Fubon Bank 富邦銀行

分期貸款產品資料概要

富邦信用卡

「0 息分期零用錢」計劃
2019 年 4 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，

「0 息分期零用錢」的最終條款以確認函為準。

利率及利息支出	
實際年利率	請參閱下列之其他資料
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	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 HK$100,000、一次過行政費 2.2%^及每月平均手續費 0.45%^為例， 有關費用的實際年利率如下： <table><tr><td>貸款期</td><td>6 個月</td><td>12 個月</td><td>24 個月</td><td>48 個月</td><td>60 個月</td></tr><tr><td>實際年利率#</td><td>**18.36%**</td><td>**14.99%**</td><td>**13.00%**</td><td>**11.70%**</td><td>**11.35%**</td></tr></table> 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
提前還款 / 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)** 未清還之套現金額、**ii)** 下一個月之每月手續費(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) 、**iii)** 一次過行政費 (如未誌入賬戶) ；及 **iv) 提前還款手續費(終止費用) HK$500**，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

- 此分期計劃之最低套現金額為 HK$3,000，而上限則為信用卡賬戶可用信貸額之 90%或 HK$500,000 (以較低者為準)。
- 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。
- 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。

註：

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 2.2%及每月平均手續費 0.45%只供參考，費用將根據本行不時就個別推廣而釐定。

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 www.fubonbank.com.hk/tc/cards/faq.html。本產品資料概要之中英文版本若在文義上有任何差異，概以英文版本為準。

借定唔借？還得到先好借！

KFS-CA201902

Fubon Bank 富邦銀行

Key Facts Statement (KFS) for Installment Loan

Fubon Credit Card

"Interest-free Cash Installment Plan"
April 2019

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 confirmation letter for the final terms of your "Interest-free Cash Installment Plan".

Interest Rates and Interest Charges	
Annualized Percentage Rate (APR)	Please refer to the additional information below
Annualized Overdue / Default Interest Rate	Please refer to the additional information below
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 2.2%^ and monthly average handling fee of 0.45%^ of loan amount, the fees in APR is as follows:

Loan Tenor	6-month	12-month	24-month	48-month	60-month
APR#	**18.36%**	**14.99%**	**13.00%**	**11.70%**	**11.35%**

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 loan amounts; **ii)** monthly handling fee of next installment (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) (if applicable); **iii)** one-off administration fee (if not yet charged); and **iv) the early settlement fee (Termination Fee) of HK$500**, 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

- The minimum Installment Loan Amount of this installment plan shall be HK$3,000 while the maximum amount shall be equivalent to 90% of available credit limit of the Card Account or HK$500,000 (whichever is lower).
- 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.
- 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.

Note:

#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 2.2% one-off administration fee and 0.45% monthly average handling fee are for reference only. The fees are to be determined by the bank from time to time for individual promotion.

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 www.fubonbank.com.hk/en/cards/faq.html for details. In the event of any conflict between the English and Chinese translation of this KFS, the English version shall prevail.

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