

分期貸款產品資料概要

富邦銀行（香港）有限公司

「0 息分期零用錢」計劃
2025 年 3 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。請參閱我們的貸款確認書以了解您的分期貸款的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出

利率*	請參閱下列之手續費及其他資料
實際年利率 [#]	請參閱下列之手續費及其他資料
逾期還款實際年化利率/ 就違約貸款收取的實際 年化利率	請參閱下列之其他資料

還款

還款頻率	本貸款需按分期還款。			
分期還款金額	以貸款金額港幣 10 萬元，每月還款為例，假設一次過行政費 1.5% [^] 及每月手續費 0.45% [^] ：			
	貸款期	6 個月	12 個月	24 個月
	根據下述手續費之 利率計算之分期還 款金額	港幣\$17,116.67	港幣\$8,783.33	港幣\$4,616.67
總還款金額	以貸款金額港幣 10 萬元，每月還款為例，假設一次過行政費 1.5% [^] 及每月手續費 0.45% [^] 為例：			
	貸款期	6 個月	12 個月	24 個月
	根據下述手續費之 利率計算之總還款 金額	港幣\$102,700.02	港幣\$105,399.96	港幣\$110,800.08
註：如要計算適用於閣下特定情況的上述資訊，客戶可透過本行網站上的信用卡「0 息分期零用錢」還款計算機或到： https://www.fubonbank.com.hk/tc/calculator/card-repayment-calculator.html 以取得較準確資料。				

費用及收費

手續費	客戶須繳付個人化手續費，包括一次過行政費及/或每月手續費(如適用)。以貸款金額港幣 10 萬元、一次過行政費 1.5% [^] 及每月手續費 0.45% [^] 為例：			
	貸款期	6 個月	12 個月	24 個月
	實際年利率 [#]	15.47%	13.45%	12.20%
一次過行政費將於分期計劃申請獲批核後即時一次過收取並誌賬於信用卡賬戶內；而每月手續費則按月收取，每月供款額(包含每月手續費，如適用)將於再下一個月起誌賬於信用卡賬戶內。				
逾期還款費用及收費	請參閱下列之其他資料			
提早還款/ 提前清償/ 贖回的收費	當客戶於任何時候提前償還全數貸款時，i) 剩餘之套現金額；ii) 收取所有剩餘期數未清還的每月手續費及/或利息(以本行全權決定之息隨本減方法計算，並保留絕對權利			

	於分配每月還款額中的本金與手續費)；及 iii) 一次過行政費 (如未誌入賬戶)，此一切款項將即時到期及一次過誌賬於信用卡賬戶內。
退票 / 退回自動轉賬授權指示的收費	請參閱下列之其他資料
其他資料	
<ul style="list-style-type: none"> 此分期計劃之每月供款乃信用卡交易之一，若客戶在到期繳款日或之前已清償信用卡月結單上所顯示之總結欠金額，本行將不會另行收取利息及額外之財務費用。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。 每月分期還款金額(包括每月手續費)會以小數後兩個位進位計算，最後一期還款金額可能略有不同。 客戶可參閱富邦信用卡產品資料概要、《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。 如欲查詢本分期計劃之一般常見問題(如計算每月供款額、模擬還款表及每月供款額中本金及手續費之分佈或提前償還本分期計劃是否可以節省手續費開支等)，請瀏覽富邦銀行香港網頁 ➡ 個人理財 ➡ 信用卡 ➡ 「0 息分期零用錢」 ➡ 富邦信用卡「0 息分期零用錢」常見問題。 	

註：

* 利率是以一年內借款金額的百分比顯示的基本利率。

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不退還的每月手續費(如適用)及一次過行政費。

^ 一次過行政費 1.5% 及每月手續費 0.45% 只供參考，費用將根據本行不時就個別推廣而釐定。

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

借定唔借？還得到先好借！

KFS-CA202503

Key Facts Statement (KFS) for Installment Loan

Fubon Bank (Hong Kong) Limited

“Interest-free Cash Installment Plan”

