



**分期貸款產品資料概要 Key Facts Statement (KFS) for Instalment Loan**

中國工商銀行(亞洲)有限公司 Industrial and Commercial Bank of China (Asia) Limited

**ICBC 瑞士尊貴理財銀聯雙幣鑽石卡保險保費分期計劃****ICBC Swiss Privilege UnionPay Dual Currency Diamond Card Insurance Premium Instalment Plan**

2020年5月 May 2020

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。

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.

**利率及利息支出 INTEREST RATES AND INTEREST CHARGES**

<b>實際年利率 Annualised Percentage Rate (APR)</b>	貸款金額 For a loan amount : HK\$100,000		
	貸款期 Loan Tenor	6個月 month	12個月 month
	實際年利率 APR	不適用 Not Applicable	4.15%
<b>逾期還款年化利率/就違約貸款收取的年化利率 Annualised Overdue/Default Interest Rate</b>	實際年利率為 <b>16.08%-31.89%</b> ，但會不時作出檢討。如果您在每月的到期還款日或之前支付全數結欠，銀行不會向您收取利息。否則，利息將按：APR for Retail Purchase is <b>16.08%-31.89%</b> when you open your account and it will be reviewed from time to time. The Bank will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on: (i) 未清付的結欠金額從上期結單日之翌日起按日計算直至全數償還為止，及 the unpaid balance from the date after the previous Statement date on a daily basis until payment in full, and (ii) 每項新信用卡交易(在上期結單日後記賬的)亦將由該項交易的記賬日起按日計算直至全數償還為止。the amount of each new Card Transaction (posted into since the previous Statement date) from the posting date of that new Card Transaction on a daily basis until payment in full.		
<b>費用及收費 FEES AND CHARGES</b>			
<b>手續費 Handling Fee</b>	不適用 Not applicable		
<b>逾期還款費用及收費 Late Payment Fee and Charge</b>	如您在「到期還款日」尚未繳付「最低還款額」，須付逾期費用。每期最低還款額之 <b>5%</b> (最低收費為 <b>HK\$130</b> ；最高收費為 <b>HK\$250</b> ) If you fail to make the specified Minimum Payment by the Payment Due Date, late payment charge will be levied. <b>5%</b> of the minimum payment due per statement (minimum <b>HK\$130</b> ; maximum <b>HK\$250</b> )		
<b>提前還款/提前清償/贖回的收費 Prepayment/Early Settlement/Redemption Fee</b>	當客戶於任何時候提早清還免現金額之餘額，其尚未清還之免現金額餘額之總數連同 <b>HK\$300</b> 行政費(如適用)將一次過於有關ICBC信用卡賬戶內扣除並須立即全數繳付。In case of any cancellation of the relevant ICBC credit card account or early repayment of the Plan by the customer, the entire outstanding loan amount and an administration charge of <b>HK\$300</b> (if applicable) will be billed into the Cardholder's ICBC credit card account and become immediately due and payable. 注意事項 Important Notes: 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。Customer should consider the early repayment fee involved before 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 be enough to cover the early repayment fee that involved, the loss may outweigh the gain.		
<b>退票/退回自動轉賬授權指示的收費 Return Cheque/Rejected Autopay Charge</b>	每次退票/退回自動轉賬授權指示時，將收取 <b>HK\$110</b> <b>HK\$110</b> per return cheque/rejected autopay charge per payment		
<b>其他資料 ADDITIONAL INFORMATION</b>			
<ul style="list-style-type: none"> <li>請參閱以下之條款及細則 Please refer to the Terms and Conditions below</li> <li>上述之實際年利率乃根據(銀行營運守則)計算。實際年利率是一個參考利率，以年化利率展示包括銀行產品的基本利率及其他費用與收費。The Annualised Percentage Rate is calculated according to the Code of Banking Practice. The annualised percentage rate is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate.</li> </ul>			

