

<b>Key Facts Statement (KFS) for Instalment Loan</b>		<b>分期貸款產品資料概要</b>																	
CMB Wing Lung Bank Limited		招商永隆銀行有限公司																	
CMB Wing Lung Credit Card - "Credit-to-Cash" Program January 2024		招商永隆信用卡 - 「靈活套現」計劃 2024年1月																	
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.		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。																	
<b>Interest Rates and Interest Charges</b>		<b>利率及利息支出</b>																	
<b>Annualized Percentage Rate (APR)</b>	For loan amount: HKD100,000 The APR of monthly handling fee 0.26% is as follows: <table border="1"> <tr> <td>Loan Tenor</td> <td>6-month</td> <td>12-month</td> <td>24-month</td> </tr> <tr> <td>APR</td> <td>5.46%</td> <td>5.86%</td> <td>6.04%</td> </tr> </table> APR is a reference rate which includes the interests and other fees and charges of the product expressed as an annualized rate.	Loan Tenor	6-month	12-month	24-month	APR	5.46%	5.86%	6.04%	<b>實際年利率</b>	貸款金額：港幣100,000元 每月手續費0.26%之實際年利率如下： <table border="1"> <tr> <td>貸款期</td> <td>6個月</td> <td>12個月</td> <td>24個月</td> </tr> <tr> <td>實際年利率</td> <td>5.46%</td> <td>5.86%</td> <td>6.04%</td> </tr> </table> 實際年利率為一個參考利率，當中包括產品的利息及其他費用和收費並以年化利率表示。	貸款期	6個月	12個月	24個月	實際年利率	5.46%	5.86%	6.04%
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<b>Annualized Overdue Interest Rate (As the APR under "Finance Charge for Retail Purchase" in Part 4 - Credit Card Service Charges of the CMB Wing Lung Bank Tariff Guide.)</b>	33.22% (Interest rate: 30% per annum) Interests will be charged and calculated based on outstanding balance and handling fee according to the prevailing interest rate on a monthly compound basis if the Cardholder fails to settle the outstanding balance and handling fee of that instalment on or before the due date.	<b>逾期付款年化利率 (即《招商永隆銀行服務收費手冊》之第四部分 - 信用卡服務收費中的「財務費用 - 購物簽賬」的實際年利率)</b>	33.22% (年息：30%) 持卡人如未能在到期付款日或之前繳付該期結欠及手續費，利息則以該期結欠及手續費以現行之年息以每月複息計算及收取。																
<b>Fee and Charges</b>		<b>費用及收費</b>																	
<b>Handling Fee</b>	HKD30 will be charged when crediting the Credit-to-Cash Amount to the designated non-CMB Wing Lung Bank HKD account. HKD40 will be charged when issuing the cashier order. HKD500 will be charged when the application is varied or cancelled once the application is submitted.	<b>手續費</b>	將套現金額存入於指定之非招商永隆銀行（「本行」）個人港元賬戶的情況下，本行將收取港幣30元。 在發出本票的情況下，本行將收取港幣40元。 在一經申請「靈活套現」計劃，若更改或取消申請，將收取港幣500元。																
<b>Late Payment Charge</b>	HKD250 or an amount equivalent to the Minimum Payment stated in the monthly statement (whichever is lower) per statement will be charged.	<b>逾期付款費用</b>	每個月結單將收取港幣250元或相等於當期月結單之最低付款額（以較低者為準）。																
<b>Early Repayment Handling Fee</b>	HKD500 will be charged if you fully repay the loan during the loan tenor.	<b>提早還款手續費</b>	當客戶於貸款期內償還全數貸款時，將收取港幣500元。																
<b>Dishonoured Cheque / Rejected Autopay Handling Fee</b>	HKD200 will be charged per dishonoured cheque / rejected autopay. (Dishonoured Cheque / Rejected Autopay Handling Fee will be waived if Late Payment Charge is levied on the same statement)	<b>退票/自動轉賬退回手續費</b>	每次退票/自動轉賬退回時，將收取港幣200元。 (如已收取逾期付款費用，於同一月結單之退票/自動轉賬退回手續費將可獲豁免)																
<b>Additional Information</b>		<b>其他資料</b>																	
<b>Minimum Credit-to-Cash Amount</b>	HKD3,000	<b>最低套現金額</b>	港幣3,000元																

<p>分期贷款产品资料概要</p> <p>招商永隆银行有限公司</p> <p style="text-align: right;">招商永隆信用卡 — 「灵活套现」计划</p> <p style="text-align: right;">2024年1月</p>									
<p>此乃分期贷款产品。</p> <p>本概要所提供的利息、费用及收费等资料仅供参考，</p> <p>分期贷款的最终条款以贷款确认证书为准。</p>									
<b>利率及利息支出</b>									
<p>实际年利率</p>	<p>贷款金额：港币100,000元</p> <p>每月手续费0.26%之实际年利率如下：</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td>贷款期</td> <td>6个月</td> <td>12个月</td> <td>24个月</td> </tr> <tr> <td>实际年利率</td> <td>5.46%</td> <td>5.86%</td> <td>6.04%</td> </tr> </table> <p>实际年利率为一个参考利率，当中包括产品的利息及其他费用和收费并以年化利率表示。</p>	贷款期	6个月	12个月	24个月	实际年利率	5.46%	5.86%	6.04%
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<p>逾期付款年化利率 (即《招商永隆銀行服務收費手冊》之第四部分 — 信用卡服务收费中的「财务费用 — 购物签账」的实际年利率)</p>	<p>33.22% (年息：30%)</p> <p>持卡人如未能在到期付款日之前缴付该期结欠及手续费，利息则以该期结欠及手续费以现行之年息以每月复息计算及收取。</p>								
<b>费用及收费</b>									
<p>手续费</p>	<p>将套现金额存入于指定之非招商永隆银行(「本行」)个人港元账户的情况下，本行将收取港币30元。</p> <p>在发出本票的情况下，本行将收取港币40元。</p> <p>在一经申请「灵活套现」计划，若更改或取消申请，将收取港币500元。</p>								
<p>逾期付款费用</p>	<p>每月月结单将收取港币250元或相等于当期月结单之最低付款额(以较低者为准)。</p>								
<p>提早还款手续费</p>	<p>当客户于贷款期内偿还全数贷款时，将收取港币500元。</p>								
<p>退票 / 自动转账退回手续费</p>	<p>每次退票 / 自动转账退回时，将收取港币200元。</p> <p>(如已收取逾期付款费用，于同一月结单之退票 / 自动转账退回手续费将可获豁免)</p>								
<b>其他资料</b>									
<p>最低套现金额</p>	<p>港币3,000元</p>								