

分期貸款產品資料概要

創興銀行有限公司 (「本行」)

「悅享貸」稅務貸款

2026 年 10 月

借定唔借？還得到先好借！

此乃分期貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的分期貸款的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出

利率	貸款金額為港幣 10 萬元：			
	貸款期	6個月	12個月	24個月
	利率（或利率範圍）	不適用	0.2886%	0.3068%
	利率是以一個月內借款金額的百分比顯示的基本利率。			
實際年利率	貸款金額為港幣 10 萬元：			
	貸款期	6個月	12個月	24個月
	實際年利率（或實際年利率範圍）	不適用	6.52%	7.14%
	實際年利率乃根據香港銀行公會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，最終獲批之私人貸款金額及/或利率將按客戶的財政狀況及信貸調查結果而釐定，本行保留決定利率及最終批核結果之最終權利，對客戶及申請人員約束力。			
逾期還款實際年利率 / 就違約貸款收取的實際年利率	32.85%。逾期還款利息按任何逾期未付之還款額以每年 365 日計算。 若客戶未能依期償還所欠本行之每月還款、費用 / 收費或其他款項，客戶須按任何逾期未付之還款額繳納以日息 0.09%算之利息（1 日之逾期還款利息 = 未付之還款額 x 0.09%），每期欠款或還款之最低逾期徵收息額為港幣\$50，以較高者為準。由到期日起計直至本行收到全數欠款（已清算資金）為止。			

還款

還款頻率	本貸款需按每月還款。			
分期還款金額	以貸款額港幣 10 萬元，每月還款為例：			
	貸款期	6個月	12個月	24個月
	根據上述利率（或利率範圍）計算之分期還款金額	不適用	HK\$8,621.93	HK\$4,473.47
總還款金額	以貸款額港幣 10 萬元，每月還款為例：			
	貸款期	6個月	12個月	24個月
	根據上述利率（或利率範圍）計算之總還款金額	不適用	HK\$103,463.20	HK\$107,363.20
	註：如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上的稅務貸款服務計算機或到： www.chbank.com 以取得較準確資料。			

費用及收費

手續費	豁免
逾期還款費用及收費	不適用
提早還款 / 提前清償 / 贖回的收費	提前清還全部所欠之本金、應付利息、過期利息及相當於貸款餘額百分之一之提前還款收費（最低提前還款費為港幣 300 元）。若提早償還日為每月還款到期日以外之日子，借款人則須支付整筆貸款本金餘額（包括任何欠款）、未繳手續費及計算至下一個每月還款到期日之利息。提早清還全部貸款的申請必須於最少 7 個營業日前以向本行提交申請。

退票 / 退回自動轉賬授權指示的費用	不適用
其他資料	
<ol style="list-style-type: none"> 1. 申請人必須年滿18歲並持有香港身份證 (「合資格客戶」)。 2. 貸款額最低為港幣10,000元。最高額則可達港幣3,000,000元或合資格客戶的月薪12倍 (以較低者為準)。 3. 申請人之月薪要求為港幣10,000 元或以上。 4. 成功申請的合資格客戶將收到本行貸款申請結果及獲批貸款的條款及條件通知。如客戶未能於通知日起30天內提取貸款，獲批將逾期，自動生效。本行有全權酌情決定調整貸款的條款及條件。 5. 若貸款客戶未能依期還款，本行有權聘用及披露客戶資料予任何第三方債務追討公司 (包括香港境內及境外)，向客戶收取、追收、企圖收取 / 追收債務及執行本行之權利。在收賬過程中合理引致的一切合理費用、收費及開支 (包括但不限於合理法律費用及於追收欠款時本行合理產生之合理費用及開支) 概由客戶負責，該金額以總欠款30%為準。惟本行會預先以書面通知客戶有關上述安排。 6. 貸款本金餘額將按「78法則」之方程式計算。「78法則」是一項計算利息與本金分配的計算方法，主要概念為先還息後還本。還款期較早時段利息和財務費用所佔的比重較高，而償還的本金比重則較低，當中的利息會隨還款期數遞減，而總利息支出則維持不變。本行保留依其合適之方式分配每月還款額中的本金與利息之比率的酌情決定權利。 7. 有關冷靜期安排之詳情，請瀏覽本行網頁www.chbank.com > 貸款 > 稅務貸款 > 私人分期貸款條款及規章。 8. 如有任何查詢，請致電創興貸款申請熱線3768 6899或親臨本行任何本地分行或瀏覽本行網站 www.chbank.com 參閱創興私人分期貸款還款例子。 	

