

金融英语阅读：大额耐用消费品贷款 PDF转换可能丢失图片或格式，建议阅读原文

https://www.100test.com/kao_ti2020/130/2021_2022__E9_87_91_E8_9E_8D_E8_8B_B1_E8_c92_130375.htm Large consumer

durables refer to Renminbi loans granted to individual consumers to facilitate purchases of expensive consumer durables. Expensive consumer durables refer to household durable commodities with a unit price of 3,000 yuan or higher and a normal service life of more than two years, including household electrical appliances, computers, furniture, body-building apparatus, sanitary tools, musical instruments, etc. (excluding cars and houses). Large consumer durables loans may be used only for expensive consumer durables operated by tied sellers that have entered into related agreements with the lender and undertake installment payment

business.来源：www.examda.com The length of maturity of large consumer durables loans is usually within one year, with the longest up to three years (or shorten). For a borrower close to the age of retirement, the length of maturity may not exceed the age of retirement (usually 55 for a woman and 60 for a man).来源

: www.examda.com The interest rate for large consumer durables loans shall be the rate for loans of the same grade stipulated by the Peoples Bank of China, and the interest rate shall fluctuate upwards in line with the regulations of the Peoples Bank of China. If the length of maturity is within one year, interests shall be computed at the contracted interest rate, and they shall remain unchanged in case of the adjustment of the legal interest rate. if the term of one loan is over

one year, in case of adjustment of the legal interest rate, a new interest rate shall be adopted in accordance with the relevant grade of interest rate as from the beginning of the following year. The credit lines for large consumer durables loans range from RMB2,000 to RMB100,000. The down payment of a borrower in purchasing expensive consumer goods shall not be less than 20% of the total value of the purchase, and the amount of borrowing may not exceed 80% of the total value of the purchase. The borrower shall open a current account with the Bank of China, and according to the repayment plan provided in the contract, deposit money sufficient for the current repayment of the loan and the interest accrued in the current account prior to the day of repayment and also authorize the lender to withhold the right of deducting the amount from the account on schedule. 来源：www.examda.com Within the borrowing time limit, the borrower may, according to the methods of repayment provided by the lender, repay the principal and interests of the loan by installment or by lump sum in full. With the consent of the lender, the borrower may service the debt ahead of schedule. 大额耐用消费品贷款是指向消费者个人发放用于购买大额耐用消费品的人民币贷款。大额耐用消费品是指单价在3000元以上（含3000元）、正常使用寿命期在二年以上的家庭耐用商品，包括家用电器、电脑、家具、健身器材、卫生洁具、乐器等（汽车、房屋除外）。大额耐用消费品贷款只能用于购买与贷款人签订有关协议、承办分期付款业务的特约销售商所经营的大额耐用消费品。大额耐用消费品贷款的期限一般在一年以内，最长为三年（含三年）。将至退休

年龄的借款人，贷款期限不得超过退休年龄（一般为女性55岁、男性60岁）。大额耐用消费品贷款的利率执行中国人民银行规定的同档次贷款利率，利率上浮应符合中国人民银行的规定。来源：www.examda.com 贷款期限在一年以内的，按合同利率计息，遇法定利率调整不变；贷款期限在一年以上的，遇利率调整，于下年初开始，按相应利率档次执行新的利率水平。大额耐用消费品贷款额度的起点为人民币2千元，最高额不超过10万元；借款人用于购买大额耐用消费品的首期付款额不得少于购物款的20%，借款额最高不得超过购物款的80%。借款人应在中国银行开立活期存款账户，按合同约定的还款计划，于每次还款日前，在活期存款账户中存入足够偿还本期贷款本息的款项授权贷款人按期扣款。在借款期限内，借款人按照贷款人规定的还款办法，可分次或一次性地足额归还贷款本金和利息。经贷款人同意，借款人可提前归还贷款本息。100Test 下载频道开通，各类考试题目直接下载。详细请访问 www.100test.com