



常見問題 Frequently Asked Questions

1. 甚麼是「Quick Cash」套現分期計劃?

What is “Quick Cash” Installment Program?

回答：「Quick Cash」套現分期計劃是一種以未動用之綜合信用限額套現的無抵押貸款，還款期以固定時限及固定還款額按月分期繳付。信用卡持有人須於月結單上顯示之還款日或之前繳付每月供款金額。

Answer: “Quick Cash” installment Program is an installment loan converted from the unused combined credit limit for the customer. The cardholder is required to repay the loan in fixed installments within the loan tenor with payments being made on/ before the due date stated in the monthly statement of each month.

2. 甚麼是賬單及簽賬「分期更好使」計劃?

What are the “FlexiBill” and “PayLite” Installment Programs?

回答：賬單及簽賬「分期更好使」計劃讓信用卡持有人將 Citi 信用卡消費簽賬之交易或月結單上的簽賬以分期形式攤還，還款期以固定時限及固定還款額按月分期繳付。信用卡持有人須於月結單上顯示之還款日或之前繳付每月供款金額。

Answer: The “FlexiBill” and “PayLite” Installment Programs allow cardholder to convert eligible Citi Credit Card spending transaction(s) or statement balance by fixed instalments. The respective cardholder is required to repay the loan installments within the loan tenor with payments being made on/ before the due date stated in the monthly statement of each month.

3. 「Quick Cash」套現分期計劃 / 賬單及簽賬「分期更好使」計劃的借貸金額會否影響我的信用卡簽賬或信用額?

Does the loan amount under the “Quick Cash” Installment Program / “FlexiBill” and “PayLite” Installment Programs affect my credit limit?

回答：借貸金額將於有關客戶之可用信用額中扣除。此被扣除的信用額將按還款金額而恢復，直至清還全部借貸金額為止。

Answer: The approved loan amount will be deducted from the available credit limit of the relevant Citi credit card account upon approval of the application. The credit limit will be restored in accordance with the repayments until the full settlement of the Loan.

4. 「Quick Cash」套現分期計劃的貸款資料會否顯示在信貸報告上?

Would the loan information under “Quick Cash” Installment be shown on my credit report?



回答：除基本信用卡資料外，「Quick Cash」套現分期計劃的貸款資料亦會獨立顯示於持卡人信 貸報告上。

Answer: Yes, the loan information under the “Quick Cash” Installment Program will be reflected in the respective cardholder’s Credit Report separately from the basic credit card information.

5. 甚麼時候開始還款？

When should I start repaying the loan by installments?

回答：如借貸金額交易日(即批核當日)至第一期月結單日不足 30 日，首次行政費將於第一期月結單收取。客戶將需由第二期月結單起以每月分期之方式清還有關借貸金額。每月供款金額是借貸金額及每月行政費之總和，除以所選擇之還款期來計算的。

Answer: If the number of days between the loan approval date and the first statement date is less than 30 days, an Initial Fee will be charged on the first statement date. The customer is required to repay the Loan by way of monthly installments starting from the second statement date after the loan approval date. The Monthly Installment Amount is calculated by dividing the aggregate of the loan amount, and sum of the Monthly Fees by the relevant number of installments.

6. 甚麼是首次行政費？

What Is the Initial Fee?

回答：首次行政費是指借貸金額交易日(即批核當日)至第一期月結單日期間(“日數”)*之利息支出，並將顯示於第一期月結單上。**計算方法為：(借貸金額 x 月平息) / 30 x 日數***

Answer: The initial fee is the interest accrued between the loan approval date to the first statement date (“no. of days”)#, and is payable on the first statement date. **Calculation Method: (Loan x monthly flat rate) / 30 x no. of days #**

7. 逾期還款的收費是多少？

Is there any financial charge for late payment?

回答：如在該付款限期未收到月結單總結欠之最低付款額，花旗銀行將根據信用卡持有人合約收取財務費用，直至全數款項被存入該戶口為止。每月還款的最低付款額包括：(i) 每月供款金額之本金部份及所有未償還借貸本金的 1.5%，(ii) 每月行政費，及(iii) 首次行政費(如適用)。

Answer: If the minimum payment due of the entire statement balance stated in any monthly statement is not received in full by the payment due date, a finance charge will be imposed on the Monthly Installment Amount (excluding the Monthly Fee and Initial Fee, if any) from the billing date until full payment is credited to the Account in accordance with the Cardholder



Agreement. The minimum payment due of the Monthly Installment Amount shall comprise (i) 1.5% of the current month's billed principal and unbilled principal of the Loan; (ii) the Monthly Fee; and (iii) the Initial Fee, if any.

8. 可以提早全數清還「Quick Cash」套現分期計劃 / 賬單及簽賬「分期更好使」計劃嗎?

Can I make early repayment of the “Quick Cash” Installment Program / “FlexiBill” and “PayLite” Installment Programs in full?