**ICBC 瑞士尊貴理財銀聯雙幣鑽石卡保險保費分期計劃條款及細則****Terms and Conditions of ICBC Swiss Privilege UnionPay Dual Currency Diamond Card Insurance Premium Instalment Plan**

**1.** ICBC 瑞士尊貴理財銀聯雙幣鑽石卡保險保費分期計劃(「本計劃」)只適用於中國工商銀行(亞洲)有限公司(「ICBC」/「本行」)發出之ICBC 瑞士尊貴理財銀聯雙幣鑽石卡之主卡持卡人(「持卡人」)。**2.** 本計劃之優惠期由即日至2020年12月31日。本行有絕對酌情權審批持卡人就本計劃之申請。如申請不被接納，本行毋須作出任何解釋。**3.** 本計劃只適用於持卡人以ICBC 瑞士尊貴理財銀聯雙幣鑽石卡繳付保險保費。在任何情況，持卡人須承擔因逾期繳付信用卡結欠而引致的財務費用及相關的逾期費用。**4.** 本計劃每月手續費為**0.185%**，**12個月實際年利率為4.15%**。實際年利率乃根據《銀行營運守則》所載的有關指引計算，本行有絕對權力以任何方法分配分期還款的本金與利息比例。實際利率是一個參考利率，以年化利率展示包括銀行產品的基本利率及其他費用與收費。**5.** 分期金額及每月手續費將分12個月按月等額分期於持卡人有關之ICBC信用卡賬戶內扣除。每期還款額如遇小數，小數總額將誌賬於持卡人首次應付之還款額內。**6.** 確認信會於批核後2星期內發出。本計劃之貸款金額、利率、月息、每月之還款額及有關貸款之還款期數於本計劃批核後所發出的確認信中詳列及將不得更改。**7.** 於還款期內，持卡人每期信用卡結單結欠均須全數還款，方可享息率優惠。如持卡人選擇償還部份信用卡結單結欠，則每期誌賬於其ICBC信用卡賬戶內之分期金額，連同其ICBC信用卡賬戶之零售簽賬(如有)一併以當時適用於零售簽賬的息率由有關簽賬日期起計算利息，直至該其ICBC信用卡賬戶內之結欠全數清還為止。**8.** 如本行認為持卡人ICBC信用卡賬戶未能維持正常狀況，或其財務狀況或信譽有不良改變，本行有權終止本計劃而毋須對持卡人作出任何賠償。計劃一經終止，其尚未清還之分期金額餘額之總數將一次過誌賬於其ICBC信用卡賬戶內並須立即全數繳付。**9.** 若持卡人取消有關ICBC信用卡賬戶，或提早清還分期金額之餘額，其尚未清還之分期金額餘額之總數連同**HK\$300**行政費(如適用)將一次過於有關ICBC信用卡賬戶內扣除並須立即全數繳付。持卡人須於信用卡結單所列之到期繳款日前不少於**14**個工作天提出書面通知予本行卡中心處理提早清還餘額之申請。**10.** 持卡人須根據信用卡會員合約還款。**11.** 持卡人同意受本行不時頒佈及採用之信用卡會員合約和本計劃之條款及細則所約束。如欲索取該等條款，請致電24小時客戶服務熱線218 95588。**12.** 本計劃的分期金額將不獲享任何積分獎賞、現金回贈或飛行里數。**13.** 並非本條款及細則中任何一方的任何人士或實體，將不會擁有於《合約(第三者權利)條例》(香港法例第623章)下強制執行本條款及細則中任何部分的權利。**14.** 本行保留不時更改本計劃之利率、手續費及行政費及/或本計劃之條款及細則，並作出適當的通知之權利。**15.** 如有任何爭議，本行保留一切最終決定權。**16.** 中、英文本之條款及細則如有差異，概以英文版本為準。

