

交通銀行信用卡信用額套現分期計劃本金及手續費分佈說明例子及常見問題 Example and Frequent Asked Questions of Bank of Communications Credit Card Cash Instalment Program

信用卡信用額套現分期計劃為每月定額還款，每月還款額包括每月本金還款及每月手續費，而每月本金還款及每月手續費之分佈在整段貸款期間維持不變。

Monthly Repayment Amount of Credit Card Cash Instalment Program is fixed with the combination of monthly principal repayment and monthly handling fee. The apportionment of monthly principal repayment and monthly handling fee is fixed throughout the repayment tenor.

參考例子 Example：

假設 Assumption：

套現金額 Withdrawal Amount	HK\$120,000
還款期(月) Tenor (Months)	12
每月平息 Monthly Flat Rate	0%*
每月手續費 Monthly Handling Fee	0.18%
實際年利率 Annualised Percentage Rate (APR) ^	4.04%
每月還款額 Monthly Repayment Amount	HK\$10,216

^ 實際年利率乃根據銀行營運守則所載的有關指引計算，並已約至小數點後2個位。實際年利率是一個參考利率，以年化利率展示出已包括所有適用的貸款利率、手續費及收費。

The APR is calculated according to the guideline set out in the Code of Banking Practice and rounded up to the nearest two decimal places. APR is a reference rate, which includes all applicable loan interest rates, fees and charges of the loan product, expressed as an annualised rate.

* 若銀行在到期繳款日或之前收到信用卡結單所列全數結欠金額，持卡人毋須支付利息，否則持卡人須按持卡人合約支付利息、財務費用及其他收費(如適用)。如欲索閱持卡人合約之全文，請瀏覽銀行網頁 www.hk.bankcomm.com。

If full payment of the outstanding current balance as stated in credit card statement is received by the Bank on or before the due date, no interest shall be payable by cardholder. Otherwise interests, finance charge and other fees, if applicable, shall be charged pursuant to the cardholder agreement. Please visit the website of the Bank at www.hk.bankcomm.com for copy of the cardholder agreement.

本金、手續費之計算方式如下：

The calculation of principal and handling fee are calculated as below：

- 每月還款額 = HK\$120,000 / 12 (還款期數) + HK\$120,000 x 0.18% (每月手續費) = HK\$10,216
- Monthly Repayment Amount = HK\$120,000 / 12 (Tenor) + HK\$120,000 x 0.18% (Monthly Handling Fee) = HK\$10,216
- 全期手續費 = HK\$120,000 x 0.18% x 12 (還款期數) = HK\$2,592
- Total Handling Fee = HK\$120,000 x 0.18% x 12 (Tenor) = HK\$2,592

此例子每月還款額中的本金及手續費分配如下：

The example of distribution of Monthly Repayment Amount and handling fee is as below:

還款期數 Tenor	每月還款額 (港元) Monthly Repayment Amount (HK\$)	本金金額 (港元) Principal (HK\$)	手續費 (港元) Handling Fee (HK\$)	貸款餘額 (港元) Outstanding Loan amount (HK\$)
1	10,216	10,000	216	110,000
2	10,216	10,000	216	100,000
3	10,216	10,000	216	90,000
4	10,216	10,000	216	80,000
5	10,216	10,000	216	70,000
6	10,216	10,000	216	60,000
7	10,216	10,000	216	50,000
8	10,216	10,000	216	40,000
9	10,216	10,000	216	30,000
10	10,216	10,000	216	20,000
11	10,216	10,000	216	10,000
12	10,216	10,000	216	0

註：每月還款額以整數作供款，而餘數將於最後一期供款中計算。

Remarks: The monthly installment will be an integral, all the decimal places will be counted in the final installment.

