## Examples for Calculation of Annual Percentage Rate of Total Finance Charges for Advertisement of Credit Products by Banks and Insurance Enterprises

Approved by FSC per FSC letter Jin-Guan-Yin (3)-Zi-0940030381 dated November 30, 2005 BAROC letter Quan-Shou-Xiao-Zi-3762 dated December 14, 2005 Amendment approved by FSC per FSC letter Jin-Guan-Yin (3)-Zi- 09700107080 dated June 10, 2008 BAROC letter Quan-Shou-Xiao-Zi-1850 dated June 25, 2008

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Type	Terms and conditions of credit product	Print advertisement	Dynamic advertisement
Example 1	Loan amount: \$2,000,000.	Loan amount: \$2,000,000.	Annual percentage rate: 2.76%.
(Home	Loan period: 20 years.	Loan period: 20 years.	Notes: (1) The annual percentage rate
loan)	Interest rate: 2.75%.	Interest rate: 2.75%.	disclosed in this advertisement is
ioan)	Repayment method: Amortized by	Total fees: \$2200.	calculated based on the standard
	annuity method and paid on a monthly	Annual percentage rate: 2.76%.	calculation examples on record
	basis.	Notes: (1) The annual percentage rate disclosed	with the competent authority. The
	Setup fees: \$2,000/case.	in this advertisement is calculated	actual terms and conditions of the
	Credit inquiry fees: \$200/case.	based on the standard calculation	loan will depend on the product
		examples on record with the	offered by the bank. The annual
		competent authority. The actual terms	percentage rate for each customer
		and conditions of the loan will	may vary, depending on the loan
		depend on the product offered by the	product and terms and conditions
		bank. The annual percentage rate for	of the loan.
		each customer may vary, depending	(2) The annual percentage rate of
		on the loan product and terms and	total finance charges does not
		conditions of the loan.	equate the lending rate.
		(2) The annual percentage rate of total	(3) The base date for the calculation
		finance charges does not equate the	of annual percentage rate is $\circ$
		lending rate.	$\underline{(\mathrm{yr})} \circ (\mathrm{mo}) \circ (\mathrm{dy}).$
		(3) The base date for the calculation of	
		annual percentage rate is o (yr)	
		<u>∘(mo) ∘ (dy).</u>	

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Type	Terms and conditions of credit product	Print advertisement	Dynamic advertisement
Example 2	Loan amount: \$500,000.	Loan amount: \$500,000.	Annual percentage rate: 7.43%.
(Home	Loan period: 7 years.	Loan period: 7 years.	Notes: (1) The annual percentage rate
equity	Interest rate: 6%.	Interest rate: 6%.	disclosed in this advertisement is
loan)	Repayment method: Amortized by	Total fees: \$22700.	calculated based on the standard
	annuity method and paid on a monthly	Annual percentage rate: 7.43%.	calculation examples on record with the competent authority. The
	basis.	Notes: (1) The annual percentage rate disclosed	actual terms and conditions of the
	Setup fees: \$5,000/case.	in this advertisement is calculated	loan will depend on the product
	Credit inquiry fees: \$200/case.	based on the standard calculation	offered by the bank. The annual
	Credit insurance fees: 3.5% of loan	examples on record with the competent authority. The actual terms	percentage rate for each customer
	amount.	and conditions of the loan will	may vary, depending on the loan
		depend on the product offered by the	product and terms and conditions of the loan.
		bank. The annual percentage rate for	
		each customer may vary, depending	total finance charges does not
		on the loan product and terms and	equate the lending rate.
		conditions of the loan.	(3) The base date for the
		(2) The annual percentage rate of total finance charges does not equate the	calculation of annual
		lending rate.	percentage rate is ○ (yr) ○(mo)
		(3) The base date for the calculation of	<u>○ (dy).</u>
		annual percentage rate is ○ (yr)	
		<u>∘(mo) ∘ (dy).</u>	
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Type	Terms and conditions of credit product	Print advertisement	Dynamic advertisement
Example 3	Loan amount: \$400,000.	Loan amount: \$400,000.	Annual percentage rate: 9.56%.
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(Auto loan)	Loan period: 5 years.	Loan period: 5 years.	Notes: (1) The annual percentage rate disclosed in this advertisement is
	Interest rate: 9%.	Interest rate: 9%.	calculated based on the standard
	Repayment method: Amortized by	Total fees: \$5,200.	calculation examples on record
	annuity method and paid on a monthly	Annual percentage rate: 9.56%.	with the competent authority. The
	basis.	Notes: (1) The annual percentage rate disclosed	actual terms and conditions of the
	Setup fees: \$5,000/case.	in this advertisement is calculated	loan will depend on the product
	Credit inquiry fees: \$200/case.	based on the standard calculation	offered by the bank. The annual
	Credit inquiry ices. \$200/case.	examples on record with the	percentage rate for each customer
		competent authority. The actual terms	may vary, depending on the loan
		and conditions of the loan will	product and terms and conditions
		depend on the product offered by the	of the loan.
		bank. The annual percentage rate for	(2) The annual percentage rate of total
		each customer may vary, depending	finance charges does not equate
		on the loan product and terms and	the lending rate.
		conditions of the loan.	(3) The base date for the calculation
		(2) The annual percentage rate of total	of annual percentage rate is $\circ$
		finance charges does not equate the lending rate.	<u>(yr) ○(mo) ○ (dy).</u>
		(3) The base date for the calculation of	
		annual percentage rate is o (yr)	
		$\circ$ (mo) $\circ$ (dy).	

