

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									
年化浮動利率	貸款金額：港幣100,000元 <table border="1"> <thead> <tr> <th>貸款期</th> <th>6 個月</th> <th>12 個月</th> <th>24 個月</th> </tr> </thead> <tbody> <tr> <td> 年化浮動利率 (或年化浮動利率範圍) </td> <td>不適用</td> <td>P+0.75%至 P+4%</td> <td>P+1%至 P+4.5%</td> </tr> </tbody> </table> <ul style="list-style-type: none"> • 年化利率為浮動利率。 <p>最優惠利率（「P」）指招商永隆銀行有限公司（「本行」）不時指定之最優惠貸款利率，現時為年利 率 5.625%，隨市況調整。以上年化浮動利率只供參考。本行有權根據個別申請人之財務狀況決定其年化 浮動利率。</p>	貸款期	6 個月	12 個月	24 個月	年化浮動利率 (或年化浮動利率範圍)	不適用	P+0.75%至 P+4%	P+1%至 P+4.5%
貸款期	6 個月	12 個月	24 個月						
年化浮動利率 (或年化浮動利率範圍)	不適用	P+0.75%至 P+4%	P+1%至 P+4.5%						
逾期還款年化利率／就違約貸款收取的 年化利率	<ul style="list-style-type: none"> • 若借款人未能依期償還每月還款額或其他到期之應付款項，則「小微貸」貸款服務將即時到期，借款人須按任何逾期未付的金額支付逾期利息，由欠款日起至付款日（包括法律上判決之前或之後）計算，利率為合約利率加年息7%以單利息每日計算及不設最低逾期利息金額。 								
費用及收費									
手續費	<ul style="list-style-type: none"> • 貸款手續費根據貸款金額0.75%計算。 • 貸款手續費為申請「小微貸」貸款服務之費用，並於提取「小微貸」貸款服務前從已批核之貸款金額中扣除。 • 本行有權根據個別借款人之財務狀況決定「小微貸」貸款服務之貸款手續費。 								
逾期還款費用及收費	<ul style="list-style-type: none"> • 每次逾期還款費用為港幣50元；及 • 本行因追討欠款所支付的一切其他合理費用及開支，當中包括所有法律費用及支出。 								
提前還款／提前清償／ 贖回的收費	<ul style="list-style-type: none"> • 當借款人於還款期到期前償還全部「小微貸」貸款服務，本行將收取已批核貸款金額之1%或港幣1,000元之提早還款費（以較高者為準），以及相等於當時尚欠本金的一個月利息之提前償還費。如欲提早清還全部「小微貸」貸款服務餘額，借款人必須於還款期到期前最少兩個工作天以書面通知本行。 								
退票／退回自動轉帳授權指示的收費	<ul style="list-style-type: none"> • 「小微貸」貸款服務還款出現退票或拒絕自動轉帳授權指示時，借款人需繳付還款退回費用港幣150元或根據本行現時之《一般銀行服務及「金葵花理財」服務收費》列明的費用（以較高者為準）。 								
其他資料									
<p>最高貸款金額為港幣 1,500,000 元，最低貸款金額為港幣 10,000 元。最終獲批核之貸款金額按個別申請人情況而有所調整。借款人可選擇 12、18、24、36、48 或 60 個月為「小微貸」貸款服務之還款期。貸款利息以每年 365 日計算（包括閏年和非閏年）。</p> <p>有關提早清還貸款細節、節省利息開支之詳情及其他問題（如適用），請瀏覽招商永隆銀行網頁 www.cmbwinglungbank.com（主頁>常見問題>無抵押貸款）。</p>									