**1.** ICBC Swiss Privilege UnionPay Dual Currency Diamond Card Insurance Premium Plan (the "Plan") is only applicable to the principal cardholder of the ICBC Swiss Privilege UnionPay Dual Currency Diamond Card (the "Cardholder") issued by Industrial and Commercial Bank of China (Asia) Limited ("ICBC"/the "Bank"). **2.** The Plan is valid from now till 31 December 2020. Application by the Cardholder and the final approved loan amount for the Plan shall be subject to the final approval of the Bank at its sole discretion. The Bank shall be entitled to reject any application without giving any reasons therefor. **3.** Cardholders are required to settle the Insurance Premium with ICBC Swiss Privilege UnionPay Dual Currency Diamond Card to enjoy the offer. Cardholder will be responsible for any finance charge and related late payment fee which may be incurred due to the late payment in any event. **4. The monthly flat rate of the Plan is 0.185% and the annualised percentage rate is 4.15% for 12 months Instalment.** The annualised percentage rate of the Plan is calculated based on the guidelines as set out in the Code of Banking Practice. The Bank shall have the right at its discretion to apportion any Instalment payment between interest and principal in such manner as it shall desire. The annualised percentage rate is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate. **5.** Repayment of loan amount and the interest amount incurred in connection therewith under the Plan will be made by 12 equal monthly Instalments, each to be debited to the Cardholder's ICBC credit card account monthly. **The aggregate sum of odd cents of each Instalment, if any, will be charged together with the first Instalment payable by the Cardholder.** **6.** Confirmation letter will be sent within 2 weeks upon approval of application. The Cardholder will be notified in regard to details of the Plan such as loan amount, interest rate, interest amount, monthly repayment amount and repayment tenor, by a confirmation letter, and cannot be changed once approved by the Bank. **7.** During the repayment period, the Cardholder shall settle the outstanding balance as shown in each credit card statement in full in order to enjoy the interest rate offers under the Plan. If only partial payment is made by the Cardholder, the prevailing interest rate applicable to retail transactions will be applied to each Instalment of the Plan and to the other retail transactions, if any, billed into the Cardholder's ICBC credit card account, with effect from the date of the relevant transaction(s) until the outstanding balance in the Cardholder's ICBC credit card account is repaid in full. **8.** The Bank reserves the right to terminate the Plan at its sole discretion and shall not compensate the Cardholder in any case should it find the Cardholder's ICBC credit card account is not properly maintained and/or the financial status/credit reputation of the Cardholder is adversely changed. Upon termination of the Plan, the entire outstanding loan amount will be billed into the Cardholder's ICBC credit card account and become immediately due and payable. **9. In case of any cancellation of the relevant ICBC credit card account or early repayment of the Plan by the Cardholder, the entire outstanding loan amount and an administration charge of HK\$300 (if applicable) will be billed into the Cardholder's ICBC credit card account and become immediately due and payable. The Cardholder should give the ICBC Card Centre prior notice in writing of not less than 14 working days preceding to the payment due date as specified on the credit card statement for making early repayment of the Plan.** **10.** The Cardholder shall settle the payment according to the Cardholder Agreement. **11.** The Cardholder agrees to be bound by these Terms and Conditions and the terms and conditions of the Cardholder Agreement applied by the Bank from time to time. Please contact our 24-hour Customer Services Hotline at 218 95588 to obtain a copy of such terms and conditions. **12.** The loan amount under the Plan is not eligible for any Bonus Point Rewards, Cash Rebate or Mileage Conversion. **13.** Any person or entity that is not a party to these Terms and Condition shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 Laws of Hong Kong) to enforce any part of these Terms and Conditions. **14.** The Bank reserves the right to vary or terminate the Plan at any time and to amend these Terms and Conditions from time to time. **15.** In case of any disputes, the decision of the Bank shall be final and conclusive. **16.** In case of any inconsistency between the English version and the Chinese version of these Terms and Conditions, the English version shall prevail.