

「交稅通」薪俸稅貸款服務 "Easy Pay" Salaries Tax Loan Services

招商永隆銀行有限公司（「本行」）明白您的理財需要，特別呈獻「交稅通」薪俸稅貸款服務，助您輕鬆交稅。客戶成功申請及提取「交稅通」薪俸稅貸款，可尊享以下精彩優惠：

Understanding your financial needs, CMB Wing Lung Bank ("the Bank") is pleased to offer "Easy Pay" Salaries Tax Loan Services for your settlement of tax bill easily. You can enjoy the following fabulous offers upon successful application and drawdown of "Easy Pay" Salaries Tax Loan:

- 實際年利率可低至 **2.01%**
Annualised Percentage Rate as low as **2.01%**
- **豁免** 貸款手續費
Waiver of loan handling fee
- 貸款金額可高達 **港幣 1,000,000 元** 或 **月薪 12 倍**（以較低者為準）
Loan amount can be up to **HKD 1,000,000** or **12 times of monthly salary** (whichever is the lower)

備註：實際年利率為一個參考利率，當中包括產品的利息及其他費用及收費並以年化利率表示。實際年利率乃根據《銀行營運守則》所載之方法計算。

Remarks: Annualised Percentage Rate ("APR") is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualized rate. APR is calculated according to the method set out in the *Code of Banking Practice*.

詳情請參閱背頁「交稅通」薪俸稅貸款服務優惠條款及細則。

For details, please refer to the Terms and Conditions of "Easy Pay" Salaries Tax Loan Services Offer overleaf.

本行另備有「交稅通」利得稅貸款服務，利率特惠，歡迎致電貸款服務專線 2616 2823 查詢。

The Bank also offers "Easy Pay" Profits Tax Loan Services with preferential interest rate. Please contact our Loan Services designated hotline at 2616 2823 for enquiries.

本行保留隨時終止或不時更改有關本優惠之優惠利率權利，以及批核貸款之最終決定權，或不時修訂有關條款及細則。如有任何爭議，本行具最終決定權。

The Bank reserves the right to terminate or to vary this Offer, the preferential interest rate at any time and to have the final decision of the loan approval or to amend the related terms and conditions from time to time. In case of any dispute, the decision of the Bank shall be final.

有關「78 法則」之方程式計算、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有限公司網頁 www.cmbwinglungbank.com（主頁>常見問題>無抵押貸款）。

For related calculation according to the "Rule of 78", 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.winglungbank.com (Home>Hot Questions>Unsecured Loans).

忠告：借定唔借？還得到先好借！

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

「交稅通」薪俸稅貸款服務優惠條款及細則：

- 「交稅通」薪俸稅貸款服務優惠（「本優惠」）只適用於招商永隆銀行有限公司（「本行」）之「交稅通」薪俸稅貸款服務。
- 「特選客戶」提取本行之「交稅通」薪俸稅貸款，可享實際年利率低至 2.01% 之優惠利率。實際年利率 2.01% 是以貸款金額港幣 1,000,000 元、每月平息 0.09% 及還款期 12 個月計算，並已包括貸款手續費豁免及約數至小數後兩個位。此優惠利率只適用於個別情況，而最終獲批核之實際年利率將視乎貸款金額及信貸審批結果而有所調整。

以下利率表為本優惠之優惠利率。實際年利率為一個參考利率，當中包括產品的利息及其他費用及收費並以年化利率表示。實際年利率乃根據《銀行營運守則》所載之方法計算。每月還款額已被約至小數後兩個位。

| 貸款金額 (港幣) | 特選客戶 | | |
|---------------|-------|--|---------------------|
| | 每月平息 | 每月還款額 (港幣) — 以港幣 10,000 元貸款金額計算 (實際年利率) | |
| | | 12 個月 | 24 個月 |
| \$499,999 或以下 | 0.10% | \$843.33 (2.23%) | \$426.67 (2.31%) |
| \$500,000 或以上 | 0.09% | \$842.33 (2.01%) | \$425.67 (2.08%) |

| 貸款金額 (港幣) | 一般客戶 | | |
|---------------|-------|--|---------------------|
| | 每月平息 | 每月還款額 (港幣) — 以港幣 10,000 元貸款金額計算 (實際年利率) | |
| | | 12 個月 | 24 個月 |
| \$499,999 或以下 | 0.13% | \$846.33 (2.91%) | \$429.67 (3.01%) |
| \$500,000 或以上 | 0.12% | \$845.33 (2.68%) | \$428.67 (2.78%) |

