

## 分期貸款產品資料概要

富邦銀行（香港）有限公司

「0 息旅遊簽賬任分期」  
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	貸款金額 HK\$100,000 及 0%手續費：			
	貸款期	6 個月	12 個月	24 個月
	實際年利率 <sup>#</sup>	<b>0%</b>	不適用	不適用
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	不適用
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	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。
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。

註：

<sup>#</sup> 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。

借定唔借？還得到先好借！

## Key Facts Statement (KFS) for Installment Loan

**Fubon Bank (Hong Kong) Limited**

**0% Travel Installment Plan  
January 2024**

<p><b>This product is an installment loan.</b></p> <p><b>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.</b></p>			
<b>Interest Rates and Interest Charges</b>			
Annualized Percentage Rate (APR)	For a loan amount of HK\$100,000 with 0% handling fee:		
	Loan Tenor	6-month	12-month
APR <sup>#</sup>	<b>0%</b>	Not Applicable	Not Applicable
Annualized Overdue / Default Interest Rate	Please refer to the additional information below		
<b>Fees and Charges</b>			
Handling Fee	Not Applicable		
Late Payment Fee and Charge	Please refer to the additional information below		
Prepayment / Early Settlement / Redemption Fee	<p>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.</p>		
Returned Cheque / Rejected Autopay Charge	<b>HK\$150</b> per returned cheque / rejected autopay payment.		
<b>Additional Information</b>			
<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>			

Note:

<sup>#</sup>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 of the loan.

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