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

Key Facts Statement (KFS) for Instalment Loan

Chong Hing Bank Limited (the “Bank”)

“JoyLend” Tax Loan
October 2026

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

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.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges				
Interest Rate	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	Interest rate (or range of interest rate)	Not applicable	0.2886%	0.3068%
	The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a month.			
Annualised Percentage Rate (APR)	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	APR (or range of APR)	Not applicable	6.52%	7.14%
	APR is calculated according to relevant guideline set out in The Hong Kong Association of Banks, and is rounded up or down 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 bank product expressed as an annualized rate. The actual APR may differ from individual customers, the final approved personal loan amount and/or interest rate will be subject to the financial status and credit check results of the customers. The Bank reserves the right of final decision on the interest rate and approval result, which shall be binding on customers and applicants.			
Annualised Overdue / Default Interest Rate	32.85%. The default interest shall be calculated with regard to the amount overdue on the basis of 365-day year. If any of the Monthly Repayment, charges / fees or other sum due to the Bank remains unpaid after its due date, a default interest at the simple rate of 0.09% per day on the amount overdue (Default interest for 1 day = amount overdue x 0.09%), subject to a minimum of HK\$50 for each overdue instalment or payment in arrears, whichever is higher), shall be payable on demand by the customer from the due date to the date of actual receipt of such payment in cleared fund by the Bank. The Bank shall issue overdue reminder to the customer.			
Repayment				
Repayment Frequency	This loan requires monthly repayment.			
Periodic Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Periodic repayment amount for the interest rate (or range of interest rate) specified above	Not applicable	HK\$8,621.93	HK\$4,473.47
Total Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Total repayment amount for the interest rate (or range of interest rate) specified above	Not applicable	HK\$103,463.20	HK\$107,363.20
	Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides tax loans at www.chbank.com .			
Fees and Charges				
Handling Fee	Waived			
Late Payment Fee and Charge	Not applicable			
Prepayment / Early Settlement / Redemption Fee	Fully repay the entire amount of the principal due to the Bank, the accrued interest, overdue interest and prepayment fee at the rate of 1% of the outstanding principal amount (subject to a minimum amount of HK\$300). The entire outstanding loan principal (including any arrears), the outstanding handling fee and interest calculated up to the next Monthly Repayment due date will be charged if such early repayment does not fall on a Monthly Repayment due date. Customer shall apply not less than 7 business days to the Bank for the fully repayment.			
Returned Cheque / Rejected Autopay Charge	Not applicable			

Additional Information

1. Applicant must be aged 18 or above and hold a Hong Kong Identity Card ("Eligible Customer").
2. The minimum Loan amount is HK\$10,000, and the maximum is HK\$3,000,000 or 12 times the Eligible Customer's monthly salary (whichever is lower).
3. Monthly salary requirement for Applicant is HK\$10,000 or above.
4. Eligible Customer who has successfully applies for the loan shall receive notification of the approval result and the approved terms and conditions. If the customer does not draw the loan in full within 30 days from such notification, such approval shall be deemed as void and be automatically cancelled, in which case the Bank may at its sole discretion adjust the approved loan terms and conditions.
5. If the customer defaults on any repayment, the Bank has the right to employ and disclose the customer's data to third party debt collection agencies (whether within or outside Hong Kong) to collect, recover, attempt to collect/recover the debt owed by the customer and to enforce the Bank's rights. The customer will be liable for all reasonable charges, other costs and expenses reasonably incurred in the debt recovery process (including without limitation all reasonable legal charges, other costs and expenses reasonably incurred in connection with the Bank's effort in debt recovery), to the extent of 30% of the total outstanding amount. The Bank shall give the customer written notice in advance informing the customer of the above arrangements.
6. Outstanding principal amount of the loan is calculated according to the formula known as the "Rule of 78". The "Rule of 78" is the calculation of the interest and principal repayment and the allocation of the two components. In principle, customer's repayment will be utilised to settle the interest prior to the principal. A larger proportion of the repayment made in the early stages is allocated to settle the interest and finance charges, with a smaller proportion to repay the principal. Such allocation of the repayment will reverse after more instalments have been made while the total interest expenses will remain unchanged. The Bank reserves the right at its discretion to apportion the monthly repayment amount of the loan.
7. For details of cooling-off period arrangement, please visit the Bank's website at www.chbank.com > Loans > Tax Loan > Terms and Conditions for Personal Instalment Loan.
8. For any enquiries, please call Chong Hing Loan Application Hotline 3768 6899, or visit any local branch of the Bank, or visit the Bank's website at www.chbank.com for Repayment Example of Chong Hing Personal Instalment Loan.

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese version.