

分期貸款產品資料概要

富邦銀行（香港）有限公司

富邦「EZ Cash」私人貸款
2025 年 3 月

此乃分期貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考，請參閱我們的貸款的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	貸款金額為港幣 10 萬元：			
	貸款期	6 個月	12 個月	24 個月
	利率範圍	0.2611% - 0.6452%	0.2608% - 0.6885%	0.3044% - 0.7813%

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	貸款金額為港幣 10 萬元：			
	貸款期	6 個月	12 個月	24 個月
	實際年利率範圍	5.48% - 13.98%	5.88% - 15.98%	7.08% - 18.48%

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。

逾期還款實際年利率 / 就違約貸款收取的實際年利率	30%
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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 逾期還款利率月息 2.5% (以每月 30 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。

還款

還款頻率	本貸款需按分期還款。
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分期還款金額	以貸款額港幣 10 萬元，每月還款為例：			
	貸款期	6 個月	12 個月	24 個月
	根據上述 利率範圍計算之分期還款金額	港幣\$16,927.77 – 港幣\$17,311.88	港幣\$8,594.13 – 港幣\$9,021.83	港幣\$4,471.07 – 港幣\$4,947.92

總還款金額	以貸款額港幣 10 萬元，每月還款為例：			
	貸款期	6 個月	12 個月	24 個月
	根據上述 利率範圍計算之總還款金額	港幣\$101,566.62 – 港幣\$103,871.28	港幣\$103,129.56 – 港幣\$108,261.96	港幣\$107,305.68 – 港幣\$118,750.08

註：如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上的私人貸款還款表例子或到：<https://www.fubonbank.com.hk/tc/calculator/personal-loan-calculator.html> 以取得較準確資料。

費用及收費	
手續費	不適用
逾期還款費用及收費	不適用
提早還款 / 提前清償 / 贖回的收費	不適用 (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)。本行不接受貸款之部份還款。)
退票 / 退回自動轉帳授權指示的費用	每次退回自動轉帳授權指示時，將收取港幣 \$100
其他資料	
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)，請瀏覽富邦銀行香港網頁 → 個人理財 → 貸款 → 私人貸款 → 富邦私人分期貸款常見問題。	

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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。

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Key Facts Statement (KFS) for Instalment Loan

Fubon Bank (Hong Kong) Limited

Fubon “EZ Cash” Personal Loan
March 2025

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 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	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	Range of Interest Rate	0.2611% - 0.6452%	0.2608% - 0.6885%	0.3044% - 0.7813%
	Note: The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.			
Annualized Percentage Rate (APR)	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	Range of APR	5.48% - 13.98%	5.88% - 15.98%	7.08% - 18.48%
	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.			
Annualized Overdue / Default Interest Rate	<p>30%</p> <p>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 default interest rate of 2.5% per month (calculated on a 30-day per month 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>			
Repayment				
Repayment Frequency	This loan requires period repayment.			
Periodic Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Periodic repayment amount for the range of interest rate specified above	HK\$16,927.77 – HK\$17,311.88	HK\$8,594.13 – HK\$9,021.83	HK\$4,471.07 – HK\$4,947.92

Total Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Total repayment amount for the range of interest rate specified above	HK\$101,566.62 – HK\$103,871.28	HK\$103,129.56 – HK\$108,261.96	HK\$107,305.68 – HK\$118,750.08
	Remark: To calculate the above information applicable to your specific case, please use our Personal Instalment Loan Repayment Schedule Sample accessible from our website which provides instalment loans at https://www.fubonbank.com.hk/en/calculator/personal-loan-calculator.html			
Fees and Charges				
Handling Fee	Not Applicable			
Late Payment Fee and Charge	Not Applicable			
Prepayment / Early Settlement / Redemption Fee	Not Applicable (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), will be paid during early repayment. No partial repayment is allowed.)			
Returned Cheque / Rejected Autopay Charge	HK\$100 per rejected autopay transaction			
Additional Information				
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 instalment 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 Fubon Bank Hong Kong Website → Personal → Loans → Personal Loan → Fubon Personal Instalment Loan – FAQ for details.				

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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!