

**Key Facts Statement (KFS) for Instalment Loan**  
**Bank of China (Hong Kong) Limited (“the Bank”)**

**Greater Bay Area Personal Loan - Instalment Loan (For personal customers)**  
**8th May 2020**

<p><b>This product is an instalment loan.</b></p> <p><b>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.</b></p>				
<b>Interest Rates and Interest Charges</b>				
<b>Annualised Percentage Rate (APR)</b>	For a loan amount of HK\$100,000:			
	Loan Tenor	12-month	24-month	36-month
	APR (or range of APR)	The Bank’s HKD Prime to 1.7% over the Bank’s HKD Prime	The Bank’s HKD Prime to 1.7% over the Bank’s HKD Prime	The Bank’s HKD Prime to 1.7% over the Bank’s HKD Prime
<b>Annualised Overdue / Default Interest Rate</b>	<p>6% over the Bank’s HKD 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>If any instalment payment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.</p> <p>For Details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facilities and Loan Facility(ies)” provided by the Bank.</p>			
<b>Fees and Charges</b>				
<b>Handling Fees upon application/renewal</b>	0.2% of loan amount (subject to a minimum range of HK\$250) will be charged when a customer applies for an instalment loan			
<b>Late Payment Fees and Charge</b>	An administrative fee of HK\$500 for each overdue but unpaid monthly instalment of the loan			
<b>Prepayment / Early Settlement / Redemption Fee</b>	2% of original loan amount will be charged if you fully repay the loan during the loan tenor			
<b>Returned Cheque / Rejected Autopay Charge</b>	HK\$150 per returned cheque / rejected autopay payment			
<b>Additional Information</b>				
1. Minimum Loan Amount: HK\$100,000.				

## 分期貸款產品資料概要

中國銀行(香港)有限公司(「本行」)

大灣區「置業易」私人貸款 - 分期貸款(個人客戶適用)

2020年5月8日

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。

### 利率及利息支出

實際年利率	貸款金額:HK\$100,000			
	貸款期	12個月	24個月	36個月
	實際年利率 (或實際年利率 範圍)	本行港元最優惠利 率至本行港元最優 惠利率加1.7%	本行港元最優惠利 率至本行港元最優 惠利率加1.7%	本行港元最優惠利 率至本行港元最優 惠利率加1.7%

逾期還款年化利率 / 就違約貸款收取的年化利率	<p>本行港元最優惠利率加6%</p> <p>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)</p> <p>若供款或付息逾期未付,自相關供款或付息到期日起按日計算,直至實際全數支付之日為止。</p> <p>詳細請參閱本行提供的《一般貸款授信的一般條款》中的相關部分</p>
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### 費用及收費

新做/ 額度轉期手續費	在客戶辦理個人抵押分期貸款服務申請/ 轉期時,將收取其貸款金額的0.2%(最低收費為HK\$250)
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元行政費
提前還款 / 提前清償 / 贖回的收費	當客戶於貸款期內提前償還全數貸款時,將收取原貸款金額的2%。
退票 / 退回自動轉帳授權指示的收費	每次退票 / 退回自動轉帳授權指示時,將收取HK\$150

### 其他資料

1. 最低貸款金額: 港幣100,000元。