

創興稅務貸款

助您靈活調配資金，輕鬆交稅，享受生活

貸款特點：

- 實際年利率低至 3.31%⁽¹⁾
- 貸款金額高達 HK\$2,000,000 或月薪 10 倍 (以較低者為準)
- 還款期可長達 24 個月⁽²⁾

創興稅務貸款利率表

貸款額 (HK\$)	特選客戶*			一般客戶		
	每月平息(實際年利率 [^])			每月平息(實際年利率 [^])		
	每月還款額#			每月還款額#		
	12個月	18個月	24個月	12個月	18個月	24個月
\$800,000- \$1,000,000	0.1479% (3.31%) 848.13	0.1575% (3.61%) 571.31	0.1671% (3.87%) 433.38	0.2074% (4.66%) 854.08	0.2162% (4.97%) 577.18	0.2258% (5.24%) 439.25
\$500,000- \$799,999	0.1678% (3.76%) 850.12	0.1774% (4.07%) 573.30	0.1872% (4.34%) 435.39	0.2271% (5.11%) 856.05	0.2360% (5.43%) 579.16	0.2454% (5.70%) 441.21
\$200,000- \$499,999	0.2096% (4.71%) 854.30	0.2188% (5.03%) 577.44	0.2283% (5.30%) 439.50	0.2686% (6.06%) 860.20	0.2771% (6.39%) 583.27	0.2868% (6.67%) 445.35
\$100,000- \$199,999	0.2293% (5.16%) 856.27	0.2386% (5.49%) 579.42	0.2484% (5.77%) 441.51	0.2886% (6.52%) 862.20	0.2972% (6.86%) 585.28	0.3068% (7.14%) 447.35
\$50,000- \$99,999	0.2930% (6.62%) 862.64	0.3015% (6.96%) 585.71	0.3111% (7.24%) 447.78	0.3517% (7.98%) 868.51	0.3593% (8.32%) 591.49	0.3692% (8.61%) 453.59
\$10,000- \$49,999	0.3129% (7.08%) 864.63	0.3211% (7.42%) 587.67	0.3310% (7.71%) 449.77	0.3711% (8.43%) 870.45	0.3792% (8.79%) 593.48	0.3891% (9.08%) 455.58

附註：

本文件包括以上利率表僅供參考。創興銀行有限公司（「本行」）將根據個別客戶之信貸評級、過往還款紀錄及其他有關因素審批貸款申請，並保留權利決定是否提供創興稅務貸款（「稅務貸款」）及決定最終的利率，無須透露原因。

[^] 實際年利率以貸款額 HK\$10,000、HK\$50,000、HK\$100,000、HK\$200,000、HK\$500,000 及 HK\$800,000 計算，當中已包括獲豁免的全期手續費。

每 HK\$10,000 貸款額。

* 特選客戶可尊享優惠利率。特選客戶包括以下本行現有客戶：於 2024 年 11 月 11 日或以前成功成為本行之私人銀行客戶、悅秀理財客戶、悅進理財客戶、個人港幣儲蓄、往來戶口客戶或本行企業客戶員工。本行保留對「現有客戶」定義的最終詮釋權及可全權決定並無須事先通知更改特選客戶類別。

(1) 及 (2)：

適用之實際年利率由 3.31% 至 27.4%，而還款期由 12 至 24 個月。實際年利率乃根據《銀行營運守則》所載的有關指引計算，並已被約至小數後兩個位。實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費。個別客戶之實際年利率或有差異，最終獲批之稅務貸款額及 / 或利率將按客戶的財政狀況及信貸調查結果而釐定，本行保留決定稅務貸款額、利率及最終批核結果之最終權利，無須披露原因，對客戶及申請人具約束力。

參考例子：以稅務貸款額 HK\$800,000、每月平息 0.1479% 及還款期 12 個月計算，實際年利率為 3.31%（豁免手續費）。

借定唔借？還得到先好借！

Chong Hing Tax Loan

Enjoy flexibility in managing your cash flow as you pay your taxes.