提前還款

客戶通知本行有關提前還款的日期，該日期必須在該貸款的下期還款日前，而客戶必須於該提前還款日償還尚欠貸款之本金、當期之手續費、所有貸款之費用和收費及其他與貸款有關之任何其他欠款。本行不接受任何部份提早還款貸款之要求。

參考例子：

就上述假設（貸款額為HK\$120,000、還款期12個月及每月手續費為0.18%），假若客戶於第三個月前一星期提出提早還款手續費申請，客戶必須於提前還款日償還本金並提交以下費用：

- (i) 尚欠貸款之本金：HK\$100,000 (HK\$120,000 - HK\$20,000)
- (ii) 第二個月之手續費：HK\$216
- (iii) 提早清還手續費：HK\$600

Early Repayment

Customers shall proceed the early repayment procedure in advance and advise the proposed date of early repayment which should be before the next repayment due date. Customers shall make full repayment of unpaid principal, the interest up to the next repayment date together with all fees and charges and other outstanding amount of the Loan. Partial early repayment shall not be accepted.

Example：

A 12-month loan of HK\$120,000 at a monthly handling fee of 0.18%. If the Borrower makes early repayment 1 week before the 3rd month, the Borrower shall repay the follow amounts at the proposed repayment date:

- (i) Unpaid principal of the loan：HK\$100,000 (HK\$120,000 - HK\$20,000)
- (ii) Handling Fee up to the second repayment period：HK\$216
- (iii) Early Repayment Handling Fee：HK\$600

常見問題

Frequently Asked Questions

1. 申請表上的申請金額是否最終獲批核之金額嗎？

Is the application amount equal to the final approval amount?

不是。最終獲批核之金額需視乎本行審批閣下之信用卡賬戶的狀況而定。經本行審批後，本行有權決定閣下之套現金額及拒絕閣下之申請。

No. The final approval amount is subject to the current status of the credit card account during the period when such application is being considered by the Bank. The Bank has the sole discretion to determine the application amount to be approved and reject the application.

2. 套現金額可用作清還同一個持卡人之交通銀行信用卡之結欠嗎？

Can the withdrawal amount be used for the repayment of the credit card outstanding balance of any of the Bank of Communications Credit Card under the same Cardholder?

不可以。根據本行之政策，成功批核之套現金額不可用作清還同一個持卡人之交通銀行信用卡之結欠。如持卡人以套現金額清還交通銀行信用卡之結欠，本行有權終止有關之優惠。而套現金額將當作現金透支處理，持卡人須繳付現金透支之利息。

No. According to the policy adopted by the Bank, the approved withdrawal amount cannot be used for repayment of the Credit Card outstanding balance of any of the Bank of Communications Credit Card. If the withdrawal amount is used to repay the Bank of Communications Credit Card outstanding balance, the Bank reserves the right to terminate the promotional offer. The Cardholder shall pay for the interest of cash advance.

3. 我可以提早清還套現金額或取消或更改信用額套現分期計劃申請嗎？

Can I repay my withdrawal amount in full early or cancel or amend the application for the Instalment Program at any time?

倘持卡人要求(i)取消或更改分期計劃申請，或(ii)當持卡人提早償還尚未償還的信用額套現分期計劃欠款，銀行將每次收取手續費HK\$600，同時持卡人須立即償還全部貸款金額及有關手續費，並於信用卡賬戶內支取。

In case the Cardholder requests (i) to cancel or to amend the application for the Instalment Program; or (ii) make full repayment settlement of the outstanding balance of the Instalment Program, the Bank will charge a handling fee of HK\$600 each time and the Cardholder should make full repayment settlement of the outstanding balance of the Cash Instalment Program and the handling fee immediately. All the fees will be debited from the Credit Card account.

4. 提前還款可以節省信用額套現分期計劃之手續費開支嗎？

Do I save handling fee expense by making early repayment of Cash Instalment Program?

