招商永隆銀行
CMB WING LUNG BANK

Key Facts Statement (KFS) for Instalment Loan

CMB Wing Lung Bank Limited

Personal Loan Services
Dec 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

Annualized Percentage Rate (APR)

Loan amount: HKD100,000:

The APR of flat rate per month 0.224% is as follows:

Selected Customer			
Loan Tenor	6-month	12-month	24-month
APR	5.60%	6.02%	6.24%

The APR of flat rate per month 0.240% is as follows:

General Customer			
Loan Tenor	6-month	12-month	24-month
APR	5.94%	6.39%	6.62%

- "Selected Customer" means (1) existing mortgage customer with 1 year or more relationship maintained with CMB Wing Lung Bank Limited ("the Bank"); or (2) existing customer with 1 year or more relationship maintained with the Bank and has HKD200,000 or above assets (including current / savings deposits, fixed deposits, securities and wealth management) maintained with the Bank; or (3) the following "Specific Occupation Persons": professionals (including doctors, pharmacists, accountants, barristers, solicitors, architects, surveyors, engineers and actuaries), civil servants, staff of tertiary institutions / universities, medical staff, teachers and bank staff; or (4) persons who obtain monthly salary HKD40,000 or above; or (5) existing payroll / Sunflower Service customer of the Bank; or (6) existing CMB Wing Lung Credit Card / unsecured loans customer with 1 year or more relationship maintained with the Bank; or (7) persons who apply CMB Wing Lung Credit Card and be approved at the same time. To enjoy the preferential interest rate of Personal Instalment Loan Services Promotional Offer, "Selected Customer" must submit the proof of specific occupation / qualification or income proof upon Personal Instalment Loan Services application. The Bank reserves the right to the final interpretation of the definitions of "Selected Customer" and "Specific Occupation Persons". Any customer other than the above "Selected Customer" will be classified as "General Customer".
- APR is a reference rate which includes the interests and other fees and charges of the product expressed as an annualized rate.

Annualized Overdue / Default Interest Rate

- 36% or such other rate as the Bank may announce from time to time.
- The borrower fails to repay the monthly repayment amount or other payable amount on the due day as scheduled, the loan shall become due immediately and the borrower 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).
- It is calculated on daily basis with simple interest and the amount of overdue interest does not have minimum limit.

Fees and Charges

Handling Fee

- Loan handling fee is calculated in accordance with the loan amount and repayment tenor, charged with 0.5% per annum.
- The loan handling fee is charged for the application of Personal Instalment Loan Services and is deducted from the approved loan amount before drawdown of Personal Instalment Loan.

Late Payment Fee and Charge

- HKD500 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

- 1% of the approved loan amount or HKD500 (whichever is higher) as early settlement fee; and
- Charge a prepayment fee equal to one month's interest of the outstanding principal.
- The borrower 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 the loan is intended to be early repaid in full.

Returned Cheque / Rejected Autopay Charge

- For returned cheque or rejected autopay payment instruction upon repayment of the loan, the borrower shall pay the return payment fee of HKD150 or the prescribed fee under the *CMB Wing Lung Bank Tariff Guide* (whichever is higher).

Additional Information

Maximum loan amount of the loan is HKD1, 200,000 or 12 times of the borrower's monthly salary (whichever is lower). The minimum loan amount is HKD10, 000. The final approved loan amount, which is calculated by way of monthly salary multiple, is subject to change in accordance with the circumstances of individual case. Borrower can choose the period of 6, 12, 24, 36, 48 or 60 month as the repayment tenor of Personal Instalment Loan Services. The proportion of the principal and interest of monthly repayment amount is calculated according to the formula of Rule of 78. Interest of the loan shall be calculated on the basis of 365-day per year (including ordinary and leap years).

For related calculation according to the "Rule of 78", details of early repayment of loans, interest expenses saved by making early repayment, CMB Wing Lung Bank Prime Rate(P) and other enquiries (if applicable), please refer to the website of CMB Wing Lung Bank www.cmbwinglungbank.com (Home>Hot Questions>Unsecured Loans).

The above information is subject to the final approval and the terms stated in the facility letter.

