分期貸款產品資料概要

中國銀行（香港）有限公司

中銀分期「易達錢」-免息優惠[1]
(適用於貸款代碼RE/ RH/ RM之申請)
2026年7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[1]

貸款金額為港幣10萬元：

貸款期	6個月	12個月	24個月
利率	不適用	0.0012%	0.0012%

利率是指貸款金額以一年為計算週期所適用的基本利率(不包括手續費)，並以百分比形式表示及已約至小數後四個位。

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
實際年利率範圍	不適用	4.80% - 13.35%	5.09% - 14.65%

此實際年利率以貸款金額港幣10萬元、還款期分別為12/24個月、每月平息為0.0001%及每年2.5% - 6.5%手續費計算。實際年利率是採用香港銀行公會所載的有關指引計算，並已被約至小數後兩個位。實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費。上述例子乃基於多項假設計算並只作參考用途，最終之實際年利率按客戶的信貸評級、貸款金額及貸款期而釐訂。

逾期還款實際年利率 / 就違約貸款收取的實際年利率

29.2%

未能依期償付全數每月還款，須繳付按任何逾期未付的還款額繳納利息，利息由到期日起計至實際付款日，利率為日息0.08%。該逾期利息按日以單利率計算並不設最低金額。

還款

還款頻率

本貸款需按每月還款。

<table>
<tr><td>分期還款金額</td><td>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	不適用	港幣8,334元	港幣4,167元
</td></tr>
<tr><td>總還款金額</td><td>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總還款金額	不適用	港幣100,002元	港幣100,003元

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或到：https://www.bochk.com/tc/home/calculators/personalloan.html以取得較準確資料。</td></tr>
</table>

費用及收費

手續費	在您提取貸款的情況下，將收取相等於總貸款金額的0% - 6.5%（每年）作為申請手續費，並於發放貸款時於貸款金額扣除。
逾期還款費用及收費	每一期逾期未付的每月還款將收取港幣500元。
提早還款 / 提前清償 / 贖回的收費	如您於提前償還全數貸款時，將收取總貸款金額之2%作為提早清還收費，銀行保留不時調整提早清還收費的權利。 冷靜期內不會收取提早清還手續費，詳情請參考其他資料第6點。
退票 / 退回自動轉帳授權指示的費用	不適用。

其他資料

1. 免息優惠透過利息回贈獲利息豁免，本行會按批核貸款額每月收取以月平息 0.0001%計算的貸款利息，並按中銀分期「易達錢」- 免息優惠條款所述日子及方式發放利息回贈。有關免息詳情，請參閱中銀分期「易達錢」-免息優惠條款（www.bochk.com（主頁 > 貸款 > 私人貸款 > 中銀分期「易達錢」-免息優惠））。
2. 有關手續費將因應貸款額、還款期、客戶之信貸評級及其他因素釐定。貸款期不足一年的部份，亦當作一年計算。不論任何情況，已付之貸款手續費將不予退還。
3. 分期還款金額及總還款金額上捨入至整元。
4. 延長還款期利息按總貸款金額及批核之每月平息逐日計算並以 365 天為一年的計算，由提取貸款當天起至首次還款日前一個月當天為止。
5. 貸款金額最少為港幣5,000元。

6. 借款人在提取貸款後之七個曆日內（「冷靜期」），可隨時行使冷靜期權利，提早清還全數貸款（「冷靜期權利」）。如冷靜期最後一天屬非營業日，冷靜期會自動延長至下一個營業日。

「營業日」指香港商業銀行開放營業日，不包括星期六、星期日、公眾假期及惡劣天氣日。

「惡劣天氣日」指因香港天文台懸掛八號或以上颱風或黑色暴雨警告訊號或香港政府公佈的極端情況而銀行暫停營業日。

如借款人欲行使冷靜期權利，借款人需於營業時間內親臨本行任何分行遞交完整且符合本行要求的提早清還全部貸款申請表或在營業日辦公時間內經指定服務熱線 **(+852 2108 3611)** 提交相關申請，並償還全數本金，加上應付利息。該等款項的總額概以本行計算為準。為免存疑，在冷靜期內，本行不會對借款人行使冷靜期權利收取任何提早清還手續費或其他類似性質的費用，惟借款人需要支付由貸款而產生的應付利息，而該等款項將根據貸款通知書內貸款條款及中銀分期「易達錢」條款及細則並按本行放款至本行收到提早清還全部貸款申請表（或本行服務熱線收到客戶提早清還全部貸款指示該日）期間按日計算。

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

BOC Express Cash Instalment Loan - Interest-free Offer[1]
(Applicable to Application with Reference Code RE/ RH/ RM)
Jul 2026

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[1]

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
Interest rate	Not applicable	0.0012%	0.0012%

The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year (without handling fee) and is rounded off to the nearest four decimal places.