提早清還手續費乃根據原貸款額計算，而利息開支則根據個別客戶之審批情況而釐訂。此外，於那一個期數提出亦是關鍵原素，是否可節省利息支出則視乎個別情況而定。就上述例子為例，如客戶於第8期還款日提出提早還款申請，客戶須付HK\$816 ($\text{HK\$120,000} \times 0.18\% + \text{HK\$600}$)。利息支出與提早清還手續費對減後，可節省利息支行為\$48。如客戶於第9期以後提出提前還款，由於所需利息較提早清還手續費(HK600)為低，則未能節省開支。

期數	每月還款額 (HK\$)	本金 (HK\$)	利息 (HK\$)	貸款餘額 (HK\$)	於此期數還款日提出提前還款可節省之利息 (HK\$)	
1	10,216	10,000	216	110,000	第2期至第12期利息之總和	2,376
2	10,216	10,000	216	100,000	第3期至第12期利息之總和	2,160
3	10,216	10,000	216	90,000	第4期至第12期利息之總和	1,944
4	10,216	10,000	216	80,000	第5期至第12期利息之總和	1,728
5	10,216	10,000	216	70,000	第6期至第12期利息之總和	1,512
6	10,216	10,000	216	60,000	第7期至第12期利息之總和	1,296
7	10,216	10,000	216	50,000	第8期至第12期利息之總和	1,080
8	10,216	10,000	216	40,000	第9期至第12期利息之總和	864 [△]
9	10,216	10,000	216	30,000	第10期至第12期利息之總和	648
10	10,216	10,000	216	20,000	第11期至第12期利息之總和	432
11	10,216	10,000	216	10,000	第12期利息	216
12	10,216	10,000	216	0	-	0

△ 於第9期之前提出提前還款，扣減手續費HK\$600後仍可節省利息支出

The calculation of the early settlement fee is based on the original loan amount while the interest amount is subject to the approval status of individual customer. The saving of the interest is subject to the conditions. What time during the repayment period that the customer request for early repayment is also the main factor of this question. If the customer requests for early repayment in the example illustrated above, the customer should pay HK\$816 ($\text{HK\$}120,000 \times 0.18\% + \text{HK\$}600$). Compare to the interest and early settlement fee (HK\$816), the interest saved up by early repayment is \$48. If the customer makes early repayment after the 9th instalment, the amount of interest saved by early repayment is not enough to cover early settlement fee.

No. of Instalment	Monthly Repayment Amount (HK\$)	Principal Amount (HK\$)	Interest (HK\$)	Loan Outstanding (HK\$)	The sum of interest payment by early repayment (HK\$)	
					Item	Amount
1	10,216	10,000	216	110,000	Sum of interest payment from 2 nd to 12 th instalment	2,376
2	10,216	10,000	216	100,000	Sum of interest payment from 3 rd to 12 th instalment	2,160
3	10,216	10,000	216	90,000	Sum of interest payment from 4 th to 12 th instalment	1,944
4	10,216	10,000	216	80,000	Sum of interest payment from 5 th to 12 th instalment	1,728
5	10,216	10,000	216	70,000	Sum of interest payment from 6 th to 12 th instalment	1,512
6	10,216	10,000	216	60,000	Sum of interest payment from 7 th to 12 th instalment	1,296
7	10,216	10,000	216	50,000	Sum of interest payment from 8 th to 12 th instalment	1,080
8	10,216	10,000	216	40,000	Sum of interest payment from 9 th to 12 th instalment	864 [△]
9	10,216	10,000	216	30,000	Sum of interest payment from 10 th to 12 th instalment	648
10	10,216	10,000	216	20,000	Sum of interest payment from 11 th to 12 th instalment	432
11	10,216	10,000	216	10,000	Interest payment of 12 th instalment	216
12	10,216	10,000	216	0	-	0

△ The amount of interest saved by early repayment before the 9th instalment is enough to cover the early settlement charge HK\$600

以上資料只提供參考。如有任何查詢，請致電本行客戶服務熱線 223 95559 與我們聯絡。

The above example is for reference only. For any enquiries, please contact our Customer Services Hotline 223 95559.

交通銀行（香港）有限公司（交通銀行股份有限公司全資附屬公司）
Bank of Communications (Hong Kong) Limited (A wholly owned subsidiary of Bank of Communications Co., Ltd.)

客戶服務熱線
Customer Services Hotline
223 95559

鑽石卡/白金卡專線
Diamond / Platinum Card Hotline
22 699 888

網址
Website
www.hk.bankcomm.com

 **交通銀行**
BANK OF COMMUNICATIONS
始於1908 您的財富管理銀行

 **Hello 100**
1908-2018