- 客戶提取「交稅通」薪俸稅貸款可獲豁免貸款手續費。
- 「交稅通」薪俸稅貸款服務之最高貸款金額為港幣 1,000,000 元或申請人月薪 12 倍（以較低者為準），最低貸款金額為港幣 10,000 元。最終獲批核之貸款金額可達之月薪倍數按個別申請人情況而有所調整。
- 「特選客戶」指(1)與本行已維持 1 年或以上關係之現有按揭客戶；或(2)與本行已維持 1 年或以上關係及保存於本行之資產（包括往來／儲蓄存款、定期存款、證券及理財投資）達港幣 200,000 元之現有客戶；或(3)以下「指定職業人士」：專業人士（包括醫生、藥劑師、會計師、大律師、律師、建築師、測量師、工程師及精算師）、公務員、各大專院校工作人員、醫護人員、教務人員及銀行職員；或(4)每月薪金達港幣 40,000 元或以上人士；或(5)本行出糧客戶／「金葵花理財」客戶；或(6)與本行已維持 1 年或以上關係之現有招商永隆信用卡／無抵押貸款客戶。除上述「特選客戶」以外的客戶均為「一般客戶」。
- 申請人可選擇 12 或 24 個月為「交稅通」薪俸稅貸款服務之還款期。
- 本行可不時要求申請人提供額外文件及資料以作申請審批。
- 本條款及細則及「交稅通」薪俸稅貸款服務一般條款及細則均適用於本行之「交稅通」薪俸稅貸款服務。
- 本行保留隨時終止或不時更改有關本優惠之優惠利率之權利，以及批核貸款之最終決定權，或不時修訂有關條款及細則。如有任何爭議，本行具最終決定權。有關「交稅通」薪俸稅貸款服務及本優惠之詳情、利率、費用、收費、實際年利率和條款及細則，請向本行職員查詢或參閱申請表格。
- 本條款及細則之中、英文版本如有任何歧義，一概以英文版本為準。

選擇拒絕在直接促銷中使用個人資料

根據《個人資料（私隱）條例》，閣下可隨時選擇不再收取本行之宣傳單張。如有需要，請以書面形式通知本行的資料保護主任，（地址：香港中環德輔道中 45 號，招商永隆銀行有限公司，資料保護主任。傳真：2782 3895），此項安排不另收費。

Terms and Conditions of "Easy Pay" Salaries Tax Loan Services Offer:

- "Easy Pay" Salaries Tax Loan Services Offer ("this Offer") is only applicable to "Easy Pay" Salaries Tax Loan Services of CMB Wing Lung Bank Limited ("the Bank").
- "Selected Customer" who successfully applies and drawdown "Easy Pay" Salaries Tax Loan of the Bank can enjoy preferential interest rate as low as 2.01% of annualised percentage rate ("APR"). APR 2.01% is calculated based on a loan amount of HKD1,000,000 with monthly flat rate of 0.09% and 12-month repayment period, which includes waiver of loan handling fee and is rounded off to the nearest two decimal places. The preferential interest rate is only applicable to individual case and the final approved APR will be adjusted, subject to the loan amount and credit approval result.

The below interest rate table illustrates the preferential interest rate of this Offer. APR is a reference rate which includes the interests and other fees and charges of the product expressed as an annualised rate. APR is calculated according to the method set out in the *Code of Banking Practice*. The monthly repayment amount is rounded off to the nearest two decimal places.

| Loan Amount (HKD) | Selected Customer | | |
|----------------------|----------------------|--|---------------------|
| | Monthly flat rate | Monthly Repayment Amount (HKD) – For Loan Amount of every HKD10,000 (Annualised Percentage Rate) | |
| | | 12-month | 24-month |
| \$499,999 or below | 0.10% | \$843.33 (2.23%) | \$426.67 (2.31%) |
| \$500,000 or above | 0.09% | \$842.33 (2.01%) | \$425.67 (2.08%) |

| Loan Amount (HKD) | Other Customer | | |
|----------------------|----------------------|--|---------------------|
| | Monthly flat rate | Monthly Repayment Amount (HKD) – For Loan Amount of every HKD10,000 (Annualised Percentage Rate) | |
| | | 12-month | 24-month |
| \$499,999 or below | 0.13% | \$846.33 (2.91%) | \$429.67 (3.01%) |
| \$500,000 or above | 0.12% | \$845.33 (2.68%) | \$428.67 (2.78%) |

- Customers who successfully apply and drawdown "Easy Pay" Salaries Tax Loan can enjoy waiver of loan handling fee.
- The maximum loan amount for "Easy Pay" Salaries Tax Loan Services is HKD1, 000,000 or 12 times of the applicant's monthly salary (whichever is the lower). The minimum loan amount is HKD10, 000. The final approved loan amount, which is calculated by way of monthly salary multiple will be adjusted in accordance with the circumstances of individual applicant.
- "Selected Customer" means (1) existing mortgage customer with 1 year or more relationship maintained with 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. Any customer other than the above "Selected Customer" will be classified as "Other Customer".
- Applicant can choose the period of 12 or 24 months as the repayment period of "Easy Pay" Salaries Tax Loan Services.
- The Bank can request for additional documents and information to be submitted by the applicant from time to time for the application assessment.
- These Terms and Conditions and the General Terms and Conditions of "Easy Pay" Salaries Tax Loan Services are applicable to "Easy Pay" Salaries Tax Loan Services of the Bank.
- The Bank reserves the right to terminate or to vary this Offer, the preferential interest rate at any time and to have the final decision of the loan approval or to amend the related terms and conditions from time to time. In case of any dispute, the decision of the Bank shall be final. For details of "Easy Pay" Salaries Tax Loan Services and this Offer, interest rates, fees, charges, annualised percentage rates, terms and conditions, please contact the Bank's staff or refer to the application form.
- In case of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Opt-out from use of personal data in direct marketing

According to the Personal Data (Privacy) Ordinance, you may, at any time and without charge, choose not to receive our future promotional materials. Please inform us in writing in case of such a request to the Data Protection Officer (Address: The Data Protection Officer, CMB Wing Lung Bank Limited, 45 Des Voeux Road Central, Hong Kong, Fax no. 2782 3895).