

## 分期貸款產品資料概要

富邦銀行（香港）有限公司

「自由式分期計劃」  
2024 年 1 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確認函為準。

### 利率及利息支出

實際年利率	請參閱下列之手續費資料
逾期還款年化利率/ 就違約貸款收取的年化利率	請參閱下列之其他資料

### 費用及收費

手續費	<p>以貸款金額 HK\$100,000 及每月手續費 0.5% 為例：</p> <table border="1"> <thead> <tr> <th>貸款期</th> <th>6 個月</th> <th>12 個月</th> <th>24 個月</th> </tr> </thead> <tbody> <tr> <td>實際年利率</td> <td><b>10.71%</b></td> <td><b>11.46%</b></td> <td><b>11.71%</b></td> </tr> </tbody> </table> <p>客戶需就每項獲批核之分期付款賬項繳付每月手續費，而每月手續費將記入每一期供款內。客戶所需繳付之全數金額(包括簽賬交易金額及每月手續費總額)，將先於客戶之信用卡賬戶中可用信用額內扣除。</p> <p>以貸款金額 HK\$100,000 的每月手續費 0.5% 之實際年利率為 10.71%(6 個月供款期)，11.46%(12 個月供款期)及 11.71%(24 個月供款期)。上述實際年利率乃根據銀行營運守則之指引計算的參考利率，此利率為年化利率並已包括貸款的基本利率及不退還的每月手續費。</p>	貸款期	6 個月	12 個月	24 個月	實際年利率	<b>10.71%</b>	<b>11.46%</b>	<b>11.71%</b>
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逾期還款費用及收費	請參閱下列之其他資料								
提前還款 / 提前清償 / 贖回的收費	<p>當客戶在下列情況下，包括 i) 取消其信用卡賬戶或其信用卡賬戶被本行終止; ii) 取消或撤銷本計劃; iii) 未能於到期繳款日或之前繳付信用卡之應付最低金額; iv) 違反富邦銀行條款及細則; 富邦銀行保留權利終止本計劃及要求客戶清還剩餘分期付款之金額(包括剩餘分期付款總額及應於下一個月償還之每月手續費)及富邦銀行可在其獨有及絕對酌情權下收取及更改本計劃須支付的一切款項、費用及收費連同 <b>HK\$120</b> 之終止本計劃的手續費(以每項辦理本計劃之申請計算)，此一切款項將即時到期及一次過誌賬於信用卡賬戶內。</p>								
退票 / 退回自動轉賬授權指示的收費	每次退票 / 退回自動轉帳授權指示時，將收取 <b>HK\$150</b>								

### 其他資料

- 此分期計劃可合併簽賬單據申請，惟每項簽賬已誌賬及分期金額必須為 HK\$1,000 或以上。當中每項單一簽賬金額必須為 HK\$300 或以上，而總分期金額可達 HK\$50,000 或客戶信用額之 50%(以較低者為準)。
- 此分期計劃之每月供款額將以零售交易方式誌賬於信用卡賬戶內，若刊載於月結單之總結欠於到期繳款日或之前已清還，富邦銀行將不會另行收取額外之財務費用。若客戶未能於到期繳款日或之前繳付信用卡之應付最低金額或信用卡戶口被富邦銀行取消，剩餘每月供款之總額(包括剩餘分期付款總額及應於下一個月償還之每月手續費)將即時以現金貸款交易方式一次過誌賬於信用卡賬戶內，該款項並會由該交易日起按客戶現行之現金貸款年利率徵收財務費用。
- 此分期計劃之每月供款乃信用卡交易之一，因此有關交易亦受適用於信用卡的利率及其他有關的費用及收費所約束。客戶可參閱富邦信用卡產品資料概要、條款及細則、《富邦銀行 VISA / 萬事達卡信用卡持有人合約》及富邦信用卡服務收費表。