Key Facts Statement (KFS) for Instalment Loan

CMB Wing Lung Bank Limited

Personal Loan Services
Dec 2023

This product is a 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

Annualized Interest Rate

Loan amount: HKD1,500,000

Selected Customer			
Loan Tenor	6-month	12-month	24-month
Annualized Interest Rate	N/A	P-2.00%-P+3.00%	P-2.00%-P+3.00%

- Prime Rate (P) means the Hong Kong Dollar Best Lending Rate from time to time quoted by the Bank, subject to market fluctuation. The above annualized floating interest rate is for reference only. The annualized floating interest rate applicable is subject to the financial condition of each Borrower and is solely determined by the Bank.

Annualized Overdue / Default Interest Rate

- If the Borrower fails to repay the amount of the monthly repayment or other payable amount on the due day thereof, the Loan shall become due immediately and the Borrower shall pay overdue interest on any overdue amount from the due date up to the date of actual payment (as well as 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. The Borrower shall pay overdue repayment fee at HKD400 for each overdue repayment and pay all other fees and expenses reasonably incurred by the Bank arising from the recovery of outstanding payment including all legal costs and expenses.

Fees and Charges

Handling Fee

- Loan handling fee is calculated in accordance with the loan amount and repayment tenor, charged with 0.75% of the approved loan amount.
- The loan handling fee is charged for the application of Personal Loan Services and is deducted from the approved loan amount before drawdown of Personal Loan.

Late Payment Fee and Charge

- HKD400 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

- 0.5% of the approved loan amount per year (the part less than one year is also calculated as one year) according to the remaining loan period when the borrower fully repays or HKD1,000 (whichever is higher) as early settlement fee; and
- Charge a prepayment fee equal to one month's interest of the outstanding principal.
- The borrower 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 the loan is intended to be early repaid in full.

Returned Cheque / Rejected Autopay Charge

- For returned cheque or rejected autopay payment instruction upon repayment of the loan, the borrower shall pay the return payment fee of HKD150 or the prescribed fee under the *CMB Wing Lung Bank Tariff Guide* (whichever is higher).

Additional Information

Maximum loan amount of the loan is HKD5, 000,000 or 12 times of the borrower's monthly salary (whichever is lower). The minimum loan amount is HKD1,200,000

The final approved loan amount, which is calculated by way of monthly salary multiple, is subject to change in accordance with the circumstances of individual case. For Fixed loan repayment, payment of Interest will be calculated on daily basis and occurred on monthly basis, while 10% or other designated portion as agreed by the Bank and borrower of the original loan amount will be repaid on every 12th instalment, and the remaining loan amount will be repaid in the last instalment together with the interest.

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

The above information is subject to the final approval and the terms stated in the facility letter.

Product Information for Fixed Loan

CMB Wing Lung Bank Limited

Personal Loan Services
Dec 2023

This product is a Fixed loan.
This Product information 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 Fixed loan.

A. Interest Rates and Interest Charges

Annualized Interest Rate	Loan amount: HKD1,500,000 Loan Tenor / Annualized Interest Rate 6-month: N/A 12-month: P-2.00%-P+3.00% 24-month: P-2.00%-P+3.00% · Prime Rate (P) means the Hong Kong Dollar Best Lending Rate from time to time quoted by the Bank, subject to market fluctuation. The above annualized floating interest rate is for reference only. The annualized floating interest rate applicable is subject to the financial condition of each Borrower and is solely determined by the Bank.
Annualized Overdue / Default Interest Rate	· If the Borrower fails to repay the monthly repayment amount or other due payables on time, the loan will immediately expire and the applicant must pay the overdue interest according to any overdue amount, from the date of payment the day (including before or after the legal judgment) is calculated. · The interest rate is calculated based on the contract interest rate plus the annual interest rate of 7% daily, accumulating as an interest. There is no minimum limit for overdue repayment rates.