此乃分期贷款产品。

本概要所提供的利息、费用及收费等资料仅供参考，
分期贷款的最终条款以贷款确认为准。

利率及利息支出									
年化浮动利率	贷款金额：港币100,000元 <table border="1"> <thead> <tr> <th>贷款期</th> <th>6 个月</th> <th>12 个月</th> <th>24 个月</th> </tr> </thead> <tbody> <tr> <td>年化浮动利率 (或年化浮动利率范围)</td> <td>不适用</td> <td>P+0.75%至 P+4%</td> <td>P+1%至 P+4.5%</td> </tr> </tbody> </table>	贷款期	6 个月	12 个月	24 个月	年化浮动利率 (或年化浮动利率范围)	不适用	P+0.75%至 P+4%	P+1%至 P+4.5%
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年化浮动利率 (或年化浮动利率范围)	不适用	P+0.75%至 P+4%	P+1%至 P+4.5%						
<ul style="list-style-type: none"> 年化利率为浮动利率。 最优惠利率（「P」）指招商永隆銀行有限公司（「本行」）不时指定之最优惠贷款利率，现时为年利率 5.625%，随市况调整。以上年化浮动利率只供参考。本行有权根据个别申请人之财务状况决定其年化浮动利率。									
逾期还款年化利率 / 就违约贷款收取的年化利率	<ul style="list-style-type: none"> 若借款人未能依期偿还每月还款额或其他到期之应付款项，则「小微贷」贷款服务将实时到期，借款人须按任何逾期未付的金额支付逾期利息，由欠款日起至付款日（包括法律上判决之前或之后）计算，利率为合约利率加年息7%以单利息每日计算及不设最低逾期利息金额。 								
费用及收费									
手续费	<ul style="list-style-type: none"> 贷款手续费根据贷款金额0.75%计算。 贷款手续费为申请「小微贷」贷款服务之费用，并于提取「小微贷」贷款服务前从已批核之贷款金额中扣除。 本行有权根据个别借款人之财务状况决定「小微贷」贷款服务之贷款手续费。 								
逾期还款费用及收费	<ul style="list-style-type: none"> 每次逾期还款费用为港币50元；及 本行因追讨欠款所支付的一切其他合理费用及开支，当中包括所有法律费用及支出。 								
提前还款 / 提前清偿 / 赎回的收费	<ul style="list-style-type: none"> 当借款人于还款期到期前偿还全部「小微贷」贷款服务，本行将收取已批核贷款金额之1%或港币1,000元之提早还款费（以较高者为准），以及相等于当时尚欠本金的一个月利息之提前偿还费。如欲提早清还全部「小微贷」贷款服务余额，借款人必须于还款期到期前最少两个工作天以书面通知本行。 								
退票 / 退回自动转账授权指示的收费	<ul style="list-style-type: none"> 「小微贷」贷款服务还款出现退票或拒绝自动转账授权指示时，借款人需缴付还款退回费用港币150元或根据本行现时之《一般银行服务及「金葵花理财」服务收费》列明的费用（以较高者为准）。 								
其他资料									
最高贷款金额为港币 1,500,000 元，最低贷款金额为港币 10,000 元。最终获批核之贷款金额按个别申请人情况而有所调整。借款人可选择 12、18、24、36、48 或 60 个月为「小微贷」贷款服务之还款期。贷款利息以每年 365 日计算（包括闰年和非闰年）。									
有关提早清还贷款细节、节省利息开支之详情及其他问题（如适用），请浏览招商永隆銀行网页 www.cmbwinglungbank.com （主页>常见问题>无抵押贷款）。									

Key Facts Statement (KFS) for Instalment Loan

CMB Wing Lung Bank Limited

Micro Enterprise Loan Services
November 2022

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 Interest Rate	Loan amount: HKD100,000			
	Loan Tenor	6-month	12-month	24-month
Annualised Floating Interest Rate (or range of Annualised Floating Interest Rate)	Not Applicable	P+0.75% to P+4%	P+1% to P+4.5%	
	<ul style="list-style-type: none"> The annualised interest rate is a floating interest rate. Prime Rate ("P") means the Best Lending Rate from time to time quoted by CMB Wing Lung Bank Limited ("the Bank"), current Prime Rate is 5.625% per annum, subject to market fluctuation. The above annualised floating interest rate is for reference only. The annualised floating interest rate applicable is subject to the financial condition of each applicant and is solely determined by the Bank. 			
Annualised Overdue / Default Interest Rate	<ul style="list-style-type: none"> If the Applicant fails to repay the monthly repayment amount or other payable amount on the due day as scheduled, Micro Enterprise Loan Services shall become due immediately and the Applicant shall pay overdue interest on any overdue amount from the due date up to the date of actual payment (including the date before or after judgment) at the rate of 7% per annum over contract rate, calculated on daily basis with simple interest and the amount of overdue interest does not have minimum limit. 			

