

繳付信用卡最低還款額的資料 (只供參考) Information Regarding Making Credit Card Minimum Payment (For reference only)

創興信用卡客戶可根據以下例子，參考個別利息以最低還款額付款之有關資料。以下列表及數據只供參考，並不反映客戶之戶口實際狀況。

Chong Hing Credit Card cardholders can take the examples shown below to refer to the information regarding making minimum payments on respective interest rates. The below summary and figures displayed are for your reference only. They do not reflect the real situation of your account.

Assumptions 假設：

購物簽賬之結欠 Outstanding Balance from Retail Purchases HKD / RMB 20,000
 新簽賬項 New Transaction HKD / RMB 0
 年費及其他收費 Annual Fee and Other Fees HKD / RMB 0
 於到期繳款日還款 The payment settled on the payment due date

利息 Interest Rate ¹	假設客戶沒有因此卡而產生額外費用，並每月繳付： If you make no additional charges using this card and each month you pay:	閣下清還結欠(HKD / RMB 20,000)之時間約為： You will pay off the outstanding balance (HKD / RMB 20,000) in about:	閣下最後還款總額估計為： You will end up paying an estimated total amount of:
年息 33% 33% per annum	最低還款額 minimum payment ²	319 個月 months	HKD / RMB 72,436
	HKD / RMB 883	36 個月 months	HKD / RMB 31,761 節省 savings = HKD / RMB 40,675 ³

Assumptions 假設：

購物簽賬之結欠 Outstanding Balance from Retail Purchases HKD / RMB 20,000
 新簽賬項 New Transaction HKD / RMB 0
 年費及其他收費 Annual Fee and Other Fees HKD / RMB 0
 於到期繳款日還款 The payment settled on the payment due date

利息 Interest Rate ¹	假設客戶沒有因此卡而產生額外費用，並每月繳付： If you make no additional charges using this card and each month you pay:	閣下清還結欠(HKD / RMB 20,000)之時間約為： You will pay off the outstanding balance (HKD / RMB 20,000) in about:	閣下最後還款總額估計為： You will end up paying an estimated total amount of:
年息 22.8% 22.8% per annum	最低還款額 minimum payment ²	301 個月 months	HKD / RMB 55,828
	HKD / RMB 773	36 個月 months	HKD / RMB 27,797 節省 savings = HKD / RMB 28,031 ³

Assumptions 假設：

購物簽賬之結欠 Outstanding Balance from Retail Purchases HKD / RMB 20,000
 新簽賬項 New Transaction HKD / RMB 0
 年費及其他收費 Annual Fee and Other Fees HKD / RMB 0
 於到期繳款日還款 The payment settled on the payment due date

利息 Interest Rate ¹	假設客戶沒有因此卡而產生額外費用，並每月繳付： If you make no additional charges using this card and each month you pay:	閣下清還結欠(HKD / RMB 20,000)之時間約為： You will pay off the outstanding balance (HKD / RMB 20,000) in about:	閣下最後還款總額估計為： You will end up paying an estimated total amount of:
年息 24% 24% per annum	最低還款額 minimum payment ²	303 個月 months	HKD / RMB 57,774
	HKD / RMB 785	36 個月 months	HKD / RMB 28,248 節省 savings = HKD / RMB 29,526 ³

1. 根據淨值法計算：逾期未繳購物簽賬之年息為33% (VISA卡及萬事達卡之實際年利率為38.48%)，現金透支之年息為33% (VISA卡及萬事達卡之實際年利率為39.06%)；逾期未繳購物簽賬之年息為24% (VISA卡及萬事達卡之實際年利率為26.82%)，現金透支之年息為24% (VISA卡及萬事達卡之實際年利率為27.36%)；逾期未繳購物簽賬之年息為22.8% (MAN萬事達卡及銀聯雙幣信用卡港幣卡及人民幣卡賬戶之實際年利率為25.34%)，現金透支之年息為22.8% (MAN萬事達卡及銀聯雙幣信用卡港幣卡賬戶之實際年利率為25.87%)；銀聯雙幣信用卡人民幣卡賬戶之實際年利率為26.04%)。Calculation is using Net Present Value (NPV) method: the Annualized Percentage Rate (APRs) for finance charge of 33% per annum is 38.48% (VISA Card and MasterCard unsettled retail purchases(s)) and 39.06% (VISA Card and MasterCard cash advance(s)); the Annualized Percentage Rate (APRs) for finance charge of 24% per annum is 26.82% (VISA Card and MasterCard unsettled retail purchase(s)) and 27.36% (VISA Card and MasterCard cash advance(s)); the Annualized Percentage Rate (APRs) for finance charge of 22.8% per annum is 25.34% (MAN MasterCard and UnionPay Dual Currency Credit Card HKD / RMB Account unsettled retail purchase(s)) and 25.87% (MAN MasterCard and UnionPay Dual Currency Credit Card HKD Account cash advance(s)); 26.04% (UnionPay Dual Currency Credit Card RMB Account cash advance(s)).

2. 每月之最低還款額將不相同。Minimum payment of each month to vary.

3. 節省金額為「只繳付最低還款額之總額」減去「於36個月清還所有結欠之總額」。The saving amount is "The total payment amount of settling minimum payment each month" less "The total payment amount of paying off the outstanding amount in 36 months".