B. Fees and Charges

Handling Fee	· Loan handling fee is calculated in accordance with the loan amount and repayment tenor, charged with 0.75% of the approved loan amount. · The loan handling fee is charged for the application of Personal Loan Services and is deducted from the approved loan amount before drawdown of Personal Loan.
Late Payment Fee and Charge	· HKD400 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	· 0.5% of the approved loan amount per year (the part less than one year is also calculated as one year) according to the remaining loan period when the borrower fully repays or HKD1,000 (whichever is higher) as early settlement fee; and · The borrower 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 the loan is intended to be early repaid in full.
Returned Cheque / Rejected Autopay Charge	· For returned cheque or rejected autopay payment instruction upon repayment of the loan, the borrower shall pay the return payment fee of HKD150 or the prescribed fee under the *CMB Wing Lung Bank Tariff Guide* (whichever is higher).

C. Additional Information

- Maximum loan amount of the loan is HKD5, 000,000 or 12 times of the borrower's monthly salary (whichever is lower). The minimum loan amount is HKD1,200,000
- The final approved loan amount, which is calculated by way of monthly salary multiple, is subject to change in accordance with the circumstances of individual case. For Fixed loan repayment, payment of Interest will be calculated on daily basis and occurred on monthly basis, while 10% or other designated portion as agreed by the Bank and borrower of the original loan amount will be repaid on every 12th instalment, and the remaining loan amount will be repaid in the last instalment together with the interest.
- For details of early repayment of loans, interest expenses saved by making early repayment, CMB Wing Lung Bank Prime Rate(P) and other enquiries (if applicable), please refer to the website of CMB Wing Lung Bank www.cmbwinglungbank.com (Home>Hot Questions>Unsecured Loans).
- The above information is subject to the final approval and the terms stated in the facility letter.

Key Facts Statement (KFS) for Instalment Loan

CMB Wing Lung Bank Limited

Balance Transfer Loan Services
Dec 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	
Annualized Percentage Rate (APR)	Loan amount: HKD100,000 The APR of flat rate per month 0.252% is as follows: Loan Tenor: 6-month, 12-month, 24-month APR: 7.12%, 7.68%, 7.97% · APR is a reference rate which includes the interests and other fees and charges of the product expressed as an annualized rate.
Annualized Overdue / Default Interest Rate	· 36% or such other rate as the Bank may announce from time to time. · The borrower fails to repay the monthly repayment amount or other payable amount on the due day as scheduled, the loan shall become due immediately and the borrower 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). · It is calculated on daily basis with simple interest and the amount of overdue interest does not have minimum limit.
Fees and Charges	
Handling Fee	· Loan handling fee is calculated in accordance with the loan amount and repayment tenor, charged with 1% per annum · The loan handling fee is charged for the application of Balance Transfer Loan Services and is deducted from the approved loan amount before drawdown of Balance Transfer Loan.
Late Payment Fee and Charge	· HKD500 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	· 1% of the approved loan amount or HKD500 (whichever is higher) as early settlement fee; and · Charge a prepayment fee equal to one month's interest of the outstanding principal. · The borrower 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 the loan is intended to be early repaid in full.
Returned Cheque / Rejected Autopay Charge	· For returned cheque or rejected autopay payment instruction upon repayment of the loan, the borrower shall pay the return payment fee of HKD150 or the prescribed fee under the *CMB Wing Lung Bank Tariff Guide* (whichever is higher).

Additional Information

Maximum loan amount of the loan is HKD1, 200,000 or 18 times of the borrower's monthly salary (whichever is lower). The minimum loan amount is HKD10, 000. The final approved loan amount, which is calculated by way of monthly salary multiple, is subject to change in accordance with the circumstances of individual case. Borrower can choose the period of 6, 12, 24, 36, 48, 60 or 72 month as the repayment tenor of Balance Transfer Loan Services. The proportion of the principal and interest of monthly repayment amount is calculated according to the formula of Rule of 78. Interest of the loan shall be calculated on the basis of 365-day per year (including ordinary and leap years).

If the balance transfer and / or the release of the loan is not successful due to the problem of the accounts provided by the borrower, the Bank has the rights to charge the relevant administrative fee from the borrower in maximum of HKD300 (calculated based on each transaction).

For related calculation according to the "Rule of 78", details of early repayment of loans, interest expenses saved by making early repayment, CMB Wing Lung Bank Prime Rate(P) and other enquiries (if applicable), please refer to the website of CMB Wing Lung Bank www.cmbwinglungbank.com (Home>Hot Questions>Unsecured Loans).

The above information is subject to the final approval and the terms stated in the facility letter.