Annualized Percentage Rate (APR)

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
Range of APR	Not applicable	4.80% - 13.35%	5.09% - 14.65%

This APR is calculated based on a loan amount of HK$100,000, a loan tenor of 12/24 months, a monthly flat interest rate of 0.0001% and an annual handling fee of 2.5% - 6.5%. The APR is calculated using method specified in relevant guidelines issued by The Hong Kong Association of Banks, and is rounded off to the nearest two decimal places. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualized rate. The APR quoted in above examples are based on multiple assumptions and are for reference only, the actual APR will depend on the customer's credit rating, loan amount and loan tenor.

Annualized Overdue / Default Interest Rate

29.2%

Default interest rate of 0.08% per day on the overdue amount until the day of actual payment will be charged upon each occasion of overdue monthly repayment. Default interest is calculated on a simple basis and there is no minimum amount of default interest that will apply.

Repayment	
Repayment Frequency	This loan requires monthly repayment.
Periodic Repayment Amount	For a loan amount of HK$100,000 with monthly repayment <table><tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr><tr><td>Periodic repayment amount for the interest rate specified above</td><td>Not applicable</td><td>HK$8,334</td><td>HK$4,167</td></tr></table>
Total Repayment Amount	For a loan amount of HK$100,000 with monthly repayment: <table><tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr><tr><td>Total repayment amount for the interest rate specified above</td><td>Not applicable</td><td>HK$100,002</td><td>HK$100,003</td></tr></table> **Remark:** 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 https://www.bochk.com/en/home/calculators/personalloan.html.
Fees and Charges	
Handling Fee	0% - 6.5% of loan amount per annum will be charged as application handling fee and deducted at the time of loan advancement when loan is being drawdown.
Late Payment Fee and Charge	HK$500 per each overdue monthly instalment of the loan.
Prepayment / Early Settlement / Redemption Fee	2% of original loan amount will be charged if you fully repay the loan. The Bank may at its discretion adjust the early settlement fee at any time. Early Settlement Fee will not be charged during Cooling-off Period, please refer to the point 6 of Additional Information for details.
Returned Cheque / Rejected Autopay Charge	Not Applicable.

Additional Information

1. Interest-free offers interest waived through interest rebate. The Bank will charge an interest calculated at a monthly flat rate of 0.0001% based on the approved loan amount and the interest rebate will be disbursed on the specific date and in the manner described in “Terms and Conditions for BOC Express Cash Instalment Loan - Interest-free Offer Promotion”. For details about Interest-free Offer, please refer to “Terms and Conditions for BOC Express Cash Instalment Loan - Interest-free Offer Promotion” (www.bochk.com (Home> Loan> Personal Loan> BOC Express Cash Instalment Loan – Interest-free

Offer)).

2. The handling fee is determined by the loan amount, loan tenor, customer's credit rating and other factors. If the loan period is shorter than 1 year, it shall be deemed to be 1 year. The handling fee paid will not be refunded in all circumstances.

3. Periodic repayment amount and total repayment amount are rounded up to the nearest dollar

4. Extension fee is calculated based on the loan amount at approved monthly flat rate on a daily basis and a 365-day year from the date which is drawn down date to one month before the first repayment date.

5. Minimum loan amount is HK$5,000.

6. **Borrower may exercise cooling-off rights to early repay the loan in full ("Cooling-off Rights") within 7 calendar days, following the date of drawdown of the loan ("Cooling-off Period"). If the final day of the Cooling-off Period falls on a non-Business Day, it will be automatically extended to the next Business Day.**

"Business Day" means a day on which commercial banks in Hong Kong are open for business but excluding Saturdays, Sundays and general holidays; and Severe Weather Day.

"Severe Weather Day" means a day whereby Typhoon Signal No. 8 or above being hoisted or Black Rainstorm Warning being put in place by the Hong Kong Observatory or Extreme Conditions are announced by the HKSAR Government.

To exercise Cooling-off Rights, the Borrower must, to the satisfaction of the Bank, submit the completed Full Prepayment Application Form and repay and settle the principal in whole, together with loan interest accrued in person at any of our branches or apply the full early repayment via designated service hotline (+852 2108 3611) during office hours of any Business Day. The amount and calculation determined by the Bank shall be final. For the avoidance of doubt, during the Cooling-off Period, the Bank will not impose handling fee or prepayment or early settlement fee or other similar fees to the Borrower for exercising Cooling-off Rights. However, the Borrower shall pay the loan interest accrued on a day-to-day basis for the loan and these amount will be calculated in accordance with the terms in the loan advice and the Terms and Conditions of BOC Express Cash Instalment Loan, from the date of drawdown until the date of acceptance of the Full Prepayment Application Form by the Bank (or the date of acceptance of the full early repayment request via service hotline).

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