

Key Facts Statement (KFS) for Instalment Loan

Bank of Communications (Hong Kong) Limited (the “Bank”)

**Instalment Loan
29 January 2018**

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.

Interest Rates and Interest Charges

Annualised Floating Rate

For a loan amount of HK\$100,000:

Loan Tenor	6-month	12-month	24-month
Annualised Floating Rate	P+4.25%	P+4.25%	P+4.25%

Annualised Overdue / Default Interest Rate

P+4.25%

Default interest on instalment loans shall be calculated from the due date of the relevant instalment on a half-month to half-month basis and a 30-day month, up to the half month in which actual payment in full is made. The first 15 days from the due date shall be the first half month, the following 15 days shall be the second half month and so on. Default interest shall accrue from the day after the due date. The Bank may at any time vary the basis of calculation of default interest. Default interest (if unpaid) arising on an unpaid sum will be compounded with the unpaid sum at the end of such successive periods determined from time to time by the Bank but will remain immediately due and payable.

Fees and Charges

Handling Fee

Application fee (secured loan): 0.5% on Loan Limit Amount (Minimum Charge: HK\$1,500) will be charged at the time as stated in the Facility Letter.

Application fee (unsecured loan): 0.5% on Loan Limit Amount (Minimum Charge: HK\$2,000) will be charged at the time as stated in the Facility Letter.

Cancel / Withdraw Fee: Not Applicable

Valuation Fee: Not Applicable

Late Payment Fee and Charge

HK\$500 per transaction.

Prepayment / Early Settlement / Redemption Fee

3% on the amount prepaid / HK\$50,000 (whichever is higher) will be charged if you fully or partially repay the loan within the first year from the date of advance.

2% on the amount prepaid / HK\$30,000 (whichever is higher) will be charged if you fully or partially repay the loan within the

	<p>second year from the date of advance.</p> <p>1% on the amount prepaid / HK\$10,000 (whichever is higher) will be charged if you fully or partially repay the loan within the third year from the date of advance.</p> <p>HK\$1,000 per transaction will be charged if you fully or partially repay the loan after Penalty Period.</p>
Returned Cheque / Rejected Autopay Charge	Not Applicable

Additional Information

Other fees and charges:

1. Reprint of Annual Statement of Instalment Account: HK\$100 per copy will be charged at the time of application.
2. Request for Other Loan Documents copy will be charged at the time of application: HK\$50 per page.

Notes:

1. The Annualised Floating Rate quoted here is for reference only. The Annualised Floating Rate applicable to the customer(s) is subject to the financial conditions of the customer(s) and is solely determined by the Bank.
2. P is the Hong Kong Dollars Best Lending Rate of the Bank and equals 5.25% as of 26 January 2018.
3. Each loan repayment consists of principal plus interest at the latest annualised floating rate. The apportionment of principal and interest will be adjusted if the floating rate is changed. At the loan maturity date, one-off repayment is required to settle the residual principal plus interest at the latest annualised floating rate.
4. Please refer to the latest version of the Bank's Charges of Retail Banking Services "Loan Services" and the Facility Letter of the Instalment Loan.
5. The Bank reserves the right to vary the fees/charges for customers based on their account record from time to time by notice.
6. The above terms may from time to time be varied by notice to customers.
7. In case of any discrepancies between the English and Chinese versions, the Chinese version shall prevail.

分期貸款產品資料概要

交通銀行(香港)有限公司 (「本行」)

分期貸款
2018年1月29日

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書為準。

利率及利息支出

實際浮動年利率	貸款金額:HK\$100,000			
	貸款期	6個月	12個月	24個月
	實際浮動年利 率	最優惠利率 +4.25%	最優惠利率 +4.25%	最優惠利率 +4.25%
逾期還款年化利率 / 就違約貸款收取的年化利率	<p>最優惠利率+4.25%</p> <p>分期貸款的違約利息應由相關分期還款的到期日起，在半個月至半個月及一個月 30 天的基礎上計算，截至實際全數還款所屬的半個月為止。由到期日起計的首 15 天應為上半月，隨後的 15 天應為下半月，如此類推。違約利息應從到期日之後的一天累計。本行可隨時更改計算違約利息的基礎。就某項未付款項產生的違約利息(如未付)將在本行不時釐定的接續期間結束時與該筆未付款項合併複利累計，但將繼續須即時到期應付。</p>			

費用及收費

手續費	<p>申請手續費(抵押貸款)：按貸款合同所訂時限收取貸款額度的 0.5%(最低收費 HK\$1,500)。或</p> <p>申請手續費(無抵押貸款)：按貸款合同所訂時限收取貸款額度的 0.5%(最低收費 HK\$2,000)。</p> <p>取消貸款/未有提取貸款手續費：不適用</p> <p>估值手續費：不適用</p>
逾期還款費用及收費	每次將收取 HK\$500。
提前還款 / 提前清償 / 贖回的收費	<p>貸款後一年內提前償還全數或部分貸款，按還款金額收 3% 或 HK\$50,000，高者為準。</p> <p>貸款後兩年內提提前償還全數或部分貸款，按還款金額收 2% 或 HK\$30,000，高者為準。</p> <p>貸款後三年提前償還全數或部分貸款，按還款金額收 1% 或 HK\$10,000，高者為準。</p>

	於罰息期後償還全數或部分貸款時，將每次收取 HK\$1,000。
退票 / 退回自動轉帳授權指示的收費	不適用
其他資料	
<p>其他費用及收費：</p> <ol style="list-style-type: none"> 1. 重印分期貸款供款年結紀錄：提交申請日收取，每份 HK\$100。 2. 要求影印其他授信文件資料於提交申請日收取：每頁 HK\$50。 <p>備註：</p> <ol style="list-style-type: none"> 1. 在此列出的實際浮動年利率只供參考，適用於客戶的實際浮動年利率按其財政狀況而定，並由本行全權決定。 2. 最優惠利率為本行所釐定，按 2018 年 1 月 26 日為 5.25%。 3. 每期貸款還款包括本金加按實際浮動年利率計算的利息；本金及利息之分配將按浮動利率轉變而調整。另於貸款期滿日，需一次性清還剩餘本金加按實際浮動年利率計算的利息。 4. 請參閱本行最新版本零售銀行服務收費表“放款服務”及分期貸款之授信函。 5. 本行保留根據客戶之戶口紀錄並不時發出通知更改利率的權利。 6. 本行可不時通知客戶修改上述項目。 7. 中、英文版本如有任何歧異，概以中文版為準。 	