

## 分期貸款產品資料概要

### 中國工商銀行(亞洲)有限公司

私人分期貸款  
2017年11月

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
	實際年利率範圍	不適用	3.70%-5.52%	3.82%-5.69%
	* 貸款期最短為12個月			
逾期還款年化利率/ 就違約貸款收取的年化利率	60% 當客戶未能於還款日清還已到期的還款額時，將收取逾期利息。該逾期利息以單利率計算：每期遲交款項之5%(最低為HK\$100)，按月計算。			
費用及收費				
手續費	豁免			
逾期還款費用 及收費	不適用			
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，將收取尚欠的貸款本金、當期利息、提早償還費用(即尚欠貸款本金之1.5%)、逾期利息(如有)及逾期還款費用(如有)。本行不接受任何部份提前償還貸款之要求。 <u>注意事項：</u> 客戶於申請提前償還全數貸款時，需考慮涉及的提早償還費用。假如客戶已按期償還了一段時間，餘下未償還的利息金額可能已經很小。雖然提前償還全數申請可節省未償還的利息，但未必足以彌補提早償還費用，甚至會造成得不償失的情況。有關詳情可參閱工銀亞洲網頁-個人金融：私人分期貸款。			
退票/退回自動轉 賬授權指示的收費	每項HK\$150			
其他資料				
<div><div></div><div><ul style="list-style-type: none"><li>實際年利率是一個參考利率，乃根據銀行營運守則所設定之方法計算，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。</li><li>最終獲批核之實際年利率將視乎貸款額及信貸審批結果而有所調整。以上實際年利率只適用於成功申請及提取私人分期貸款的中國工商銀行(亞洲)有限公司之客戶，而獲批核的貸款額達HK\$100,000、以個別每月平息及還款期計算。</li><li>以上例子只供參考，詳情請參閱有關宣傳單張。</li><li>貸款每月利息根據「78法則」計算。有關詳情可參閱工銀亞洲網頁-個人金融：私人分期貸款。</li></ul></div></div>				

## Key Facts Statement (KFS) for Instalment Loan

### Industrial and Commercial Bank of China (Asia) Limited

Personal Instalment Loan  
November 2017

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
	Range of APR	Not applicable	3.70%-5.52%	3.82%-5.69%
	* at least 12 months loan tenor should be applied			
Annualised Overdue / Default Interest Rate	60% If customer fails to settle the instalment amount on due date, default interest will be charged. A formula of simple default interest rate: 5% flat on past due instalment amount monthly (min HK\$100).			
Fees and Charges				
Handling Fee	Waive			
Late Payment Fee and Charge	Not Applicable			
Prepayment / Early Settlement / Redemption Fee	The outstanding principal amount of the loan, interest accrued up to next due date, early repayment fee (1.5% of the outstanding principal amount of the loan), overdue interest (if any) and late payment fee & charge (if any) will be charged if you fully repay the loan during the loan period. Partial repayment is not allowed. <u>Important Notes:</u> Customer should consider the early repayment fee involved before apply fully settlement. Where customer has been making repayments as scheduled for some time, the amount of unpaid interest is likely to be small. Although the amount of unpaid interest saved, it may not enough to cover the early repayment fee that involved, the loss may outweigh the gain. Please refer to ICBC (Asia) website – Personal: Personal Instalment Loan for details.			
Returned Cheque / Rejected Autopay Charge	HK\$150 per transaction			
Additional Information				
<div><div><div>• Annualised Percentage Rate (APR) is calculated according to the method set out in the relevant guidelines referred to in the Code of Banking Practice. A reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate.</div><div>• The final approved APR is subject to the loan amount and credit assessment result. The above APRs are only applicable to the customers of Industrial and Commercial Bank of China (Asia) Limited who successfully apply for and drawdown the personal instalment loan. The approved Loan amount of HK\$100,000, monthly flat rate and repayment tenor are applicable on a case-by-case basis.</div><div>• The above example is for reference only, please refer to the relevant promotion materials for details.</div><div>• The interest is calculated in accordance with the “Rule of 78”. Please refer to ICBC (Asia) website – Personal: Personal Instalment Loan for details.</div></div></div>				