Type	Terms and conditions of credit product	Print advertisement	Dynamic advertisement
Example 4	Loan amount: \$300,000.	Loan amount: \$300,000.	Annual percentage rate: 5.71%-8.51%.
Example 4 (Credit loan)	Loan amount: \$300,000.  Loan period: 5 years.  Interest rate: 3.50%-6.25%.  Repayment method: Amortized by annuity method and paid on a monthly basis.  Setup fees: \$5,000/case.  Credit inquiry fees: \$200/case.	Loan period: 5 years. Interest rate: 3.50%-6.25%.	Notes: (1) The annual percentage rate disclosed in this advertisement is calculated based on the standard calculation examples on record with the competent authority. The actual terms and conditions of the loan will depend on the product offered by the bank. The annual
	Credit insurance fees: 3.5% of loan amount.	competent authority. The actual terms and conditions of the loan will depend on the product offered by the bank. The annual percentage rate for each customer may vary, depending on the loan product and terms and conditions of the loan.  (2) The annual percentage rate of total finance charges does not equate the lending rate.  (3) The base date for the calculation of annual percentage rate is o (yr) o(mo) o (dy).	percentage rate for each customer may vary, depending on the loan product and terms and conditions of the loan.  (2) The annual percentage rate of total finance charges does not equate the lending rate.  (3) The base date for the calculation of annual percentage rate is o (yr) o(mo) o (dy).

