

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¹。

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 / CNY 20,000

新簽賬項 New Transaction HKD / CNY 0

年費及其他收費 Annual Fee and Other Fees HKD / CNY 0

於到期繳款日還款 The payment settled on the payment due date

利息 Interest Rate ²	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 / CNY 20,000)之時間約為： You will pay off the outstanding balance (HKD / CNY 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 32.16% 32.16% per annum	最低還款額 minimum payment ³	320個月 months	HKD / RMB 72,539
	HKD / CNY 873	36個月 months	節省 savings = HKD / CNY 41,138 ⁴

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年息 22.8% 22.8% per annum	最低還款額 minimum payment ³	303個月 months	HKD / CNY 56,564
	HKD / CNY 773	36個月 months	節省 savings = HKD / CNY 28,767 ⁴

1. 如欲以適用於閣下指定的年息和購物簽賬結欠計算以上資料，請使用本行網站www.chbank.com內的信用卡結欠還款計算機（於主頁點選「個人銀行」>「信用卡」>「信用卡結欠還款計算機」）To calculate the above information which applicable to your specific interest rate per annum and outstanding balance from retail purchase, please use our Credit Card Balance Repayment Calculator accessible from the Bank's website www.chbank.com (On homepage, click "Personal Banking" > "Credit Card" > "Credit Card Balance Repayment Calculator"). 2. 根據淨值法計算：逾期未繳購物簽賬之年息為32.16%（銀聯雙幣信用卡、VISA卡及其他萬事達卡之實際年利率為35.90%）、現金透支之年息為29.52%（銀聯雙幣信用卡、VISA卡及其他萬事達卡之實際年利率為35.97%）；逾期未繳購物簽賬之年息為22.8%（萬事達卡（鈦金卡及白金卡）之實際年利率為24.58%）、現金透支之年息為22.8%（萬事達卡（鈦金卡及白金卡）之實際年利率為27.03%）。Calculation is using Net Present Value (NPV) method: Interest on unsettled Retail Purchase is 32.16% per annum (UnionPay Dual Currency Credit Card, VISA Card and other MasterCard Annualised percentage rate 35.90%), Interest on Cash Advance is 29.52% per annum (VISA Card and other MasterCard Annualised percentage rate is 35.97%); Interest on unsettled Retail Purchase is 22.8% per annum (Mastercards (Titanium / Platinum) Annualised percentage rate is 24.58%), Interest on Cash Advance is 22.8% per annum (Mastercards (Titanium / Platinum) Annualised percentage rate is 27.03%) 3. 每月之最低還款額將不相同。Minimum payment of each month to vary. 4. 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".