody> </table> <p>以貸款額美元10萬元,每月還款為例:</p> <table border="1" data-bbox="400 1480 1465 1720"> <thead> <tr> <th></th> <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 rowspan="2">根據上述 利率 (或利率 範圍) 計算之分期還款 金額</td> <td>每期息隨本減</td> <td>美元\$ 17,033.14 - 17,279.55</td> <td>美元\$ 8,675.74 - 8,908.29</td> <td>美元\$ 4,499.96 - 4,730.73</td> </tr> <tr> <td>每期還息 到期 還本</td> <td colspan="3">美元\$625.00 - 1,041.67</td> </tr> </tbody> </table> <p>以貸款額人民幣10萬元,每月還款為例</p> <table border="1" data-bbox="400 1800 1465 2033"> <thead> <tr> <th></th> <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 rowspan="2">根據上述 利率 (或利率 範圍) 計算之分期還款 金額</td> <td>每期息隨本減</td> <td>人民幣¥ 16,715.31 - 17,057.71</td> <td>人民幣 ¥ 8,378.54 - 8,698.84</td> <td>人民幣¥ 4,210.21 - 4,522.73</td> </tr> <tr> <td>每期還息 到期 還本</td> <td colspan="3">人民幣¥83.33 - 666.67</td> </tr> </tbody> </table> <p>假設本行港元最優惠利率為 5.25%, 美元最優惠利率為7.5%。</p>					貸款期	6個月	12個月	24個月	根據上述 利率 (或利率 範圍) 計算之分期還款 金額	每期息隨本減	港幣 \$16,922.80 - 17,168.46	港幣\$ 8,572.21 - 8,803.22	港幣\$ 4,398.34 - 4,626.04	每期還息 到期 還本	港幣\$437.5 - 854.17				貸款期	6個月	12個月	24個月	根據上述 利率 (或利率 範圍) 計算之分期還款 金額	每期息隨本減	美元\$ 17,033.14 - 17,279.55	美元\$ 8,675.74 - 8,908.29	美元\$ 4,499.96 - 4,730.73	每期還息 到期 還本	美元\$625.00 - 1,041.67				貸款期	6個月	12個月	24個月	根據上述 利率 (或利率 範圍) 計算之分期還款 金額	每期息隨本減	人民幣¥ 16,715.31 - 17,057.71	人民幣 ¥ 8,378.54 - 8,698.84	人民幣¥ 4,210.21 - 4,522.73	每期還息 到期 還本	人民幣¥83.33 - 666.67		
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**總還款金額**

下表僅供參考。

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 (或利率範圍)計算之總 還款金額	每期息隨本減	港幣\$ 101,536.80 - 103,010.76	港幣\$ 102,866.52 - 105,638.64	港幣\$ 105,560.16 - 111,024.96
	每期還息 到期 還本	港幣\$ 102,625.00 - 105,125.02	港幣\$ 105,250.00 - 110,250.04	港幣\$ 110,500.00 - 120,500.08

以貸款額美元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 (或利率範圍)計算之總 還款金額	每期息隨本減	美元\$ 102,198.84 - 103,677.30	美元\$ 104,108.88 - 106,899.48	美元\$ 107,999.04 - 113,537.52
	每期還息 到期 還本	美元\$ 103,750.00 - 106,250.02	美元\$ 107,500.00 - 112,500.04	美元\$ 115,000.00 - 125,000.08

以貸款額人民幣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 (或利率範圍)計算之總 還款金額	每期息隨本減	人民幣¥ 100,291.86 - 102,346.26	人民幣¥ 100,542.48 - 104,386.08	人民幣¥ 101,045.04 - 108,545.52
	每期還息 到期 還本	人民幣¥ 100,499.98 - 104,000.02	人民幣¥ 100,999.96 - 108,000.04	人民幣¥ 101,999.92 - 116,000.08

全期利息支出是假設每年有 365 天來計算。每期還息 到期還本還款方式下，本金在貸款到期日償還，並已包括於總還款金額內。

假設本行港元最優惠利率為 5.25%，美元最優惠利率為 7.5%。

註：如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上的分期貸款服務計算機: [<https://www.bochk.com/dam/loans/gbftl/tc.html>]以取得較準確資料。

**費用及收費****手續費**

本產品不收取手續費

**逾期還款費用及收費**

每次逾期還款將收取HK\$500 (如涉及法律費用則另計)

除違約利息外，本行還保留在借款人每次未能在到期日付款時徵收港幣 500.00 元或本行不時決定的其他金額作為違約行政費用的權利。此外，如本行絕對酌情決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且

