



## 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： $(\text{借貸金額} \times \text{月平息}) / 30 \times \text{日數}^*$

**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:**  $(\text{Loan} \times \text{monthly flat rate}) / 30 \times \text{no. of days} \#$

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 <sup>^</sup> (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
<b>7 (2020年5月25日)</b>	<b>8,823.33</b>	<b>8,366.42</b>	<b>456.91</b>	<b>51,329.05</b>	<b>2,053.16</b>	<b>1,610.93</b>	<b>-442.23</b>
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 amount..

**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

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

Loan Repayment Schedule:

\*"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

9. 如果我未能全數繳付月結單總結欠，分期貸款會否被徵收財務費用？

**If I cannot pay the monthly statement balance in full, will there be any finance charge imposed on the installment loan?**

回答：花旗銀行將收取於提取本分期貸款當日所公布的利率及/或費用，該利率及/或費用將適用於整個貸款期。此外，每個月的付款限期或之前，只要花旗銀行收到（或已收到）賬戶月結單總結欠的全數還款，花旗銀行將不會收取此分期貸款的額外費用及財務費用，直至您清還所有分期付款。

不過，如果花旗銀行並未收到您當前或之前賬戶月結單中所顯示的月結單總結欠的全數還款，則 (i) 當前月結單中已誌賬的每月還款額本金，以及 (ii) 在您當前月結單上，任何尚未清還的之前月結單的每月還款額本金，將按賬戶月結單上的規定收取每日財務費用。已誌賬的每月還款額本金的每日財務費用將從月結單日期後的一日收取，直至：

- 已誌賬本金付款日期的前一日，如果您在付款限期當天或之前全數清還當前月結單總結欠；或
- 您全數清還當前月結單總結欠的當日，如果該筆還款是在付款限期之後支付的。

請注意，如僅支付最低付款額，本分期貸款將需要比預定期限更長的時間才能全數還清。



此外，如果花旗銀行在付款限期之前未收到全數還款，您必須支付由花旗銀行所釐定並不時通知您的遲交欠款費用，而您的信貸記錄亦將反映拖欠還款的情況。以上內容須受您的信用卡持卡人合約之條款約束。現行的財務費用及逾期手續費可到 [www.citibank.com.hk/chinese/credit-cards/pdf/Fee\\_Schedule.pdf](http://www.citibank.com.hk/chinese/credit-cards/pdf/Fee_Schedule.pdf) 查閱。亦請參考 Citi 信用卡合約的第 5.5 條、Citi 八達通信用卡合約的第 5.6 條及 Citi HKTVmall 信用卡合約的第 6.7 條，了解有關付款的分配次序。

有關說明，請參閱以下列表。

當前月結單日期	2021 年 6 月 15 日
已誌賬的每月供款金額	HK\$1,050
- 已誌賬的本金	HK\$1,000
- 已誌賬的每月行政費	HK\$50
已誌賬的每月行政費 / 一次性手續費(如適用)	HK\$50
列載於月結單的最低付款額 (即已誌賬的每月行政費 (HK\$50) + 每月供款金額之本金部份及所有未償還借貸本金的 1.5% (HK\$250))	HK\$300
列載於月結單財務費用利率	每年 31% (實際年利率: 34.28%)
付款限期	2021 年 7 月 13 日
於 2021 年 7 月 13 日(「付款日」)繳付的金額	HK\$300
已記賬的的本金(HK\$1,000.00)從當前月結單日期之翌日(6 月 16 日)至付款日的前一日(7 月 12 日)所衍生的財務費用 (每年 31%) (即 $HK\$1,000 \times 27 \text{ 天} \div 365 \text{ 天} \times 31\%$ )	HK\$22.93
當前已記賬的的本金結欠	HK\$750
當前已記賬的的本金結欠(HK\$750)從付款日(7 月 13 日)至下一個月結單日期(7 月 15 日)所衍生的財務費用(每年 31%) (即 $HK\$750 \times 3 \text{ 天} \div 365 \text{ 天} \times 31\%$ )	HK\$1.91
總財務費用(即 $HK\$22.93 + HK\$1.91$ )	HK\$24.84
下一個月結單日	2021 年 7 月 15 日

**Answer:** Citibank will charge the interest rate and/or fees as disclosed at the date of availing the installment loan which shall be applicable during its entire term and no additional fees and finance charge will be charged for this Installment loan, ONLY if Citibank receives (or had received) payment in full of the statement balance stated on your monthly statement of account by the payment due date every month until you have paid all installments.



However, if Citibank did not receive the full payment of the statement balance as indicated in your current or previous monthly statement of account, (i)the billed principal of monthly installment due in current statement, and (ii)any unpaid portion of any previous billed principal of monthly installment(s) in your current statement of account will be subject to daily finance charge as set out in the statement of account. This daily finance charge on the billed principal of installment loan will be charged from one day after statement date till:

a.one day before the payment date of the installment loan, if you pay the full current statement balance on or before the payment due date OR

b.till the date you pay the full current statement balance after the payment due date.

Please note that the installment loan will take more than the scheduled term to pay off in full if only minimum payment due is paid.

In addition, if Citibank does not receive the full payment of the minimum payment due by the payment due date, you must also pay a late charge determined by Citibank and notified to you from time to time; and your credit records will reflect payment delinquency. The above is subject to the terms of Cardholder Agreement governing your Citi Credit Card account. The prevailing finance charge and late charge are available at [www.citibank.com.hk/english/credit-cards/pdf/Fee\\_Schedule.pdf](http://www.citibank.com.hk/english/credit-cards/pdf/Fee_Schedule.pdf). Please refer to Clause 5.5 of Citi Credit Card Agreement, Clause 5.6 of Citi Octopus Credit Card Agreement and Clause 6.7 of Citi HKTVMall Card Agreement for the payment allocation sequence.

For the illustration, please refer to below table.

<b>Current statement date</b>	<b>June 15, 2021</b>
<b>Billed Monthly Installment Amount</b>	<b>HK\$1,050</b>
- Billed principal amount	HK\$1,000
- Billed Monthly Fee	HK\$50
<b>Billed Monthly Fee / Billed One-Time Booking Fee (if any)</b>	<b>HK\$50</b>
<b>Minimum payment due as specified in the statement (i.e. billed Monthly Fee (HK\$50) + 1.5% of current month's billed principal and unbilled principal of the Loan (HK\$250))</b>	<b>HK\$300</b>
<b>Finance charge as set out in the statement</b>	<b>31%p.a. (APR: 34.28%)</b>
<b>Payment due date</b>	<b>July 13, 2021</b>
<b>Payment made on July 13, 2021 ("Payment Date")</b>	<b>HK\$300</b>
<b>Finance charge on the billed principal amount (HK\$1,000) from one day after current statement date (June 16) to one day before Payment Date (July 12) at 31%p.a. (i.e. <math>HK\\$1,000 \times 27 \text{ days} \div 365 \text{ days} \times 31\%</math>)</b>	<b>HK\$22.93</b>
<b>Current outstanding billed principal amount</b>	<b>HK\$750</b>
<b>Finance charge on the current outstanding billed principal amount (HK\$ 750) from Payment Date (July 13) to next statement date (July 15) at 31%p.a. (i.e. <math>HK\\$750 \times 3 \text{ days} \div 365 \text{ days} \times 31\%</math>)</b>	<b>HK\$1.91</b>
<b>Total finance charge (i.e. HK\$22.93+HK\$1.91)</b>	<b>HK\$24.84</b>
<b>Next statement date</b>	<b>July 15, 2021</b>