

个人汽车消费贷款 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_E6_B1_BD_E8_c92_129096.htm Personal auto loan is the RAM guarantee loan granted by bank to the borrower who applies for purchase of auto, featuring simple transaction procedure, various guarantee forms and high loan line, etc. Personal auto loan will help you realize your auto purchase dream and fully improve your life quality. If the guarantee is made by means of hypothecation, or the bank or the insurance company assumes the joint and several liability, the loan line shall be no more than 80% of auto funds. If the guarantee is made by means of pledge of the auto or other properties, the loan line shall be no more than 70% of auto funds. If the guarantee is made by the third party (except the bank and the insurance company), the loan line shall be no more than 60% of auto funds. The loan usually lasts 3 years and no longer than 5 years. 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. 个人汽车消费贷款是银行向申请购买汽车的借款人发放的人民币担保贷款。具有办理手续简便快捷、担保形式多样、贷款额度高等特点。个人汽车消费贷款助您实现购

车梦想，全面提高生活品质。以质押方式担保的，或银行、保险公司提供连带责任保证的，贷款最高额可达到购车款的80%；以所购车辆或其他财产抵押担保的，贷款最高额可达到购车款的70%；以第三方（银行、保险公司除外）保证方式担保的，贷款最高额可达到购车款的60%。汽车消费贷款一般为3年，最长不超过5年（含）。汽车消费贷款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；贷款期间在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

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