

银行产品介绍：EducationalLoans教育助学贷款 PDF转换可能丢失图片或格式，建议阅读原文

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Business Varieties 贷款业务种类 Educational loans include commercial educational loans and state educational loans with fiscal interest discounts.

助学贷款包括商业性教育助学贷款和财政贴息的国家助学贷款两种。

1. Commercial educational loans 1、商业性教育助学贷款

Commercial educational loans refer to consumer loans granted by the lender to borrowers to finance the tuition and miscellaneous fees (including the traveling expenses for going abroad) of the borrowers or the persons under their legal guardianship in studying at domestic secondary schools or ordinary higher learning institutes or for masters or doctors degree, or studying at universities or for masters or doctors degree outside the territory with approval. 商业性教育助学贷款是指贷款人向借款人发放的用于借款人自己或其法定被监护人就读国内中学、普通高校及攻读硕士、博士等学位或已获批准在境外就读大学及攻读硕士、博士等学位所需学杂费用（包括出国的路费）的消费贷款。

1.State educational loans 2、国家助学贷款 State educational loans refer to educational loans granted by the lender to borrowers that are given fiscal interest discounts by the central financial authorities or local financial sector, and are used for the tuition and miscellaneous fees, lodging and living expenses of the borrowers in studying at domestic higher learning institutes for full-time undergraduate, professional or graduate courses. State educational loans belong to credit loans and

enjoy a 50% fiscal interest discount, and their applicants must meet the condition that the involved schools have access to state educational loans. Loans for studying abroad are currently limited to commercial loans. 国家助学贷款是指贷款人向借款人发放的由中央财政或地方财政贴息，用于借款人本人或其直系亲属、法定被监护人在国内高等学校就读全日制本、专科或研究生所需学杂费和生活费用的助学贷款。国家助学贷款属信用贷款，并且享受50%的财政贴息，但申请人必须符合所在学校享受国家助学贷款的条件。出国留学贷款目前只适用于商业性贷款。 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](http://www.100test.com)