

晋商信用卡分期业务标准利率表

收费项目	收费方式	收费标准	期数								
			3期	6期	9期	12期	18期	24期	36期	48期	60期
灵活分期/账单分期/消费分期	一次性收取	总利率	1.95%	3.90%	5.85%	7.80%	12.60%	16.80%	25.20%	33.60%	42.00%
		折合年化利率	11.78%	13.62%	14.49%	15.06%	17.22%	18.01%	19.55%	21.25%	23.27%
	分期收取	总利率	2.25%	4.50%	6.75%	8.64%	13.86%	18.48%	27.72%	36.96%	46.20%
		折合年化利率	13.45%	15.27%	15.92%	15.58%	16.84%	16.84%	16.65%	16.38%	16.09%
云闪付/支付宝总账分期	分期收取	总利率	2.25%	4.50%	6.75%	8.64%	13.86%	18.48%	27.72%	36.96%	46.20%
		折合年化利率	13.45%	15.27%	15.92%	15.58%	16.84%	16.84%	16.65%	16.38%	16.09%
微信财付通渠道总账分期	分期收取	总利率	2.75%	5.00%	7.75%	10.14%	15.36%	20.48%	30.60%	40.80%	51.00%
		折合年化利率	16.43%	16.94%	18.23%	18.22%	18.59%	18.57%	18.25%	17.92%	17.58%
现金分期	分期收取	总利率	2.31%	4.62%	7.47%	9.96%	14.94%	19.92%			
		折合年化利率	13.81%	15.67%	17.59%	17.90%	18.10%	18.09%			
微信财付通渠道现金分期	分期收取	总利率	2.81%	5.12%	8.47%	11.46%	16.44%	21.92%			
		折合年化利率	16.78%	17.35%	19.89%	20.52%	19.85%	19.80%			
支付宝收银台分期	商户贴息分期 (由商户全额承担, 一次性收取)	总利率	0.00%	0.00%		0.00%		0.00%			
		折合年化利率	0.00%	0.00%		0.00%		0.00%			
	持卡人付息分期 (由持卡人全额承担, 分期收取)	总利率	2.30%	4.20%		6.00%		12.00%			
		折合年化利率	13.75%	14.26%		10.90%		11.13%			