創興銀行有限公司
Chong Hing Bank Limited

Key Facts Statement (KFS) for Instalment Loan

Chong Hing Bank Limited

Chong Hing Credit Card Tax Instalment Loan Plan

December 2023

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 Percentage Interest Rate (APR)	Please refer to "Additional Information" below.
Annualised Overdue / Default Interest Rate	Please refer to "Additional Information" below.

Fees and Charges	
Handling Fee	For a loan amount of HK$100,000

Applicable to Platinum Card/Titanium Card/Diamond Card			
Loan Tenor	6-month	12-month	18-month
APR	4.18%	4.49%	4.59%

Applicable to Gold Card/Classic Card			
Loan Tenor	6-month	12-month	18-month
APR	6.32%	6.78%	6.93%

(1) The APR is calculated according to the guidelines issued in respect of the Code of Banking Practice and is rounded to the nearest two decimal places. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate.

(2) APR may vary for individual customers, please refer to our promotional materials, our website www.chbank.com or call our Customer Services Hotline (852) 3768 8888 for enquiry.

Late Payment Fee and Charge	Please refer to "Additional Information" below.
Prepayment / Early Settlement / Redemption Fee	An administration fee of HK$250 will be charged if you make prepayment of the loan.
Returned Cheque / Rejected Autopay Charge	Not applicable

Additional Information

1. The monthly instalment will be posted as retail spending/purchase transactions in the relevant credit card account and subject to the interest and other fees and charges applicable to the relevant credit card. For details, please refer to the "Chong Hing Credit Card Cardholder Agreement" / "Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement", Key Facts Statement and "Chong Hing Credit Card Charges Table" / "Chong Hing UnionPay Dual Currency Credit Card Charges Table".
2. The Loan amount shall be in a minimum of HK$1,000 but shall not exceed 100% of the credit limit or credit limit available to the Cardholder under his Card (whichever is lower).

To borrow or not to borrow? Borrow only if you can repay!