Type	Terms and conditions of credit product	Print advertisement	Dynamic advertisement
Example 5	Loan amount: \$300,000.	Interest rate: 3.5%-8.55%.	Interest rate: 3.5%-8.55%.
(Home	Loan period: 5 years.	Setup fees: \$5,000/case.	Setup fees: \$5,000/case.
equity line	Interest rate: 3.50%-8.55%.	Credit inquiry fees: \$200/case.	Credit inquiry fees: \$200/case.
of credit or	Repayment method: Revolving line of	Credit insurance fees: 3.5% of loan amount.	Credit insurance fees: 3.5% of loan amount.
revolving	credit, which may be borrowed and	e: The base date for the calculation of lending	Note: The base date for the calculation of
line of	repaid at any time.	rate is $\circ$ (yr) $\circ$ (mo) $\circ$ (dy).	<u>lending rate is <math>\circ</math> (yr) <math>\circ</math>(mo) <math>\circ</math> (dy).</u>
credit)	Setup fees: \$5,000/case.		
	Credit inquiry fees: \$200/case.		
Example 6	Interest rate: <u>8.88%-</u> 18.25%.	Interest rate: <b>8.88%-</b> 18.25%.	Interest rate: <b>8.88%-</b> 18.25%.
(Cash card)	Interest calculation: Calculate on a	Late payment interest: 20% annual rate interest	Late payment interest: 20% annual rate
	daily basis by multiplying daily loan	rate over the late payment period.	interest rate over the late payment period.
	balance by annual interest rate, which	Account management fee: \$100 for each cash	Account management fee: \$100 for each
	is then divided by 365 days to obtain	draw transaction.	cash draw transaction.
	daily interest accrued.	Card reissue fee: NT\$50.	Card reissue fee: NT\$50.
	Late payment interest: 20% annual rate	Note: The base date for the calculation of	Note: The base date for the calculation of
	over the late payment period.	<u>lending rate is <math>\circ</math> (yr) <math>\circ</math>(mo) <math>\circ</math> (dy).</u>	lending rate is $\circ$ (yr) $\circ$ (mo) $\circ$ (dy).
	Account management fee: \$100 for		
	each cash draw transaction.		
	Card reissue fee: NT\$50.		
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Example 7	Revolving interest rate:	Revolving interest rate:	Revolving interest rate:
(Credit	Platinum card: <b>9.99%</b> - 20%; other	Platinum card: <u>9.99% -</u> 20%; other cards:	Platinum card: 9.99% - 20%; other cards:
card)	cards: <u><b>12.99%-</b></u> 20%	<b>12.99%</b> -20%	<u>12.99%-</u> 20%
	Balance transfer: 5.94%-9.99%.		(If the ad contains offer of balance transfer,
		(If the ad contains offer of balance transfer,	disclose the interest rate on balance transfer)

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	Calculation of interest on revolving	disclose the interest rate on balance transfer)	Cash advance fee: 3.5% of amount of cash
	line of credit: 20% annual rate (approx.	Cash advance fee: 3.5% of amount of cash	advance plus NT\$100.
	0.0548% per day) for the balance of a	advance plus NT\$100.	Note: The base date for the calculation of
	• • •	Note: The base date for the calculation of	revolving interest rate is $\circ$ (yr) $\circ$ (mo)
	charge starting from the date the	revolving interest rate is $\circ$ (yr) $\circ$ (mo) $\circ$	<u>∘ (dy).</u>
	charge is posted to the revolving line	(dy).	
	of credit until the charge is cleared.		
	Cash advance fee: 3.5% of amount of		
	cash advance plus NT\$100.		
Example 8	Amount of cash advance: \$100,000.	Amount of cash advance: \$100,000.	Annual percentage rate: 16.92%.
(Cash	Number of installments: 12.	Number of installments: 12.	Notes: (1) The annual percentage rate
advance	Monthly fee: Approved line x 0.7%	Monthly fee: Approved line x 0.7%.	disclosed in this advertisement is
through	Setup fees: \$1,000/case.	<u>Total fees: \$9,400.</u>	calculated based on the
installment		Annual percentage rate: 16.92%.	standard calculation examples on record with the competent
loan or		Notes: (1) The annual percentage rate	authority. The actual terms and
installment		disclosed in this advertisement is	conditions of the loan will
payment		calculated based on the standard	depend on the product offered
of credit		calculation examples on record	by the bank. The annual
card		with the competent authority. The actual terms and conditions of the	percentage rate for each
charges)		loan will depend on the product	customer may vary, depending
charges)		offered by the bank. The annual	on the product and terms and conditions of the loan.
		percentage rate for each customer	(2) The annual percentage rate of
		may vary, depending on the	total finance charges does not
		product and terms and conditions	equate the interest rate for
		of the loan.	cash advance.
		(2) The annual percentage rate of	casii auvance.

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Type	Terms and conditions of credit product	Print advertisement	Dynamic advertisement
		total finance charges does not	(3) The base date for the
		equate the interest rate for cash	<u>calculation of annual</u>
		advance.	percentage rate is ○ (yr) ○(mo)
		(3) The base date for the calculation	<u>○ (dy).</u>
		of annual percentage rate is $\circ$ (yr)	
		○(mo) $○$ (dy).	