Fees and Charges

Handling Fee	<ul style="list-style-type: none"> The loan handling fee is calculated in accordance with the loan amount, charged with 0.75% of the loan amount. The loan handling fee is charged for the application of Micro Enterprise Loan Services and is deducted from the approved loan amount before drawdown of Micro Enterprise Loan Services. The final loan handling fee for application is subject to change in accordance with the circumstances of individual applicant.
Late Payment Fee and Charge	<ul style="list-style-type: none"> HKD50 for each overdue repayment; and All other fees and expenses reasonably incurred by the Bank arising from the recovery of outstanding payment including all legal costs and expenses.
Prepayment / Early Settlement / Redemption Fee	<ul style="list-style-type: none"> If the Applicant fully repays Micro Enterprise Loan Services before the due date of the repayment tenor, the Bank will charge 1% of the approved loan amount or HKD1,000 (whichever is the higher) as early settlement fee and will charge a prepayment fee equal to one month's interest of the outstanding balance. The Applicant must submit the application to the Bank in writing at least two working days before the due date of the repayment date if the outstanding balance of Micro Enterprise Loan Services is intended to be early repaid in full.
Returned Cheque / Rejected Autopay Charge	<ul style="list-style-type: none"> For returned cheque or rejected autopay payment instruction upon repayment of Micro Enterprise Loan Services, the Applicant shall pay the return payment fee of HKD150 or the prescribed fee under the Bank's current <i>General Banking and Sunflower Service Charges</i> (whichever is the higher).

Additional Information

Maximum loan amount of the loan is HKD1,500,000. The minimum loan amount is HKD10,000. The final approved loan amount is subject to change in accordance with the circumstances of individual applicant. Applicant can choose for the period of 12, 18, 24, 36, 48 or 60 months as the repayment tenor of Micro Enterprise Loan Services. Interest of the loan shall be calculated on the basis of 365-day per year (including ordinary and leap years).

For details of early repayment of loans, interest expenses saved by marking early repayment and other enquiries (if applicable), please refer to the website of CMB Wing Lung Bank www.cmbwinglungbank.com (Home>Hot Questions>Unsecured Loans).

<p>此乃透支貸款產品。 本概要所提供的利息、費用及收費等資料僅供參考， 透支貸款的最終條款以貸款確認書為準。</p>	
利率及利息支出	
<p>年化浮動利率</p>	<ul style="list-style-type: none"> 「小微貸」貸款服務之年化浮動利率範圍為P+1.25%至P+5.5%。貸款利率以每日計算，並將從透支賬戶扣除。年化利率為浮動利率。 最優惠利率（「P」）指招商永隆銀行有限公司（「本行」）不時指定之最優惠貸款利率，現時為年利率5.625%，隨市況調整。以上年化浮動利率只供參考。本行有權根據個別借款人之財務狀況決定其年化浮動利率。
<p>逾期還款年化利率／就違約貸款收取的年化利率</p>	<ul style="list-style-type: none"> 不適用
<p>超出信用額度利率</p>	<ul style="list-style-type: none"> 如借款人現有的「小微貸」貸款服務餘額超出其貸款的信用額度，本行將收取超出信用額度利率P+8%（年息）之利息收費，隨市況調整，以每日計算。
費用及收費	
<p>年費／收費</p>	<ul style="list-style-type: none"> 貸款手續費根據透支金額之年息0.75%計算或每年港幣1,000元（以較高者為準），每年收取。本行有權根據個別申請人之財務狀況決定「小微貸」貸款服務之貸款手續費。 承諾費根據每日未動用透支金額之年息0.5%計算，每月收取。本行有權根據個別申請人之財務狀況決定承諾費。
<p>逾期還款費用及收費</p>	<ul style="list-style-type: none"> 不適用
<p>超出信用額度手續費</p>	<ul style="list-style-type: none"> 如借款人現有的「小微貸」貸款服務餘額超出其貸款的信用額度，本行將每次收取港幣120元之超出信用額度手續費。
<p>退票／退回自動轉帳授權指示的收費</p>	<ul style="list-style-type: none"> 「小微貸」貸款服務還款出現退票或拒絕自動轉帳授權指示時，借款人需繳付還款退回費用港幣150元或根據本行現時之《一般銀行服務及「金葵花理財」服務收費》列明的費用（以較高者為準）。
其他資料	
<p>最高貸款金額為港幣 1,500,000 元，最低貸款金額為港幣 10,000 元。最終獲批核之貸款額按個別申請人情況而有所調整。</p> <p>有關提早清還貸款細節、節省利息開支之詳情及其他問題（如適用），請瀏覽招商永隆銀行網頁 www.cmbwinglungbank.com（主頁>常見問題>無抵押貸款）。</p>	

