

附件 - 各還款期之貸款利率表

恒生私人銀行、優越私人理財或優越理財客戶尊享之恒生「稅安心」稅季貸款利率優惠及每月還款表（現金回贈並未包括在內）

貸款額 (港幣)	每月平息			每月還款額 - 以每萬元港幣貸款計 (實際年利率)											
	6-12 個月	18-24 個月	24個月 以上	6個月	9個月	12個月	18個月	24個月	30個月	36個月	42個月	48個月	54個月	60個月	
\$5,000 - \$49,999	0.44%	0.43%	0.42%	\$1,710.70 (9.38%)	\$1,155.20 (9.82%)	\$877.40 (10.04%)	\$598.60 (9.99%)	\$459.70 (10.05%)	\$375.40 (9.82%)	\$319.80 (9.80%)	\$280.10 (9.76%)	\$250.40 (9.72%)	\$227.20 (9.67%)	\$208.70 (9.62%)	
\$50,000 - \$99,999	0.40%	0.39%	0.38%	\$1,706.70 (8.50%)	\$1,151.20 (8.90%)	\$873.40 (9.10%)	\$594.60 (9.04%)	\$455.70 (9.10%)	\$371.40 (8.88%)	\$315.80 (8.86%)	\$276.10 (8.84%)	\$246.40 (8.80%)	\$223.20 (8.77%)	\$204.70 (8.73%)	
\$100,000 - \$199,999	0.29%	0.28%	0.27%	\$1,695.70 (6.11%)	\$1,140.20 (6.40%)	\$862.40 (6.55%)	\$583.60 (6.46%)	\$444.70 (6.51%)	\$360.40 (6.30%)	\$304.80 (6.30%)	\$265.10 (6.29%)	\$235.40 (6.28%)	\$212.20 (6.26%)	\$193.70 (6.24%)	
\$200,000 - \$299,999	0.25%	0.24%	0.23%	\$1,691.70 (5.25%)	\$1,136.20 (5.50%)	\$858.40 (5.63%)	\$579.60 (5.52%)	\$440.70 (5.57%)	\$356.40 (5.36%)	\$300.80 (5.37%)	\$261.10 (5.36%)	\$231.40 (5.36%)	\$208.20 (5.35%)	\$189.70 (5.33%)	
\$300,000 - \$499,999	0.24%	0.23%	0.22%	\$1,690.70 (5.03%)	\$1,135.20 (5.28%)	\$857.40 (5.40%)	\$578.60 (5.29%)	\$439.70 (5.34%)	\$355.40 (5.13%)	\$299.80 (5.13%)	\$260.10 (5.13%)	\$230.40 (5.13%)	\$207.20 (5.12%)	\$188.70 (5.11%)	
\$500,000 - \$999,999	0.22%	0.21%	0.20%	\$1,688.70 (4.61%)	\$1,133.20 (4.83%)	\$855.40 (4.95%)	\$576.60 (4.83%)	\$437.70 (4.87%)	\$353.40 (4.66%)	\$297.80 (4.67%)	\$258.10 (4.67%)	\$228.40 (4.66%)	\$205.20 (4.66%)	\$186.70 (4.65%)	
\$1,000,000 - \$1,499,999	0.20%	0.19%	0.18%	\$1,686.70 (4.18%)	\$1,131.20 (4.39%)	\$853.40 (4.49%)	\$574.60 (4.36%)	\$435.70 (4.40%)	\$351.40 (4.19%)	\$295.80 (4.20%)	\$256.10 (4.20%)	\$226.40 (4.20%)	\$203.20 (4.20%)	\$184.70 (4.19%)	
\$1,500,000 或以上	0.08%	0.17%	0.16%	\$1,674.70 (1.66%)	\$1,119.20 (1.74%)	\$841.40 (1.78%)	\$572.60 (3.90%)	\$433.70 (3.94%)	\$349.40 (3.72%)	\$293.80 (3.73%)	\$254.10 (3.74%)	\$224.40 (3.74%)	\$201.20 (3.73%)	\$182.70 (3.73%)	

