

Key Facts Statement (KFS) for Instalment Loan

Chong Hing Bank Limited

Chong Hing Credit Card “Installment Loan Program”
June 2025

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	Please refer to “Additional Information” below.
Annualised Percentage Rate (APR)	Please refer to “Additional Information” below.
Annualised Overdue / Default Interest Rate	Please refer to “Additional Information” below.

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	18-month	24-month
	Periodic repayment amount (inclusive of the handling fee specified below)	HK\$ 16,946	HK\$ 8,613	HK\$ 5,805	HK\$ 4,366
Total Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment:				
	Loan Tenor	6-month	12-month	18-month	24-month
	Total repayment amount (inclusive of the handling fee specified)	HK\$ 101,680	HK\$ 103,360	HK\$ 104,500	HK\$ 104,800

	below)				
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 instalment loans at https://www.chbank.com/en/personal/banking-services/credit-cards/credit-cards-calculator/index.shtml .					

Fees and Charges

Handling Fee	For a loan amount of HK\$100,000 with monthly repayment				
	Loan Tenor	6-month	12-month	18-month	24-month
	Monthly Handling Fee	0.28% of the original loan amount	0.28% of the original loan amount	0.25% of the original loan amount	0.2% of the original loan amount
	APR of Monthly Handling Fee	5.89%	6.32%	5.76%	4.64%
	<p>(1) The APR is calculated according to the guidelines issued in respect of the Code of Banking Practice and is rounded 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 product expressed as an annualized rate</p> <p>(2) APR may vary for individual customers, please refer to our promotional materials, our website www.chbank.com or call our Customer Services Hotline 3768 8888 for enquiry</p>				
Late Payment Fee and Charge	Please refer to “Additional Information” below.				
Prepayment / Early Settlement / Redemption Fee	An administration fee of HK\$250 will be charged if you make prepayment of the loan.				
Returned Cheque / Rejected Autopay Charge	Please refer to “Additional Information” below.				

Additional Information

- The monthly installment will be posted as retail spending / purchase transactions in relevant credit card account and subject to the interest and other fees and charges applicable to the relevant credit card. For details, please refer to the “Chong Hing Credit Card Cardholder Agreement” / “Chong Hing UnionPay Dual Currency Credit Card Cardholder Agreement”, Key Facts Statement and “Chong Hing Credit Card Charges Table” / “Chong Hing UnionPay Dual Currency Credit Card Charges Table”.
- The Loan amount shall be in a minimum of HK\$1,000 but shall not exceed 100% of the credit limit

or credit limit available to the Cardholder under his Card (whichever is lower).

3. For details of cooling-off period arrangement, please visit the Bank's website at www.chbank.com > Credit Card > Installment Loan Program > Installment Loan Program Terms and Conditions.

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 versions.