

交通銀行信用卡簽賬分期 / 月結單分期計劃本金及手續費分佈說明例子及常見問題 Example and Frequently Asked Questions of Bank of Communications Credit Card Purchase / Statement Instalment Plans

簽賬分期 / 月結單分期計劃之一次性手續費於第一期收取，其後每月定額還款。

One-off handling fee of Purchase / Statement Instalment Plans will be charged at the first instalment. Starting from the second instalment period, Monthly Repayment Amount of Credit Card is fixed.

參考例子 Example：

- 分期總金額 Withdrawal Amount: 港幣120,000元
- 還款期(月) Tenor (Months): 12
- 一次性手續費 One-off Handling Fee: 3.5%
- 實際年利率 Annualised Percentage Rate (APR): 6.79%

- 每月還款額 Monthly Repayment Amount: 港幣10,000元

惟第一期還款需要繳付一次性手續費，故第一期還款額為港幣14,200元

One-off handling fee will be charged at the first installment, thus the monthly repayment amount will be HK\$14,200

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	14,200	10,000	4,200	110,000
2	10,000	10,000	-	100,000
3	10,000	10,000	-	90,000
4	10,000	10,000	-	80,000
5	10,000	10,000	-	70,000
6	10,000	10,000	-	60,000
7	10,000	10,000	-	50,000
8	10,000	10,000	-	40,000
9	10,000	10,000	-	30,000
10	10,000	10,000	-	20,000
11	10,000	10,000	-	10,000
12	10,000	10,000	-	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.

交通銀行(香港)有限公司(於香港註冊成立的有限公司)

Bank of Communications (Hong Kong) Limited (Incorporated in Hong Kong with limited liability)

提前還款

持卡人或銀行不論基於任何原因終止信用卡賬戶後，持卡人須立即向銀行償還所有欠款。倘持卡人要求 (i) 取消分期計劃申請，或 (ii) 當持卡人提早償還全部分期計劃欠款，持卡人毋須就簽賬分期 / 月結單分期計劃繳付任何其他行政費，惟已繳付的一次性手續費概不退還。

Early full repayment settlement

If the credit card is cancelled by Cardholder or the Bank for whatever reason, the Cardholder must immediately settle all outstanding balance of the Instalment Plan. In case the Cardholder requests (i) to cancel or amend the application for the Instalment Plan; or (ii) make full repayment settlement of the outstanding balance of the Purchase / Statement Instalment Plans, the Cardholder is not required for paying extra administration fee, however the one-off handling fee is non-refundable.

常見問題

Frequently Asked Question

1. 提前還款可以節省簽賬分期 / 月結單分期計劃之利息開支嗎？

Do I save interest expenses by making early repayment of Purchase / Statement Instalment Plans?

由於手續費為一次性手續費並於第一期收取，提前還款未能節省利息開支。

Since the one-off handling fee is non-refundable, the cardholder may not save interest expenses by making early repayment of Instalment Plan.

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.

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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

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