

有關富邦信用卡「0 息分期零用錢」之每月供款額中的本金及手續費分佈

1. 富邦銀行採用了“息隨本減”的方法計算富邦信用卡「0 息分期零用錢」每月供款額中用以償還本金及手續費金額的分配。這種計算方法會令還款初期時償還手續費金額比重較多而還款後期時則償還本金比重較多。

2. “息隨本減”計算方法:

- a. 計算每月供款額:

$$\text{每月供款額} = (\text{套現金額} \times \text{每月平均手續費} \%) + \frac{\text{套現金額}}{\text{期數}}$$

- b. 計算每月供款額中用以償還本金及手續費金額的分配如下:

- i. 先計算一個“有效利率”作為決定每期供款額中手續費金額的比例，公式如下:

$$\text{每月供款額} = \frac{\text{有效利率} \times \text{套現金額}}{1 - (1 + \text{有效利率})^{-\text{期數}}}$$

- ii. 計算每期供款中償還手續費金額的分配

$$\text{每期供款中償還手續費金額} = \text{尚欠本金} \times \text{有效利率}$$

- iii. 計算每期供款中償還本金金額的分配可由以下公式得出

$$\text{每期供款中償還本金金額} = \text{每月供款額} - \text{每期供款中償還手續費金額}$$

3. 例子:

假設客戶之「0 息分期零用錢」套現金額為 HK\$75,000，每月平均手續費 0.78%，供款期為 36 個月。

- a. 每月供款額為：

$$\text{HK\$75,000} \times 0.78\% + \frac{\text{HK\$75,000}}{36} = \text{HK\$2,668.33}$$

- b. 計算每月供款額中用以償還本金及手續費金額的分配

- i. 先計算有效利率如下：

$$\text{HK\$2,668.33} = \frac{\text{有效利率} \times \text{HK\$75,000}}{1 - (1 + \text{有效利率})^{-36}}$$

$$\text{有效利率} = 1.404109\%$$

ii. 每月償還本金及手續費金額的計算如下：

	手續費金額	償還本金
第一期:	$1.404109\% \times \text{HK\$}75,000$ = $\text{HK\$}1,053.08$	$\text{HK\$}2,668.33 - \text{HK\$}1,053.08$ = $\text{HK\$}1,615.25$
第二期:	$1.404109\% \times$ $\text{HK\$}73,384.75$ = $\text{HK\$}1,030.40$	$\text{HK\$}2,668.33 - \text{HK\$}1,030.40$ = $\text{HK\$}1,637.93$
第三期:	$1.404109\% \times$ $\text{HK\$}71,746.82$ = $\text{HK\$}1,007.40$	$\text{HK\$}2,668.33 - \text{HK\$}1,007.40$ = $\text{HK\$}1,660.93$
⋮		
最後一期:	$1.404109\% \times \text{HK\$}2,631.39$ = $\text{HK\$}36.95$	$\text{HK\$}2,668.33 - \text{HK\$}36.95$ = $\text{HK\$}2,631.39$

c. 還款表

套現金額(HKD)：	HK\$75,000.00			
每月平均手續費(%)：	0.78%			
期數(月)：	36 個月			
每月供款金額 (HKD)：	HK\$2,668.33			
期數	每月供款額 (HKD)	手續費金額 (HKD)	本金金額 (HKD)	尚欠本金 (HKD)
1	\$2,668.33	\$1,053.08	\$1,615.25	\$73,384.75
2	\$2,668.33	\$1,030.40	\$1,637.93	\$71,746.82
3	\$2,668.33	\$1,007.40	\$1,660.93	\$70,085.89
4	\$2,668.33	\$984.08	\$1,684.25	\$68,401.64
5	\$2,668.33	\$960.43	\$1,707.90	\$66,693.74
6	\$2,668.33	\$936.45	\$1,731.88	\$64,961.86
7	\$2,668.33	\$912.14	\$1,756.20	\$63,205.66
8	\$2,668.33	\$887.48	\$1,780.86	\$61,424.80
9	\$2,668.33	\$862.47	\$1,805.86	\$59,618.94
10	\$2,668.33	\$837.12	\$1,831.22	\$57,787.72
11	\$2,668.33	\$811.40	\$1,856.93	\$55,930.79
12	\$2,668.33	\$785.33	\$1,883.00	\$54,047.79
13	\$2,668.33	\$758.89	\$1,909.44	\$52,138.34
14	\$2,668.33	\$732.08	\$1,936.25	\$50,202.09
15	\$2,668.33	\$704.89	\$1,963.44	\$48,238.65
16	\$2,668.33	\$677.32	\$1,991.01	\$46,247.64
17	\$2,668.33	\$649.37	\$2,018.97	\$44,228.67
18	\$2,668.33	\$621.02	\$2,047.31	\$42,181.36
19	\$2,668.33	\$592.27	\$2,076.06	\$40,105.30
20	\$2,668.33	\$563.12	\$2,105.21	\$38,000.09
21	\$2,668.33	\$533.56	\$2,134.77	\$35,865.32
22	\$2,668.33	\$503.59	\$2,164.75	\$33,700.57
23	\$2,668.33	\$473.19	\$2,195.14	\$31,505.43
24	\$2,668.33	\$442.37	\$2,225.96	\$29,279.47
25	\$2,668.33	\$411.12	\$2,257.22	\$27,022.25

26	\$2,668.33	\$379.42	\$2,288.91	\$24,733.34
27	\$2,668.33	\$347.28	\$2,321.05	\$22,412.29
28	\$2,668.33	\$314.69	\$2,353.64	\$20,058.65
29	\$2,668.33	\$281.65	\$2,386.69	\$17,671.96
30	\$2,668.33	\$248.13	\$2,420.20	\$15,251.76
31	\$2,668.33	\$214.15	\$2,454.18	\$12,797.58
32	\$2,668.33	\$179.69	\$2,488.64	\$10,308.94
33	\$2,668.33	\$144.75	\$2,523.58	\$7,785.35
34	\$2,668.33	\$109.31	\$2,559.02	\$5,226.34
35	\$2,668.33	\$73.38	\$2,594.95	\$2,631.39
36	\$2,668.33	\$36.95	\$2,631.39	\$0.00

(以上例子僅供參考，實際情況或有差別)

借定唔借？還得到先好借！