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透支贷款的最终条款以贷款确认为准。

利率及利息支出	
年化浮动利率	<ul style="list-style-type: none"> 「小微贷」贷款服务之年化浮动利率范围为P+1.25%至P+5.5%。贷款利率以每日计算，并将从透支账户扣除。年化利率为浮动利率。 最优惠利率（「P」）指招商永隆銀行有限公司（「本行」）不时指定之最优惠贷款利率，现时为年利率5.625%，随市况调整。以上年化浮动利率只供参考。本行有权根据个别借款人之财务状况决定其年化浮动利率。
逾期还款年化利率 / 就违约贷款收取的年化利率	<ul style="list-style-type: none"> 不适用
超出信用额度利率	<ul style="list-style-type: none"> 如借款人现有的「小微贷」贷款服务余额超出其贷款的信用额度，本行将收取超出信用额度利率P+8%（年息）之利息收费，随市况调整，以每日计算。
费用及收费	
年费 / 收费	<ul style="list-style-type: none"> 贷款手续费根据透支金额之年息0.75%计算或每年港币1,000元（以较高者为准），每年收取。本行有权根据个别申请人之财务状况决定「小微贷」贷款服务之贷款手续费。 承诺费根据每日未动用透支金额之年息0.5%计算，每月收取。本行有权根据个别申请人之财务状况决定承诺费。
逾期还款费用及收费	<ul style="list-style-type: none"> 不适用
超出信用额度手续费	<ul style="list-style-type: none"> 如借款人现有的「小微贷」贷款服务余额超出其贷款的信用额度，本行将每次收取港币120元之超出信用额度手续费。
退票 / 退回自动转账授权指示的收费	<ul style="list-style-type: none"> 「小微贷」贷款服务还款出现退票或拒绝自动转账授权指示时，借款人需缴付还款退回费用港币150元或根据本行现时之《一般银行服务及「金葵花理财」服务收费》列明的费用（以较高者为准）。
其他资料	
<p>最高贷款金额为港币 1,500,000 元，最低贷款金额为港币 10,000 元。最终获批核之贷款额按个别申请人情况而有所调整。</p> <p>有关提早清还贷款细节、节省利息开支之详情及其他问题（如适用），请浏览招商永隆銀行网页 www.cmbwinglungbank.com（主页>常见问题>无抵押贷款）。</p>	

Key Facts Statement (KFS) for Overdraft Facility
 CMB Wing Lung Bank Limited

Micro Enterprise Loan Services

November 2022

This product is an overdraft facility.

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 overdraft facility.

Interest Rates and Interest Charges	
Annualised Floating Interest Rate	The range of annualised floating interest rate of Micro Enterprise Loan Services is P+1.25% to P+5.5%. Loan interest is calculated on daily basis, which will be deducted from the overdraft account. <ul style="list-style-type: none"> • Prime Rate (“P”) means the Best Lending Rate from time to time quoted by CMB Wing Lung Bank Limited (“the Bank”), current Prime Rate is 5.625% per annum, subject to market fluctuation. The above annualised floating interest rate is for reference only. The annualised floating interest rate applicable is subject to the financial condition of each applicant and is solely determined by the Bank.
Annualised Overdue / Default Interest Rate	<ul style="list-style-type: none"> • Not applicable
Overlimit Interest Rate	<ul style="list-style-type: none"> • If the current balance of the Applicant exceeds the credit limit of Micro Enterprise Loan Services, the Bank will charge an interest of P+8% per annum to the Applicant’s over limit amount, subject to market fluctuation, calculated on daily basis.
Fees and Charges	
Annual Fee / Charge	Micro Enterprise Loan Services : The loan handling fee is calculated in accordance with the overdraft facility granted, charged with 0.75% per annum or HKD1,000 (whichever is the higher), on yearly basis. The final loan handling fee of Micro Enterprise Loan Services is subject to change in accordance with the financial condition of individual applicant. <ul style="list-style-type: none"> • Commitment fee is 0.5% per annum payable monthly, which is charged on the daily unused balance of the overdraft facility. The final commitment fee is subject to change in accordance with the financial condition of individual applicant.
Late Payment Fee and Charge	<ul style="list-style-type: none"> • Not applicable
Overlimit Handling Fee	<ul style="list-style-type: none"> • If the current balance of the Applicant exceeds the credit limit of Micro Enterprise Loan Services, the Bank will charge HKD120 as overlimit handling fee per transaction.
Returned Cheque / Rejected Autopay Charge	<ul style="list-style-type: none"> • For returned cheque or rejected autopay payment instruction upon repayment of Micro Enterprise Loan Services, the Applicant shall pay the return payment fee of HKD150 or the prescribed fee under the Bank’s current <i>General Banking and Sunflower Service Charges</i> (whichever is the higher).
Additional Information	
Maximum loan amount of the loan is HKD1, 500,000. The minimum loan amount is HKD10, 000. The final approved loan amount is subject to change in accordance with the circumstances of individual applicant.	
For details of early repayment of loans, interest expenses saved by marking early repayment and other enquiries (if applicable), please refer to the website of CMB Wing Lung Bank www.cmbwinglungbank.com (Home>Hot Questions>Unsecured Loans).	