March 2025

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 offer letter for the final terms of your instalment loan.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Interest Rate*	Please refer to the handling fee and additional information below
Annualized Percentage Rate (APR)	Please refer to the handling fee and additional information below
Annualized Overdue / Default Interest Rate	Please refer to the additional information below

Repayment

Repayment Frequency	This loan requires period repayment.			
Periodic Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment, assuming one-off administrative fee of 1.5%^ and monthly handling fee of 0.45% of loan amount:			
	Loan Tenor	6-month	12-month	24-month
	Periodic repayment amount for the interest rate specified in the handling fee below	HK\$17,116.67	HK\$8,783.33	HK\$4,616.67
Total Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment, assuming one-off administrative fee of 1.5%^ and monthly handling fee of 0.45% of loan amount:			
	Loan Tenor	6-month	12-month	24-month
	Total repayment amount for the interest rate specified in the handling fee below	HK\$102,700.02	HK\$105,399.96	HK\$110,800.08
Remark: To calculate the above information applicable to your specific case, please use our Credit Card “Interest-Free Cash Installment Plan” Repayment Calculator accessible from our website which provides instalment loans at https://www.fubonbank.com.hk/en/calculator/card-repayment-calculator.html .				

Fees and Charges

Handling Fee	Personalized handling fee including one-off administration fee and/or monthly handling fee (if applicable) will be charged. For example, for a loan amount of HK\$100,000, with one-off administration fee of 1.5%^ and monthly handling fee of 0.45%^ of loan amount:			
	Loan Tenor	6-month	12-month	24-month
	APR#	15.47%	13.45%	12.20%
One-off administration fee will be debited from the card account after approval of the installment plan application; the first monthly installment amount (including the monthly handling fee, if applicable) shall be charged to the card account in the following month upon the approval of the installment plan application.				

Late Payment Fee and Charge	Please refer to the additional information below
Prepayment / Early Settlement / Redemption Fee	If a cardholder chooses to repay prematurely, i) the balance of the outstanding installment amounts; ii) total amount of outstanding monthly handling fee and/or interest for the remaining installment period (according to the reducing balance method adopted by the Bank at its sole discretion, and the Bank also reserves the right, in its sole and absolute discretion to apportion the monthly installment between principal and handling fee amount); and iii) one-off administration fee (if not yet charged), will be debited to the card account and in such case be immediately due and payable.
Returned Cheque / Rejected Autopay Charge	Please refer to the additional information below
Additional Information	
<ul style="list-style-type: none"> The monthly installment of this installment plan is a credit card transaction, if the total balance shown in the monthly credit card statement is paid on or before the statement due date, no interest and additional finance charge will be applied. The transaction is also subject to interest rates and other fees and charges applicable to the relevant credit card. The monthly installment amount (including the monthly handling fee) will be rounded up to the nearest two decimal places, and the last installment amount may be slightly different. Customers can refer to the Fubon Credit Card Key Facts Statement, "Fubon Bank Visa/MasterCard Cardholder Agreement" and Fubon Credit Card List of Service Charges. For frequently asked questions of this installment plan (such as calculation of monthly repayment amount, apportionment of principal and handling fee in the monthly installment amounts with reference to mock this installment plan repayment example or whether handling fee expenses can be saved by making early repayment of this installment plan etc.), please visit Fubon Bank Hong Kong Website ⇒ Personal ⇒ Cards ⇒ Interest-free Cash Installment Plan ⇒ FAQ for "Interest-free Cash Installment Plan" for details. 	

Note:

*The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

#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 non-refundable monthly handling fee (if applicable) and one-off administration fee.

^The 1.5% one-off administration fee and 0.45% monthly handling fee are for reference only. The fees are to be determined by the Bank from time to time for individual promotion.

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

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

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