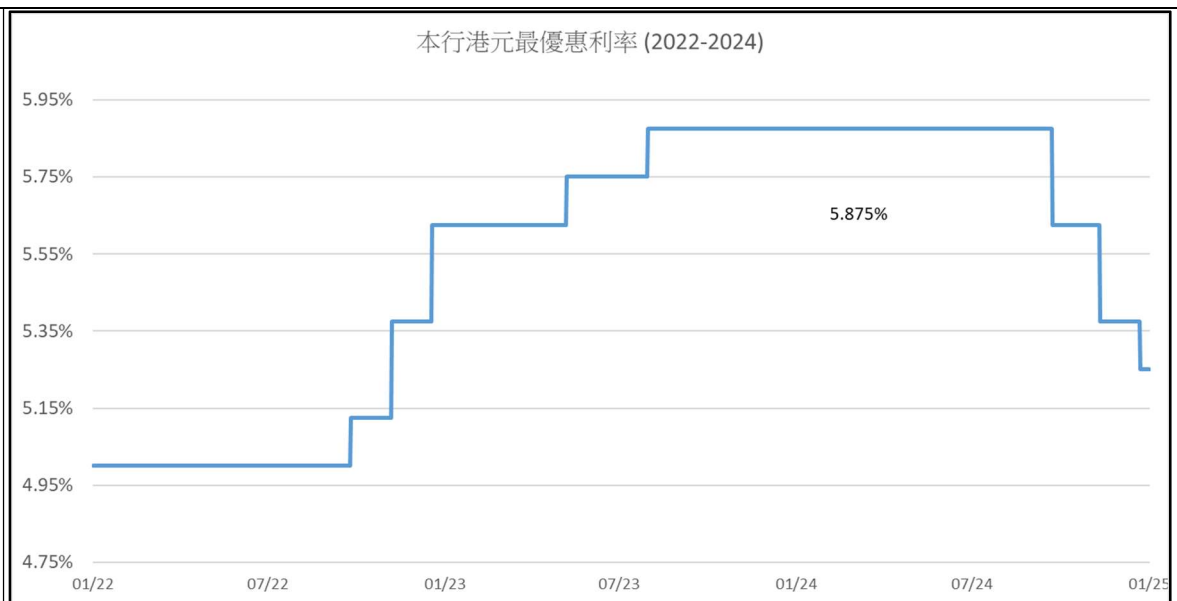
	借款人須應要求向本行支付該等費用。
<b>提早還款 / 提前清償 / 贖回的收費</b>	<p><b>浮息貸款:</b></p> <p>當客戶於第一年內償還全數或部分貸款時, 將收取貸款金額的3%罰息或HK\$50,000 (適用於港幣貸款)/ US\$4,000 (適用於美元貸款) (取高者)</p> <p>當客戶不足於一個月內通知本行償還全數或部分貸款時, 將收取按還款金額計算的一個月利息</p> <p><b>固定利率貸款:</b></p> <p>當客戶於第一年內償還全數或部分貸款時, 將收取還款金額的3%罰息或CNY¥50,000 (取高者)。</p> <p>當客戶於第二年內償還全數或部分貸款時, 將收取還款金額的2.5%罰息或CNY¥50,000 (取高者)。</p> <p>當客戶於第三年內償還全數或部分貸款時, 將收取還款金額的2%罰息或CNY¥50,000 (取高者)。</p> <p>當客戶於第四年內償還全數或部分貸款時, 將收取還款金額的1.5%罰息或CNY¥50,000 (取高者)。</p> <p>當客戶於第五年內償還全數或部分貸款時, 將收取還款金額的1%罰息或CNY¥50,000 (取高者)。</p> <p>當客戶不足於一個月內通知本行償還全數或部分貸款時, 將收取按還款金額計算的一個月利息</p>
<b>退票 / 退回自動轉帳授權指示的費用</b>	每次退票 / 退回自動轉帳授權指示時, 將收取HK\$150
<b>其他資料</b>	
<ul style="list-style-type: none"> <li>● 有關本行港元最優惠利率[利率基準名稱] 的最新利率及其他詳情, 請查閱本行網站「主頁&gt;投資&gt;利率及牌價&gt;港元最優惠利率」 <a href="https://www.bochk.com/sc/investment/rates/hkprime.html">https://www.bochk.com/sc/investment/rates/hkprime.html</a></li> <li>● 有關本行美元最優惠利率的最新利率及其他詳情, 請向我行分行職員查詢</li> <li>● 如您的證券賬戶已作押, 不可經手機/網上銀行於非港幣櫃台沽出證券。您只可以經手機/網上銀行於港幣櫃台沽出證券。如您想於非港幣櫃台沽出證券, 請另外開立新的非作押證券賬戶, 並將相關證券調撥至該賬戶內, 隨後便可透過手機/網上銀行於非港幣櫃台沽出證券。</li> </ul>	