其他客戶可享之恒生「稅安心」稅季貸款利率優惠及每月還款表（現金回贈並未包括在內）

貸款額 (港幣)	每月平息			每月還款額 - 以每萬元港幣貸款計 (實際年利率)											
	6-12 個月	18-24 個月	24個月 以上	6個月	9個月	12個月	18個月	24個月	30個月	36個月	42個月	48個月	54個月	60個月	
\$5,000 - \$49,999	0.45%	0.44%	0.43%	\$1,711.70 (9.60%)	\$1,156.20 (10.05%)	\$878.40 (10.28%)	\$599.60 (10.23%)	\$460.70 (10.29%)	\$376.40 (10.05%)	\$320.80 (10.03%)	\$281.10 (9.99%)	\$251.40 (9.95%)	\$228.20 (9.90%)	\$209.70 (9.85%)	
\$50,000 - \$99,999	0.41%	0.40%	0.39%	\$1,707.70 (8.72%)	\$1,152.20 (9.13%)	\$874.40 (9.34%)	\$595.60 (9.28%)	\$456.70 (9.34%)	\$372.40 (9.11%)	\$316.80 (9.10%)	\$277.10 (9.07%)	\$247.40 (9.03%)	\$224.20 (8.99%)	\$205.70 (8.95%)	
\$100,000 - \$199,999	0.30%	0.29%	0.28%	\$1,696.70 (6.32%)	\$1,141.20 (6.63%)	\$863.40 (6.78%)	\$584.60 (6.69%)	\$445.70 (6.75%)	\$361.40 (6.53%)	\$305.80 (6.53%)	\$266.10 (6.52%)	\$236.40 (6.51%)	\$213.20 (6.49%)	\$194.70 (6.47%)	
\$200,000 - \$299,999	0.26%	0.25%	0.24%	\$1,692.70 (5.46%)	\$1,137.20 (5.73%)	\$859.40 (5.86%)	\$580.60 (5.76%)	\$441.70 (5.81%)	\$357.40 (5.59%)	\$301.80 (5.60%)	\$262.10 (5.60%)	\$232.40 (5.59%)	\$209.20 (5.58%)	\$190.70 (5.56%)	
\$300,000 - \$499,999	0.25%	0.24%	0.23%	\$1,691.70 (5.25%)	\$1,136.20 (5.50%)	\$858.40 (5.63%)	\$579.60 (5.52%)	\$440.70 (5.57%)	\$356.40 (5.36%)	\$300.80 (5.37%)	\$261.10 (5.36%)	\$231.40 (5.36%)	\$208.20 (5.35%)	\$189.70 (5.33%)	
\$500,000 - \$999,999	0.23%	0.22%	0.21%	\$1,689.70 (4.82%)	\$1,134.20 (5.05%)	\$856.40 (5.18%)	\$577.60 (5.06%)	\$438.70 (5.11%)	\$354.40 (4.89%)	\$298.80 (4.90%)	\$259.10 (4.90%)	\$229.40 (4.89%)	\$206.20 (4.89%)	\$187.70 (4.88%)	
\$1,000,000 - \$1,499,999	0.21%	0.20%	0.19%	\$1,687.70 (4.39%)	\$1,132.20 (4.61%)	\$854.40 (4.72%)	\$575.60 (4.59%)	\$436.70 (4.64%)	\$352.40 (4.42%)	\$296.80 (4.43%)	\$257.10 (4.43%)	\$227.40 (4.43%)	\$204.20 (4.43%)	\$185.70 (4.42%)	
\$1,500,000 或以上	0.19%	0.18%	0.17%	\$1,685.70 (3.97%)	\$1,130.20 (4.16%)	\$852.40 (4.26%)	\$573.60 (4.13%)	\$434.70 (4.17%)	\$350.40 (3.96%)	\$294.80 (3.97%)	\$255.10 (3.97%)	\$225.40 (3.97%)	\$202.20 (3.96%)	\$183.70 (3.96%)	

- 所有實際年利率乃依據銀行營運守則所設定之淨現值計算方法計算。實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費（如適用）。
- 有關每月還款額及實際年利率之計算已包括0%手續費及不包括現金回贈，而每月還款額將進至毫位計算。每月還款金額中本金及利息之比例按「78法則」之方程式計算。
- 若客戶之貸款申請未能符合信貸評分審批要求，恒生銀行有限公司（「恒生」）仍會按個別情況批核貸款予客戶，惟息率可能有所調整。有關詳情，請向恒生職員查詢。貸款獲正式批核後，恒生會通知客戶有關調整後之息率。

優惠受條款及細則約束。

借定唔借？還得到先好借！