回答：不論任何原因，如客戶提早清還全部款項，以下款項需立即全數繳付：(a) 未償還之總借貸金額及(b) 提早償還費用即未償還之總借貸金額 4%。

例子：假設借貸金額為 HK\$100,000，每月平息為 0.49%，分 12 期還款，每月還款額為 HK\$8,823.33。如客戶於第 6 期供款後選擇提早全數清還套現分期計劃，客戶須繳付餘下未償還之總借貸金額(HK\$51,329.05)及提早償還費用即未償還之總借貸金額 4%(HK\$2,053.16)。

貸款額 (港幣) : 100,000

還款期數 : 12

平均每月行政費用率 (實際年利率) : 0.49% (11.22%)

貸款批核日期: : 2019年10月20日

提早償還費用 : $51,329.05 \times 4\% = 2,053.16$

貸款供款表：

期數 (下一期 月結單日*)	每月還款 額 (港 幣)	本金 (港幣)	每月行政 費 (港 幣)	提早還款支出比較			
				剩餘本金 (港幣)	提早償還 費用 (港 幣)	剩餘每月 行政費總 額 (港 幣)	盈虧^ (港 幣)
0 (2019年 10月25日)	81.67 (首 次行政費)		81.67 (首次行 政費)	100,000.00	4,000.00	5,961.63	1,961.63
1 (2019年 11月25日)	8,823.33	7,933.17	890.16	100,000.00	4,000.00	5,879.96	1,879.96



2 (2019 年 12 月 25 日)	8,823.33	8,003.79	819.54	92,066.83	3,682.67	4,989.80	1,307.13
3 (2020 年 1 月 25 日)	8,823.33	8,075.04	748.29	84,063.04	3,362.52	4,170.26	807.74
4 (2020 年 2 月 25 日)	8,823.33	8,146.92	676.41	75,988.00	3,039.52	3,421.97	382.45
5 (2020 年 3 月 25 日)	8,823.33	8,219.44	603.89	67,841.09	2,713.64	2,745.55	31.91
6 (2020 年 4 月 25 日)	8,823.33	8,292.60	530.73	59,621.65	2,384.86	2,141.66	-243.20
7 (2020 年 5 月 25 日)	8,823.33	8,366.42	456.91	51,329.05	2,053.16	1,610.93	-442.23
8 (2020 年 6 月 25 日)	8,823.33	8,440.89	382.44	42,962.63	1,718.50	1,154.02	-564.48
9 (2020 年 7 月 25 日)	8,823.33	8,516.03	307.30	34,521.73	1,380.86	771.59	-609.27
10 (2020 年 8 月 25 日)	8,823.33	8,591.84	231.49	26,005.70	1,040.22	464.29	-575.93
11 (2020 年 9 月 25 日)	8,823.33	8,668.32	155.01	17,413.86	696.55	232.80	-463.75
12 (2020 年 10 月 25 日)	8,823.33	8,745.54	77.79	8,745.54	349.82	77.79	-272.03

*上述之「下一期月結單日」只供參考之用

^負數表示提早還款所節省的利息支出低於相關收費

Answer: For early settlement in full for these programs for whatever reason, the following will become immediately due and payable: (a) the total outstanding loan amount and (b) an early cancellation fee equivalent to 4% of outstanding principal..

Example: For a loan Amount of HK\$100,000 with 12 monthly installments of HK\$8,823.33 and a monthly flat rate of 0.49%. If the customer requests to settle the loan in full after the repayment of 6 monthly installments, the settlement amount of the loan will be the sum of total outstanding principal amount (HK\$51,329.05) and early cancellation fee of 4% of outstanding principal amount (HK\$2,053.16).



Loan Amount (HK\$): 100,000

Number of Installments (months): 12

Monthly Flat Rate (Annualized Percentage Rate): 0.49% (11.22%)

Date of loan approval: October 20, 2019

Early Cancellation Fee (HK\$): 51,329.05 x 4% = 2,053.16

Loan Repayment Schedule:

Tenor (Next Statement Date*)	Monthly Installment (HK\$)	Principal (HK\$)	Monthly Fee (HK\$)	Repayment Amount for Early Cancellation			
				Outstanding Principal (HK\$)	Early Cancellation Fee	Remaining Total Monthly Fee	Breakeven [^]
0 (Oct 25, 2019)	81.67 (Initial Fee)		81.67 (Initial Fee)	100,000.00	4,000.00	5,961.63	1,961.63
1 (Nov 25, 2019)	8,823.33	7,933.17	890.16	100,000.00	4,000.00	5,879.96	1,879.96
2 (Dec 25, 2019)	8,823.33	8,003.79	819.54	92,066.83	3,682.67	4,989.80	1,307.13
3 (Jan 25, 2020)	8,823.33	8,075.04	748.29	84,063.04	3,362.52	4,170.26	807.74
4 (Feb 25, 2020)	8,823.33	8,146.92	676.41	75,988.00	3,039.52	3,421.97	382.45
5 (Mar 25, 2020)	8,823.33	8,219.44	603.89	67,841.09	2,713.64	2,745.55	31.91
6 (Apr 25, 2020)	8,823.33	8,292.60	530.73	59,621.65	2,384.86	2,141.66	-243.20
7 (May 25, 2020)	8,823.33	8,366.42	456.91	51,329.05	2,053.16	1,610.93	-442.23
8 (Jun 25, 2020)	8,823.33	8,440.89	382.44	42,962.63	1,718.50	1,154.02	-564.48
9 (Jul 25, 2020)	8,823.33	8,516.03	307.30	34,521.73	1,380.86	771.59	-609.27
10 (Aug 25, 2020)	8,823.33	8,591.84	231.49	26,005.70	1,040.22	464.29	-575.93
11 (Sep 25, 2020)	8,823.33	8,668.32	155.01	17,413.86	696.55	232.80	-463.75
12 (Oct 25, 2020)	8,823.33	8,745.54	77.79	8,745.54	349.82	77.79	-272.03

*"Next Statement Date" of above is for illustration purposes only

[^]Negative figures indicate the point in time when the amount of interest saved by early repayment becomes lower than the relevant charges