### 參考資料

#### 利率基準的歷史變動

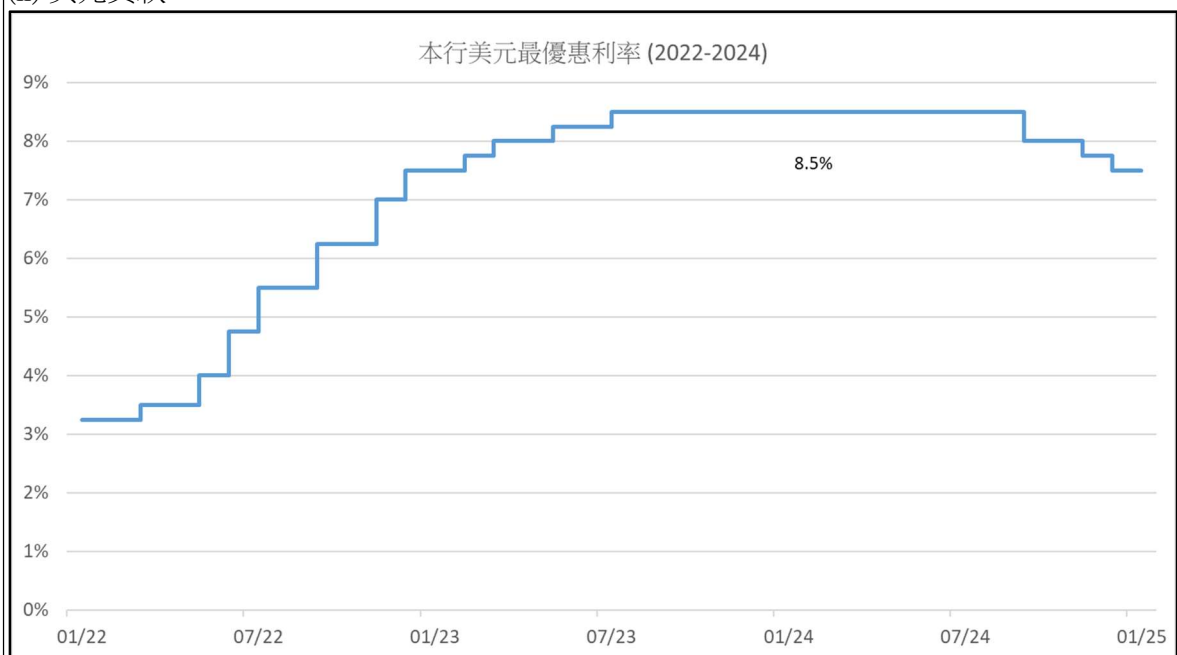
下表僅供參考, 顯示過去三年內利率基準本行最優惠貸款利率的歷史變動。

(i) 港元貸款



過去三年內，本行最高的港元最優惠貸款利率為5.875%。

(ii) 美元貸款



過去三年內，本行最高的美元最優惠貸款利率為8.5%。

(iii) 人民幣貸款

不適用，貸款以固定利率定價

**分期還款金額**  
(示例說明)

(以下例子展示了根據過去三年內最高利率計算的分期還款金額。) 下表僅供參考。

以貸款額港幣10萬元，每月還款為例：

	貸款期限	6個月	12個月	24個月
根據過去三年內最高利率計算的 [每月]還款金額	每期息隨本減	港幣\$ 17,199.29	港幣\$ 8,832.34	港幣\$ 4,654.98
	每期還息 到期還本	港幣\$906.25		

	以貸款額美元10萬元，每月還款為例：				
	貸款期限	6個月	12個月	24個月	
根據過去三年內最高利率計算的[每月]還款金額	每期息隨本減	美元\$ 17,329.03	美元\$ 8,955.20	美元\$ 4,777.70	
	每期還息 到期還本	美元\$1,125			
<b>總還款金額</b> (示例說明)	(以下例子展示了根據過去三年內最高利率計算的總還款金額。) 下表僅供參考。				
	以貸款額港幣10萬元，每月還款為例：				
		貸款期限	6個月	12個月	24個月
	根據過去三年內最高利率計算的總還款金額	每期息隨本減	港幣\$ 103,195.74	港幣\$ 105,988.08	港幣\$ 111,719.52
		每期還息 到期還本	港幣\$ 105,437.50	港幣\$ 110,875.00	港幣\$ 121,750.00
	以貸款額美元10萬元，每月還款為例：				
	貸款期限	6個月	12個月	24個月	
根據過去三年內最高利率計算的總還款金額	每期息隨本減	美元\$ 103,974.18	美元\$ 107,462.4	美元\$ 114,664.80	
	每期還息 到期還本	美元\$ 106,750.00	美元\$ 113,500.00	美元\$ 127,000.00	
	全期利息支出是假設每年有 365 天來計算。每期還息 到期還本還款方式下，本金在貸款到期日償還，並已包括於總還款金額內。				

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，概以英文版本為準。