

分期貸款產品資料概要

富邦銀行（香港）有限公司

富邦「卡數清」私人貸款
2019年7月

<p>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函為準。</p>					
利率及利息支出					
實際年利率	貸款金額:100,000 港元:				
	貸款期	6 個月	12 個月	24 個月	36 個月
	實際年利率範圍	不適用	6.44%至 32.24%	7.13%至 33.02%	7.23%至 32.49%
<p>註：上述之實際年利率乃依據銀行營運守則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於貸款額中扣除不退還之手續費。</p>					
逾期還款年化利率	<p>30% 若未能於還款日或之前清還每月還款額，將收取逾期還款利息。該利息以下列公式計算：逾期還款額 x 逾期還款年化利率 30% (以每年 360 日為基準計算)，並由逾期當日起至逾期還款全數清還之日止，以單利率每日計算。逾期還款利息不設最低金額。</p>				
費用及收費					
手續費	<p>提取貸款時，按還款期將每年收取貸款額的 1%(以 12 及 18 個月還款期計算)或 1.2%(以 24、36、48、60 及 72 個月還款期計算)之手續費，該手續費於提取貸款時從貸款額中全數扣除或於每月於還款額中繳付(視附情況而定)。</p>				
逾期還款費用	不適用				
提早償還貸款費用	<p>當客戶提早償還貸款，將收取貸款剩餘本金(按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利息)的 3.5%或 500 港元(以較高者為準)之提早償還貸款費用。本行不接受貸款之部份還款。</p>				
自動轉賬退回費用	每次退回自動轉賬授權指示時，將收取 100 港元				
其他資料					
不適用					

註：如欲查詢貸款之一般詳情(如計算每月還款額、模擬還款表及每月還款額中本金及利息之分攤或何時提早償還貸款會出現可節省之未償還的利息不足以抵消提早償還貸款費用等)，請瀏覽<http://www.fubonbank.com.hk/tc/loans/personal-loan/faq.html>。

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Key Facts Statement (KFS) for Instalment Loan

Fubon Bank (Hong Kong) Limited

Fubon Balance Transfer Personal Loan
 July 2019

<p>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 loan confirmation letter for the final terms of your instalment loan.</p>					
Interest Rates					
Annualized Percentage Rate (APR)	For a loan amount of HK\$100,000:				
	Loan Tenor	6-month	12-month	24-month	36-month
	Range of APR	Not Applicable	6.44% to 32.24%	7.13% to 33.02%	7.23% to 32.49%
<p>Note: The above APRs, 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 include the basic interest rate of the loan and non-refundable handling fee deducted from loan amount.</p>					
Annualized Default Interest Rate	<p>30% In the event of the failure to settle the monthly instalment amount on or before the due date, default interest will be imposed. Default interest is calculated according to the following formula: overdue instalment amount x annualized default interest rate of 30% (calculated on a 360-day per year basis) and in simple interest on a daily basis from the date of default to the date of full repayment of the overdue instalment amount. No minimum amount of default interest will be applied.</p>				
Fees and Charges					
Handling Fee	<p>Handling fee, calculated based on loan tenor and charged base on loan amount 1% (for tenors of 12 & 18 months) or 1.2% (for tenors of 24, 36, 48, 60 & 72 months) annually will be paid during loan disbursement. It will be deducted fully from loan amount disbursed or repaid via monthly installment amount (as the case may be).</p>				
Late Payment Fee	Not Applicable				
Early Repayment Charge	<p>Early repayment charge of 3.5% of outstanding loan principal (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 repayments between interest and principal) or HK\$500 (whichever is higher), will be paid during early repayment. No partial repayment is allowed.</p>				
Rejected Autopay Transaction Charge	HK\$100 per rejected autopay transaction				
Additional Information					
Not Applicable					

Note: For personal loan frequently asked questions (such as monthly repayment amount calculation, apportionment of principal and interest in the monthly repayment amounts with reference to mock a personal installment loan repayment example or simulation at which point of time the amount of interest saved by early repayment may not be enough to cover the relevant charges for early repayment etc), please visit <http://www.fubonbank.com.hk/en/loans/personal-loan/faq.html> for details.

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