Loan Characteristics:

- Annualised percentage rate as low as 3.31%⁽¹⁾
- Loan amount up to HK\$2,000,000, or 10 times of monthly salary (whichever is lower)
- Loan tenor as long as 24 months⁽²⁾

Interest Rate Table of Chong Hing Tax Loan

Loan Amount (HK\$)	Selected Customer*			Generic Customer		
	Monthly Flat Rate (Annualized Percentage Rate [^])			Monthly Flat Rate (Annualized Percentage Rate [^])		
	Monthly Repayment Amount#			Monthly Repayment Amount#		
	12 months	18 months	24 months	12 months	18 months	24 months
\$800,000- \$1,000,000	0.1479%	0.1575%	0.1671%	0.2074%	0.2162%	0.2258%
	(3.31%)	(3.61%)	(3.87%)	(4.66%)	(4.97%)	(5.24%)
	848.13	571.31	433.38	854.08	577.18	439.25
\$500,000- \$799,999	0.1678%	0.1774%	0.1872%	0.2271%	0.2360%	0.2454%
	(3.76%)	(4.07%)	(4.34%)	(5.11%)	(5.43%)	(5.70%)
	850.12	573.30	435.39	856.05	579.16	441.21
\$200,000- \$499,999	0.2096%	0.2188%	0.2283%	0.2686%	0.2771%	0.2868%
	(4.71%)	(5.03%)	(5.30%)	(6.06%)	(6.39%)	(6.67%)
	854.30	577.44	439.50	860.20	583.27	445.35
\$100,000- \$199,999	0.2293%	0.2386%	0.2484%	0.2886%	0.2972%	0.3068%
	(5.16%)	(5.49%)	(5.77%)	(6.52%)	(6.86%)	(7.14%)
	856.27	579.42	441.51	862.20	585.28	447.35
\$50,000- \$99,999	0.2930%	0.3015%	0.3111%	0.3517%	0.3593%	0.3692%
	(6.62%)	(6.96%)	(7.24%)	(7.98%)	(8.32%)	(8.61%)
	862.64	585.71	447.78	868.51	591.49	453.59
\$10,000- \$49,999	0.3129%	0.3211%	0.3310%	0.3711%	0.3792%	0.3891%
	(7.08%)	(7.42%)	(7.71%)	(8.43%)	(8.79%)	(9.08%)
	864.63	587.67	449.77	870.45	593.48	455.58

Remarks:

This document including the above interest rate table is for reference only. Chong Hing Bank Limited (the "Bank") reserves the right to determine the application interest rate and acceptance of a Chong Hing Tax Loan (the "Loan") application, which is to be considered on a case-by-case basis in accordance with the customer's credit rating, past repayment records and other relevant factors. The Bank has no obligation to disclose the reason of its such determination.

[^] Annualised percentage rate ("APR") is calculated based on the loan amounts of HK\$10,000, HK\$50,000, HK\$100,000, HK\$200,000, HK\$500,000 and HK\$800,000. The calculation of APR includes handling fee waiver.

For every HK\$10,000 loan amount.

* The Selected Customers include the following existing customer of the Bank : The customers who have successfully be the the Bank's Private Banking customers, Exceed Banking customers, Go Banking customers, Personal Saving Account customers, Personal Current Account customers or the Bank's existing staff of selected corporate customers on or before 11 November 2024. The Bank reserves the final right to interpret the definition of "Existing Customers", and the categories of Selected Customers are subject to variation by the Bank at its sole discretion from time to time without prior notice.

(1) and (2):

The annualised percentage rate ("APR") ranges from 3.31% to 27.4%, with repayment period of 12 to 24 months. The APR is calculated according to the method set out in the relevant guidelines referred to in the "Code of Banking Practice", and is rounded up or down to the nearest two decimal places. The APR is a reference rate which includes the basic interest rate and other fees and charges of a bank product expressed as an annualised rate. The APR may differ for respective individual customers. The final Loan amount and/or interest rate approved by the Bank will be subject to the financial status and credit check results of the customers. The Bank reserves the right of final decision on the Loan amount, interest rate and approval result without disclosing the reason, which shall be binding on customers and applicants.

Reference example: For a Loan amount of HK\$800,000, the APR of 3.31% is calculated based on a monthly flat rate of 0.1479% and a 12 months repayment period (including full handling fee waiver).

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