



## “SUPER FAST” INSTALMENT LOAN 「勁快」分期貸款

Apply for a “Super Fast” Instalment Loan successfully on or before 30<sup>th</sup> September, 2021 to enjoy the following privileged offers:  
於 2021 年 9 月 30 日或之前成功申請「勁快」分期貸款，即可專享以下優惠：

- ❖ **APR as low as 1.60% 實際年利率低至 1.60 %**
- ❖ **Up to a HK\$1,000 cash rebate for successfully applying online 網上成功申請專享高達 HK\$1,000 現金回贈**
- ❖ **0% arrangement fee 0% 手續費**
- ❖ **Repayment Period of up to 60 months 還款期長達 60 個月**
- ❖ **Loan Amount of up to 12 times your basic monthly salary (maximum HK\$1,200,000) 貸款額高達申請人每月底薪 12 倍 (最高 HK\$1,200,000)**

Loan amount 貸款額 (HK\$)	Repayment period 還款期	12 months 12 個月	24 months 24 個月	36 months 36 個月	48 months 48 個月	60 months 60 個月
5,000 – 49,999	Monthly Flat Rate 每月平息	0.190%	0.220%	0.250%	0.270%	0.300%
	Monthly instalment 每月還款額(HK\$)*	852.33	438.67	302.78	235.33	196.67
	APR 實際年利率 <sup>^</sup>	4.26%	5.11%	5.83%	6.28%	6.92%
50,000 – 99,999	Monthly Flat Rate 每月平息	0.190%	0.220%	0.250%	0.270%	0.300%
	Monthly instalment 每月還款額(HK\$)*	852.33	438.67	302.78	235.33	196.67
	APR(with cash rebate) 實際年利率 (包括現金回贈) <sup>^</sup>	-	-	5.42%	5.96%	6.66%
	APR (without cash rebate) 實際年利率 (不包括現金回贈) <sup>^</sup>	4.26%	5.11%	5.83%	6.28%	6.92%
100,000 – 199,999	Monthly Flat Rate 每月平息	0.072%	0.200%	0.230%	0.240%	0.250%
	Monthly instalment 每月還款額(HK\$)*	840.54	436.67	300.78	232.33	191.67
	APR(with cash rebate) 實際年利率 (包括現金回贈) <sup>^</sup>	-	-	5.16%	5.43%	5.66%
	APR (without cash rebate) 實際年利率 (不包括現金回贈) <sup>^</sup>	<b>1.60%#</b>	4.64%	5.37%	5.59%	5.79%
200,000 – 299,999	Monthly Flat Rate 每月平息	0.072%	0.093%	0.200%	0.220%	0.240%
	Monthly instalment 每月還款額(HK\$)*	840.54	425.97	297.78	230.33	190.67
	APR(with cash rebate) 實際年利率 (包括現金回贈) <sup>^</sup>	-	-	4.50%	4.99%	5.46%
	APR (without cash rebate) 實際年利率 (不包括現金回贈) <sup>^</sup>	<b>1.60%#</b>	<b>2.15%</b>	4.67%	5.13%	5.56%
300,000 – 499,999	Monthly Flat Rate 每月平息	0.072%	0.093%	0.190%	0.210%	0.230%
	Monthly instalment 每月還款額(HK\$)*	840.54	425.97	296.78	229.33	189.67
	APR(with cash rebate) 實際年利率 (包括現金回贈) <sup>^</sup>	-	-	4.32%	4.81%	5.26%
	APR (without cash rebate) 實際年利率 (不包括現金回贈) <sup>^</sup>	<b>1.60%#</b>	<b>2.15%</b>	4.43%	4.89%	5.33%
500,000 – 799,999	Monthly Flat Rate 每月平息	0.072%	0.093%	0.170%	0.170%	0.190%
	Monthly instalment 每月還款額(HK\$)*	840.54	425.97	294.78	225.33	185.67
	APR(with cash rebate) 實際年利率 (包括現金回贈) <sup>^</sup>	-	-	3.86%	3.89%	4.35%
	APR (without cash rebate) 實際年利率 (不包括現金回贈) <sup>^</sup>	<b>1.60%#</b>	<b>2.15%</b>	3.97%	3.97%	4.42%
800,000 – 999,999	Monthly Flat Rate 每月平息	0.072%	0.093%	0.140%	0.160%	0.180%
	Monthly instalment 每月還款額(HK\$)*	840.54	425.97	291.78	224.33	184.67
	APR(with cash rebate) 實際年利率 (包括現金回贈) <sup>^</sup>	-	-	3.20%	3.68%	4.15%
	APR (without cash rebate) 實際年利率 (不包括現金回贈) <sup>^</sup>	<b>1.60%#</b>	<b>2.15%</b>	3.27%	3.74%	4.19%
1,000,000 或以上 or above	Monthly Flat Rate 每月平息	0.072%	0.093%	0.130%	0.150%	0.170%
	Monthly instalment 每月還款額(HK\$)*	840.54	425.97	290.78	223.33	183.67
	APR(with cash rebate) 實際年利率 (包括現金回贈) <sup>^</sup>	-	-	2.97%	3.45%	3.92%
	APR (without cash rebate) 實際年利率 (不包括現金回贈) <sup>^</sup>	<b>1.60%#</b>	<b>2.15%</b>	3.03%	3.50%	3.96%

\*The APR 1.60% is calculated based on a loan amount of HK\$100,000 or above, with a monthly flat rate of 0.072% and a repayment period of 12 months. 實際年利率 1.60%須以貸款額 HK\$100,000 或以上，每月平息 0.072%及還款期 12 個月計算。

\*The monthly instalment is calculated according to every HK\$10,000 in the total loan amount. 每月還款額以每 HK\$10,000 貸款額計算。

<sup>^</sup>The APR is calculated based on a loan amount of HK\$5,000, HK\$50,000, HK\$100,000, HK\$200,000, HK\$300,000, HK\$500,000, HK\$800,000 or HK\$1,000,000. 實際年利率乃按貸款額 HK\$5,000, HK\$50,000, HK\$100,000, HK\$200,000, HK\$300,000, HK\$500,000, HK\$800,000 或 HK\$1,000,000 計算。

Terms and conditions apply. For requirements of the programme, please refer to the Terms and Conditions.  
須受條款及細則約束。有關此計劃之規定，請參閱條款及細則。

**To borrow or not to borrow? Borrow only if you can repay!**  
借定唔借？還得到先好借！

**Application Hotline 申請熱線：2211 1438**

10am to 6pm from Monday to Friday, 10am to 2pm on Saturday (except public holidays)  
星期一至五上午 9 時至晚上 6 時，星期六上午 9 時至下午 1 時 30 分 (公眾假期除外)