

## 信用卡「靈活套現計劃」資料概要

2020 年 5 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>					
<b>利率及利息支出</b>					
實際年利率 <sup>#</sup>	<p>以貸款金額 <b>HK\$10,000</b> 為例，有關費用的實際年利率如下：</p> <table border="1"> <tr> <td>優惠年息期</td><td><b>6 個月</b></td></tr> <tr> <td>實際年利率<sup>^</sup></td><td><b>0%</b></td></tr> </table> <p><sup>^</sup> 實際年利率均按《銀行營運守則》所載之淨現值方法計算。實際年利率是一個參考利率，以年化利率展示出包括產品的基準利率及其他費用與收費。</p>	優惠年息期	<b>6 個月</b>	實際年利率 <sup>^</sup>	<b>0%</b>
優惠年息期	<b>6 個月</b>				
實際年利率 <sup>^</sup>	<b>0%</b>				
逾期還款年化利率 / 就違約貸款收取的 年化利率 <sup>#</sup>	請參閱下列之「其他資料」				
<b>費用及收費</b>					
逾期還款費用及收費	請參閱下列之「其他資料」				
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」				
<b>其他資料</b>					
<p>獲批核金額將記入賬戶，在賬戶月結單上列明，並以現金透支類別受信銀國際信用卡會員合約或信銀國際雙幣信用卡會員協議(個別及合稱為「信用卡會員合約」)之條款及細則約束。如欲查閱資料概要及信用卡會員合約/協議，請瀏覽 <a href="http://www.cncbinternational.com">http://www.cncbinternational.com</a>。</p>					

借定唔借？還得到先好借！

<sup>#</sup>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)。

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

May 2020

<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>					
<b>Interest Rates and Interest Charges</b>					
Annualised Percentage Rate (APR) <sup>#</sup>	<p>For a loan amount of HK\$10,000, the fees in APR is as follows:</p> <table border="1"> <tr> <td>Promotional Rate Period</td><td>6-month</td></tr> <tr> <td>Annualized Percentage Rate (APR)<sup>^</sup></td><td><b>0%</b></td></tr> </table> <p><sup>^</sup> The APR is calculated based on the Net Present Value Method in accordance with the Code of Banking Practice. APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualized rate.</p>	Promotional Rate Period	6-month	Annualized Percentage Rate (APR) <sup>^</sup>	<b>0%</b>
Promotional Rate Period	6-month				
Annualized Percentage Rate (APR) <sup>^</sup>	<b>0%</b>				
Annualised Overdue/ Default Interest Rate <sup>#</sup>	Please refer to below “Additional Information”				
<b>Fees and Charges</b>					
Late Payment Fee and Charge	Please refer to below “Additional Information”				
Rejected Cheque / Rejected Autopay Charge	Please refer to below “Additional Information”				
<b>Additional Information</b>					
<p>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 <a href="http://www.cncbinternational.com">http://www.cncbinternational.com</a></p>					

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

<sup>#</sup>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.