借定唔借？還得到先好借！

## Key Facts Statement (KFS) for Installment Loan

**Fubon Bank (Hong Kong) Limited**

**Any-can-do Purchase Installment Plan  
January 2024**

This product is an installment loan.								
This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our confirmation letter for the final terms of your installment loan.								
Interest Rates and Interest Charges								
Annualized Percentage Rate (APR)	Please refer to the handling fee below							
Annualized Overdue / Default Interest Rate	Please refer to the additional information below							
Fees and Charges								
Handling Fee	For a loan amount of HK\$100,000 with monthly handling fee of 0.5% of loan amount:							
	<table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th>Loan Tenor</th> <th>6-month</th> <th>12-month</th> <th>24-month</th> </tr> </thead> <tbody> <tr> <td>APR</td> <td><b>10.71%</b></td> <td><b>11.46%</b></td> <td><b>11.71%</b></td> </tr> </tbody> </table> <p>Cardholder has to pay a monthly handling fee for each approved application and it will be charged for each installment. Upon approval of the Cardholder's application, the available credit limit of the Card Account will be withheld to the extent of the aggregate of the Transaction Amount and the total sum of monthly handling fee.</p> <p>For a loan amount of HK\$100,000, the APR of monthly handling fee 0.5% is 10.71% (6-month repayment tenor), 11.46% (12-month repayment tenor) and 11.71% (24-month repayment tenor). The above APR, calculated in accordance with the guidelines as set out in the Code of Banking Practice, is a reference rate expressed as an annualized rate which includes the basic interest rate and non-refundable monthly handling fee of the loan.</p>	Loan Tenor	6-month	12-month	24-month	APR	<b>10.71%</b>	<b>11.46%</b>
Loan Tenor	6-month	12-month	24-month					
APR	<b>10.71%</b>	<b>11.46%</b>	<b>11.71%</b>					
Late Payment Fee and Charge	Please refer to the additional information below							
Prepayment / Early Settlement / Redemption Fee	When the Cardholder is under the following circumstances, including i) cancellation or termination of the Card Account either by Cardholder or the Bank; or ii) cancellation or suspension of the Plan by Cardholder; or iii) Cardholder fails to settle the minimum payment on or before the payment due date of the monthly credit card statement of the Card Account; or iv) breaches any provision of these Terms and Conditions, the Bank reserves the rights to terminate the Plan and request the Cardholder to settle all outstanding installment loan amounts (including the remaining total installment loan amount and the Monthly Handling Fee of the following month) and the Bank, as its sole and absolute discretion, to debit all other payable sum under the Plan, fee and charge, together with the early termination fee of <b>HK\$120</b> (for each application under the Plan) to the Cardholder's Card Account and in such case be immediately due and payable.							
Returned Cheque / Rejected Autopay Charge	<b>HK\$150</b> per returned cheque / rejected autopay payment.							
Additional Information								
<ul style="list-style-type: none"> <li>The Cardholder may apply for the Plan in respect of a combination of multiple transactions, the minimum amount of the application should be HK\$1,000 or above while the minimum amount of each single transaction should be HK\$300 or above. Under the Plan, the total approved installment amount is capped at HK\$50,000 or up to 50% of the approved credit limit of the Cardholder (whichever is lower).</li> <li>The monthly installment amount will be debited to the Card Account as retail purchase transaction. No additional finance charge will be applied if the total balance shown in the monthly credit card statement of the Card Account is paid on or before the statement due date. If the Cardholder fails to pay the minimum payment on or before the payment due date of the monthly credit card statement of the Card Account or the Bank terminates the Card Account, all outstanding monthly installment amount will be debited to the Card Account immediately as cash advance transaction. Finance charge will be levied on such amount from the transaction date at the Cardholder's prevailing cash advance interest rate.</li> <li>The monthly installment of the Plan is a credit card transaction, hence, it is subject to interest rates and other fees and charges applicable to the relevant credit card. The Cardholder can refer to the Fubon Credit Card Key Facts Statement, Terms and Conditions, "Fubon Bank Visa / MasterCard Cardholder Agreement" and Fubon Credit Card List of Service Charges.</li> </ul>								

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