

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 HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
APR (or range of APR)	The Bank’s HKD Prime to 1% over the Bank’s HKD Prime	The Bank’s HKD Prime to 1% over the Bank’s HKD Prime	The Bank’s HKD Prime to 1% over the Bank’s HKD Prime	
Remarks: The Bank also offers fixed interest rate for loans with specific tenor, details as follow:-				
<ul style="list-style-type: none"> ● APR for loans based on fixed rate with 3-year-tenor: 1.4% p.a. ● APR for loans based on fixed rate with 5-year-tenor: 1.95% p.a. 				
Annualised Overdue / Default Interest Rate	<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>			

Fees and Charges

Handling Fees upon application/ renewal	0.2% of loan amount (subject to a minimum range of HK\$250) will be charged when a customer applies for an instalment loan
Late Payment Fees and Charge	<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 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.</p>
Prepayment / Early Settlement / Redemption Fee	<p>3% of original loan amount or HK\$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>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> <ul style="list-style-type: none"> ● Loans based on fixed rate with 3-year-tenor: 1.5% of prepaid amount will be charged if you fully or partially repay the loan in the first year of the original loan tenor. 1% of prepaid amount will be charged if you fully or partially repay the loan in the second year of the original loan tenor. 0.5% of prepaid amount will be charged if you fully or partially repay the loan in the third year of the original loan tenor. 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 ● Loans based on fixed rate with 5-year-tenor: 4.5% of prepaid amount will be charged if you fully or partially repay the loan in the first year

	<p>of the original loan tenor.</p> <p>4% of prepaid amount will be charged if you fully or partially repay the loan in the second year of the original loan tenor.</p> <p>3% of prepaid amount will be charged if you fully or partially repay the loan in the third year of the original loan tenor.</p> <p>2% of prepaid amount will be charged if you fully or partially repay the loan in the fourth year of the original loan tenor.</p> <p>0.5% of prepaid amount will be charged if you fully or partially repay the loan in the fifth year of the original loan tenor.</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>
Returned Cheque / Rejected Autopay Charge	HK\$150 per returned cheque / rejected autopay payment
Administration Fee for Fire Insurance Policy (Applicable to the insured amount involving assessment of the reinstatement value of the mortgaged property)	HK\$1,000.00 for each time

To borrow or not to borrow? Borrow only if you can repay!

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)
2021年6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	6個月	12個月	24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%	本行港元最優惠利率 至本行港元最優惠利率 加1%	本行港元最優惠利率 至本行港元最優惠利率 加1%	本行港元最優惠利率 至本行港元最優惠利率 加1%
備註： 就指定貸款期的申請，本行亦提供固定利率計劃供選用，詳情如下:- <ul style="list-style-type: none"> ● 貸款期3年固定利率貸款的實際年利率：實際年利率1.4% ● 貸款期5年固定利率貸款的實際年利率：實際年利率1.95% 				
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） 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>			
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	<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>			
提前還款 / 提前清償 / 贖回的收費	<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 (取高者)</p> <p>當客戶不足於一個月內通知我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> <ul style="list-style-type: none"> ● 就指定3年貸款期的固定利率貸款申請， <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1.5%罰息</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1%罰息</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0.5%罰息</p> <p>當客戶不足於一個月內通知我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> <ul style="list-style-type: none"> ● 就指定5年貸款期的固定利率貸款申請， <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4.5%罰息</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4%罰息</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3%罰息</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2%罰息</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0.5%罰息</p> <p>當客戶不足於一個月內通知我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>
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
更改抵押品火險投保金額行政費 (適用於涉及評估抵押物業之重置價值)	每次HK\$1,000.00

借定唔借? 還得到先好借!