

Key Facts Statement (KFS) for Credit Card “Flexi Cash-in Program”

October 2021

<p>This product is a credit card loan.</p> <p>This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our confirmation letter for the final terms of your Flexi Cash-in Program.</p>					
Interest Rates and Interest Charges					
Annualised Percentage Rate (APR)	<p>For example, for a loan amount of HK\$100,000, with the preferential annual interest rate of 8.4%, the fee in APR is as follows:</p> <table border="1"> <tr> <td>Promotional Rate Period</td><td>12-months</td></tr> <tr> <td>Annualized Percentage Rate (APR) ^</td><td>8.73%</td></tr> </table> <p>^ The APR is calculated in accordance with the practices and methods set out in the relevant guidelines issued by the Hong Kong Association of Banks. An APR is a reference rate which includes the basic interest rate and other applicable fees and charges expressed as an annualized rate.</p>	Promotional Rate Period	12-months	Annualized Percentage Rate (APR) ^	8.73%
Promotional Rate Period	12-months				
Annualized Percentage Rate (APR) ^	8.73%				
Annualised Overdue / Default Interest Rate	Please refer to below “Additional Information”				
Overlimit Interest Rate	Not applicable				
Minimum Payment	Should the Cardmember fails to pay the minimum payment on or before the payment due date as specified in the relevant monthly statement, the Card will be regarded as in delinquent status. Apart from the fees and charges as set out in the Credit Cardmember Agreement and Fees and Charges, the finance charge will be charged on the outstanding Approved Amount (including but not limited to finance charge for cash advance, late charge and default rate) as set out in the Credit Cardmember Agreement and Fees and Charges.				
Fees and Charges					
Handling Fee	Not applicable				
Annual Fee / Monthly Fee	Not applicable				
Withdrawal Fee / Transaction Fee	Not applicable				
Late Payment Fee and Charge	Please refer to below “Additional Information”				
Overlimit Handling Fee	Not applicable				
Rejected Cheque / Rejected Autopay Charge	Please refer to below “Additional Information”				
Lost Card Replacement Fee	Not applicable				
Additional Information					
<ul style="list-style-type: none"> The Approved Amount will be charged to the Account and set out in the relevant monthly statement of the Account as cash advance transaction, which will be subject to the terms and conditions of “CNCBI Credit Cardmember Agreement” or “CNCBI Dual Currency Credit Cardmember Agreement” (each a “Credit Cardmember Agreement” and together the “Credit Cardmember Agreement”). For the Key Facts Statement and CNCBI Cardmember Agreement, please refer to http://www.cncbinternational.com After the Promotional Rate Period, the finance charge for cash advance as set out in the Credit Cardmember Agreement and Fees and Charges will be applied to the outstanding Approved Amount thereafter. 					

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

信用卡「靈活套現計劃」資料概要

2021年10月

<p>此乃信用卡貸款產品。</p> <p>本概要所提供的利息、費用及收費等資料僅供參考，信用卡「靈活套現計劃」的最終條款以貸款確認書為準。</p>					
利率及利息支出					
實際年利率	<p>以貸款金額 HK\$100,000 及優惠年息 8.4% 為例，實際年利率如下：</p> <table border="1"> <tr> <td>優惠年息期</td><td>12 個月</td></tr> <tr> <td>實際年利率[^]</td><td>8.73%</td></tr> </table> <p>[^] 實際年利率是按照香港銀行公會發出的有關指引所載的做法及方式計算，實際年利率是一個參考利率，以年化利率展示出已包括基本的利率、其他適用的手續費及收費。</p>	優惠年息期	12 個月	實際年利率[^]	8.73%
優惠年息期	12 個月				
實際年利率[^]	8.73%				
逾期還款年化利率 / 就違約貸款收取的年化利率	請參閱下列之「其他資料」				
超出信用額度利率	不適用				
最低付款額	若會員未能於有關月結單上列明的繳款日期或之前繳付該最低付款額，會員之賬戶會被視為過期還款，而會員除了須繳付根據信用卡會員合約及收費表所列明之適用收費，並須根據服務收費表對所有未清還的獲批金額繳付相關之財務費用及收費（包括但不只限於透支現金財務費、逾期費用及拖欠利率）。				
費用及收費					
手續費	不適用				
年費 / 月費	不適用				
提款收費 / 交易收費	不適用				
逾期還款費用及收費	請參閱下列之「其他資料」				
超出信用額度手續費	不適用				
退票 / 退回自動轉賬授權指示的收費	請參閱下列之「其他資料」				
替換遺失卡的手續費	不適用				
其他資料					
<ul style="list-style-type: none"> 獲批核金額將會以現金透支類別記入至會員的信用卡賬戶。因此，有關交易亦受適用於有關信用卡的利率及其他有關的費用及收費所約束。如欲查閱資料概要及信用卡會員合約 / 協議，請瀏覽 http://www.cncbinternational.com。 年息優惠期後，未清還之獲批核金額將根據信用卡會員合約及收費表所列明之適用收費內之現金透支適用之年利率計算。 					

借定唔借？還得到先好借！

信用卡「灵活套现计划」资料概要

2021年10月

<p>此乃信用卡贷款产品。</p> <p>本概要所提供的利息、费用及收费等资料仅供参考，信用卡「灵活套现计划」的最终条款以贷款确认为准。</p>					
利率及利息支出					
实际年利率	<p>以贷款金额 HK\$100,000 及优惠年息 8.4% 为例，实际年利率如下：</p> <table border="1"> <tr> <td>优惠年息期</td><td>12 个月</td></tr> <tr> <td>实际年利率[^]</td><td>8.73%</td></tr> </table> <p>[^] 实际年利率是按照香港银行公会发出的有关指引所载的做法及方式计算，实际年利率是一个参考利率，以年化利率展示出已包括基本的利率、其他适用的手续费及收费。</p>	优惠年息期	12 个月	实际年利率[^]	8.73%
优惠年息期	12 个月				
实际年利率[^]	8.73%				
逾期还款年化利率 / 就违约贷款收取的年化利率	请参阅下列之「其他资料」				
超出信用额度利率	不适用				
最低付款额	若会员未能于有关月结单上列明的缴款日期或之前缴付该最低付款额，会员之账户会被视为过期还款，而会员除了须缴付根据信用卡会员合约及收费表所列明之适用收费，并须根据服务收费表对所有未清还的获批金额缴付相关之财务费用及收费（包括但不限于透支现金财务费、逾期费用及拖欠利率）。				
费用及收费					
手续费	不适用				
年费 / 月费	不适用				
提款收费 / 交易收费	不适用				
逾期还款费用及收费	请参阅下列之「其他资料」				
超出信用额度手续费	不适用				
退票 / 退回自动转账授权指示的收费	请参阅下列之「其他资料」				
替换遗失卡的手续费	不适用				
其他资料					
<ul style="list-style-type: none"> 获批核金额将会以现金透支类别记入至会员的信用卡账户。因此，有关交易亦受适用于有关信用卡的利率及其他有关的费用及收费所约束。如欲查阅资料概要及信用卡会员合约/协议，请浏览 http://www.cncbinternational.com。 年息优惠期后，未清还之获批核金额将根据信用卡会员合约及收费表所列明之适用收费内之现金透支适用之年利率计算。 					

借定唔借？还得到先好借！