

分期貸款產品資料概要

招商永隆銀行有限公司

「交稅通」薪俸稅貸款服務

2021年10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：港幣100,000元
每月平息0.10%之實際年利率如下：

特選客戶				
貸款期	6個月	12個月	18個月	24個月
實際年利率	不適用	2.23%	不適用	2.31%

每月平息0.13%之實際年利率如下：

一般客戶				
貸款期	6個月	12個月	18個月	24個月
實際年利率	不適用	2.91%	不適用	3.01%

- 「特選客戶」指(1)與本行已維持1年或以上關係之現有按揭客戶；或(2)與本行已維持1年或以上關係及保存於本行之資產（包括往來／儲蓄存款、定期存款、證券及理財投資）達港幣200,000元之現有客戶；或(3)以下「指定職業人士」：專業人士（包括醫生、藥劑師、會計師、大律師、律師、建築師、測量師、工程師及精算師）、公務員、各大專院校工作人員、醫護人員、教務人員及銀行職員；或(4)每月薪金達港幣40,000元或以上人士；或(5)本行出糧客戶／「金葵花理財」客戶；或(6)與本行已維持1年或以上關係之現有招商永隆信用卡／無抵押貸款客戶。除上述「特選客戶」以外的客戶均為「一般客戶」。

- 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及收費並以年化利率表示。

逾期還款年化利率／
就違約貸款收取的年化利率

- 36%或以本行不時公佈之利率計算。
- 借款人未能依期償還每月還款額或其他到期之應付款項，則該貸款將即時到期，借款人須按任何逾期未付的金額支付逾期利息，由欠款日起至付款日（包括法律上判決之前或之後）計算。
- 利率以單利息每日計算及不設最低逾期利息金額。

費用及收費

手續費

- 豁免貸款手續費。

逾期還款費用及收費

- 每次逾期還款費用為港幣500元；及
- 本行因追討欠款所支付的一切其他合理費用及開支，當中包括所有法律費用及支出。

提前還款／提前清償／
贖回的收費

- 已批核貸款金額的1%或港幣500元之提早還款費（以較高者為準）；及
- 相等於當時尚欠本金的一個月利息之提前償還費。
- 如欲提早清還全部貸款餘額，借款人必須於還款期到期前最少兩個工作天以書面向本行申請。

退票／退回自動轉賬
授權指示的收費

- 該貸款還款出現退票或拒絕自動轉賬授權指示時，借款人需繳付還款退回費用港幣150元或根據本行現時之《一般銀行服務及「金葵花理財」服務收費》列明的費用（以較高者為準）。

其他資料

最高貸款金額為港幣1,000,000或申請人月薪12倍（以較低者為準），最低貸款金額為港幣10,000元。最終獲批核之貸款金額可達之月薪倍數按個別申請人情況而有所調整。申請人可選擇12或24個月為「交稅通」薪俸稅貸款服務之還款期。每月還款額中本金及利息之比例按「78法則」之方程式計算。貸款利息以每年365日計算（包括閏年和非閏年）。

有關「78法則」之方程式計算、提早清還貸款細節、節省利息開支之詳情及其他問題（如適用），請瀏覽招商永隆銀行有限公司網頁 www.cmbwinglungbank.com（主頁>常見問題>無抵押貸款）。

Key Facts Statement (KFS) for Instalment Loan

CMB Wing Lung Bank Limited

“Easy Pay” Salaries Tax Loan Services
 October 2021

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)

Loan amount: HKD100,000

The APR of flat rate per month 0.10% is as follows:

Selected Customer				
Loan Tenor	6-month	12-month	18-month	24-month
APR	N/A	2.23%	N/A	2.31%

The APR of flat rate per month 0.13% is as follows:

Other Customer				
Loan Tenor	6-month	12-month	18-month	24-month
APR	N/A	2.91%	N/A	3.01%

- "Selected Customer" means (1) existing mortgage customer with 1 year or more relationship maintained with the Bank; or (2) existing customer with 1 year or more relationship maintained with the Bank and has HKD200,000 or above assets (including current / savings deposits, fixed deposits, securities and wealth management) maintained with the Bank; or (3) the following "Specific Occupation Persons": professionals (including doctors, pharmacists, accountants, barristers, solicitors, architects, surveyors, engineers and actuaries), civil servants, staff of tertiary institutions / universities, medical staff, teachers and bank staff; or (4) persons who obtain monthly salary HKD40,000 or above; or (5) existing payroll / Sunflower Service customer of the Bank; or (6) existing CMB Wing Lung Credit Card / unsecured loans customer with 1 year or more relationship maintained with the Bank. Any customer other than the above "Selected Customer" will be classified as "Other Customer".
- APR is a reference rate which includes the interests and other fees and charges of the product expressed as an annualised rate.

Annualised Overdue / Default Interest Rate

- 36% or such other rate as the Bank may announce from time to time.
- The borrower fails to repay the monthly repayment amount or other payable amount on the due day as scheduled, the loan shall become due immediately and the borrower shall pay overdue interest on any overdue amount from the due date up to the date of actual payment (including the date before or after judgment).
- It is calculated on daily basis with simple interest and the amount of overdue interest does not have minimum limit.

Fees and Charges

Handling Fee

- Waiver of loan handling fee

Late Payment Fee and Charge

- HKD500 for each overdue repayment; and
- All other fees and expenses reasonably incurred by the Bank arising from the recovery of outstanding payment including all legal costs and expenses.

Prepayment / Early Settlement / Redemption Fee

- 1% of the approved loan amount or HKD500 (whichever is the higher) as early settlement fee; and
- Charge a prepayment fee equal to one month's interest of the outstanding principal.
- The borrower must submit the application to the Bank in writing at least two working days before the due date of the repayment date if the outstanding balance of the loan is intended to be early repaid in full.

Returned Cheque / Rejected Autopay Charge

- For returned cheque or rejected autopay payment instruction upon repayment of the loan, the borrower shall pay the return payment fee of HKD150 or the prescribed fee under the Bank's current *General Banking and Sunflower Service Charges* (whichever is the higher)

Additional Information

Maximum loan amount of the loan is HKD 1,000,000 or 12 times of the applicant's monthly salary (whichever is the lower). The minimum loan amount is HKD10,000. The final approved loan amount, which is calculated by way of monthly salary multiple, is subject to change in accordance with the circumstances of individual case. Applicant can choose the period of 12 or 24 month as the repayment period of "Easy Pay" Salaries Tax Loan Services. The proportion of principal and interest of monthly repayment amount is calculated according to the formula of Rule of 78. Interest of the loan shall be calculated on the basis of 365-day per year (including ordinary and leap years).

For related calculation according to the "Rule of 78", details of early repayment of loans, interest expenses saved by making early repayment and other enquiries (if applicable), please refer to the website of CMB Wing Lung Bank www.cmbwinglungbank.com (Home>Hot Questions>Unsecured Loans)