

## 中国银行消费分期年化费率对照标示

期限 费率	12 期	18 期	24 期	36 期	48 期	60 期	72 期	84 期	96 期
分期手续 费费率/ 年化费率	2%/3.67%	3.5%/4.38%	4.5%/4.26%	7.5%/4.76%	9.5%/4.52%	11%/4.19%	13%/4.11%	16%/4.31%	20%/4.67%
	2.25%/4.13%	3.75%/4.69%	4.75%/4.5%	7.75%/4.91%	9.75%/4.64%	11.5%/4.37%	13.5%/4.26%	16.5%/4.43%	20.5%/4.78%
	2.5%/4.58%	4%/4.99%	5%/4.73%	8%/5.07%	10%/4.75%	12%/4.55%	14%/4.41%	17%/4.56%	21%/4.89%
	2.75%/5.04%	4.25%/5.3%	5.25%/4.96%	8.25%/5.22%	10.25%/4.87%	12.5%/4.74%	14.5%/4.57%	17.5%/4.69%	21.5%/5%
	3%/5.49%	4.5%/5.61%	5.5%/5.19%	8.5%/5.38%	10.5%/4.98%	13%/4.92%	15%/4.72%	18%/4.82%	22%/5.11%
	3.25%/5.95%	4.75%/5.92%	5.75%/5.43%	8.75%/5.53%	10.75%/5.1%	13.5%/5.1%	15.5%/4.87%	18.5%/4.95%	22.5%/5.21%
	3.5%/6.4%	5%/6.23%	6%/5.66%	9%/5.68%	11%/5.21%	14%/5.28%	16%/5.02%	19%/5.07%	23%/5.32%
	3.75%/6.85%	5.25%/6.53%	6.25%/5.89%	9.25%/5.84%	11.25%/5.33%	14.25%/5.37%	16.5%/5.17%	19.5%/5.2%	24%/5.54%
	4%/7.3%	5.5%/6.84%	6.5%/6.12%	9.5%/5.99%	11.5%/5.44%	14.5%/5.46%	17%/5.32%	20%/5.32%	26%/5.97%
	4.25%/7.75%	5.75%/7.14%	6.75%/6.35%	9.75%/6.14%	11.75%/5.56%	15%/5.64%	17.5%/5.46%	20.5%/5.45%	28%/6.4%
	4.5%/8.21%	6%/7.45%	7%/6.58%	10%/6.3%	12%/5.67%	15.5%/5.82%	18%/5.61%	21%/5.58%	30%/6.82%
	4.75%/8.66%	6.25%/7.75%	7.25%/6.81%	10.25%/6.45%	12.25%/5.78%	16%/6%	18.5%/5.76%	21.5%/5.7%	32%/7.24%
	5%/9.1%	6.5%/8.06%	7.5%/7.04%	10.5%/6.6%	12.5%/5.9%	16.5%/6.18%	19%/5.91%	22%/5.83%	34%/7.65%
	5.25%/9.55%	6.75%/8.36%	7.75%/7.27%	10.75%/6.75%	12.75%/6.01%	17%/6.36%	19.5%/6.06%	22.5%/5.95%	36%/8.07%
	5.5%/10%	7%/8.67%	8%/7.5%	11%/6.91%	13%/6.12%	17.5%/6.54%	20%/6.2%	23%/6.07%	40%/8.88%
	/	/	8.25%/7.73%	11.25%/7.06%	13.5%/6.35%	18%/6.72%	20.5%/6.35%	23.5%/6.2%	/
	/	/	8.5%/7.96%	11.5%/7.21%	14%/6.58%	18.5%/6.89%	21%/6.5%	24%/6.32%	/
	/	/	8.75%/8.19%	11.75%/7.36%	14.5%/6.8%	/	21.5%/6.64%	24.5%/6.45%	/
	/	/	9%/8.42%	12%/7.51%	15%/7.03%	/	22%/6.79%	25%/6.57%	/
	/	/	9.5%/8.87%	12.5%/7.81%	16%/7.48%	/	22.5%/6.93%	25.5%/6.69%	/

注：分期业务年化手续费率是根据持卡人现金流计算的年化内含报酬率。因选择办理的分期产品与手续费收取方式、账单日间隔、每月实际天数、提前还款、合作商户等不同情况而略有差异，申请人享受的手续费率与实际支付的手续费金额仍以相关交易凭证为准。

每期手续费率	折算实际年化费率
0.00%~0.25%	0.00%~5.68%
0.25%~0.35%	5.12%~7.88%
0.35%~0.45%	7.16%~10.05%
0.45%~0.55%	9.20%~12.20%
0.55%~0.65%	11.23%~14.33%
0.65%~0.80%	13.25%~17.48%