

个人综合消费贷款 PDF转换可能丢失图片或格式，建议阅读原文

[https://www.100test.com/kao\\_ti2020/129/2021\\_2022\\_\\_E4\\_B8\\_AA\\_E4\\_BA\\_BA\\_E7\\_BB\\_BC\\_E5\\_c92\\_129094.htm](https://www.100test.com/kao_ti2020/129/2021_2022__E4_B8_AA_E4_BA_BA_E7_BB_BC_E5_c92_129094.htm) Personal comprehensive consumer loan is referred to the RMB loan provided to the borrower by the bank, used for designated concrete consumption. It can be divided into 4 levels as 6-month, 1-year, 2-year and 3-year. The loan varies from 2,000 Yuan to 500,000 Yuan. Personal comprehensive consumer loan features wide consumption uses, high loan line, flexible loan term, etc. Its the ideal choice for a wide range of consumers for achieving the aim of "pay the future fortune in advance and enjoy advancing life". The loan line should be more than 2,000 Yuan and less than 500,000 Yuan and the detailed loan line will be determined by bank according to borrowers credit status and the guarantee offered. The term of the loan can be divided into 4 levels, such as 6-month, 1-year, 2-year and 3-year. The loan interest rate is implemented in accordance with the loan interest rate stipulated by the Peoples Bank of China for the corresponding period. If the loan term is shorter than 1 year, the contract interest rate will be implemented. If the loan term is longer than 1 year, it will be counted on grades and the regulation of legal interest rate will start from the beginning of next year, and the new interest rate shall be implemented in accordance with corresponding interest rate. 个人综合消费贷款是银行向借款人发放的用于指定消费用途的人民币贷款。款期限分6个月、1年、2年、3年四个档次，贷款限额为2000元至50万元。个人综合消费贷款具有消费用途广泛

、贷款额度较高、贷款期限灵活等特点，是广大消费者实现“预支未来财富，享受超前生活”的理想选择。贷款额度最低为2000元，最高为50万元，由银行根据借款人资信状况及所提供的担保情况确定具体贷款额度。贷款期限分6个月、1年、2年、3年四个档次。贷款利率按照中国人民银行规定的同期贷款利率计算。在贷款期间如遇利率调整时，贷款期限在1年（含）以下的，按合同利率计算；贷款期限在1年以上的，实行分段计算，于下一年年初开始，按相应利率档次执行新的利率。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)