Key Facts Statement (KFS) for Revolving Credit Facility

Chiyu Banking Corporation Ltd. ("the Bank")

Revolving Credit Facility
June 2024

This product is a revolving credit facility.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your revolving credit facility.

Interest Rates and Interest Charges	
Annualized Percentage Rate (APR)	

Loan Amount	APR
HK$ 5,000	The Bank's HKD Prime to 3% over the Bank's HKD Prime
HK$ 20,000	The Bank's HKD Prime to 2% over the Bank's HKD Prime
HK$ 100,000	The Bank's HKD Prime to 1% over the Bank's HKD Prime

Annualised Overdue / Default Interest Rate	6% over the Bank's HKD Prime The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due. If any installment payment or interest payment is overdue, default interest shall be calculated from the due date of the relevant installment or interest payment on a daily basis up to the day on which actual payment in full has been made. For details, please refer to the relevant sections of "General Terms and Conditions for General Banking Facilities and Loan Facility(ies)" provided by the Bank.
Overlimit Interest Rate	NA
Minimum Payment	NA
Fees and Charges	
Handling Fee	0.125% to 0.5% of revolving amount (subject to a minimum range of HK$250 to HK$1,000 equivalent) of revolving facility will be charged when a customer applies for an revolving facility.
Annual Fee / Monthly Fee	0.125% to 0.25% of revolving amount (subject to a minimum range of HK$250 to HK$500 equivalent) of revolving facility will be charged.
Withdrawal Fee / Transaction Fee	NA
Late Payment Fee and Charge	HK$500 per late payment (plus legal cost, if any). Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HKD500.00 or such other amount as determined by the Bank from time to time, on each time when the Borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the Borrower or to take any other recovery action against the Borrower after the Borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the Borrower shall be obliged to pay such costs to the Bank upon demand.
Overlimit Handling Fee	NA
Returned Cheque Charge / Rejected Autopay Charge	HK$150 per returned cheque / rejected autopay payment
Lost Card Replacement Fee	NA

Additional Information	
Custody of Non-discharged Deeds after Full Repayment	HK$3,000 per year
Lease Consent Letter on Charged Property	HK$1,000 per letter (plus legal cost, if any)
Administration Fee for Fire Insurance Policy (Applicable to the insured amount involving assessment of the reinstatement value of the mortgaged property)	HK$1,000.00 for each time

循環貸款產品資料概要

集友銀行有限公司(「本行」)

循環貸款
2024年6月

此乃循環貸款產品。

本概要所提供的利息、費用及收費等資料僅供參考，

循環貸款的最終條款以貸款確認書為準。

利率及利息支出	
實際年利率	貸款金額 / 實際年利率 HK$ 5,000 / 本行港元最優惠利率至本行港元最優惠利率加 3%。 HK$ 20,000 / 本行港元最優惠利率至本行港元最優惠利率加 2%。 HK$ 100,000 / 本行港元最優惠利率至本行港元最優惠利率加 1%。
逾期還款年化利率 / 就違約貸款收取的年化利率	本行港元最優惠利率加6%。 本行保留可就下列任何到期未付款項按日徵收違約利息的權利（不論判決之後或之前）。 若供款或付息逾期未付，將計算違約利息，自相關供款或付息到期日起按日計算，直至實際全數支付之日為止。 詳細請參閱本行提供的《一般銀行授信及貸款授信的一般條款》中的相關部分
超出信用額度利率	沒有
最低還款額	沒有
費用及收費	
手續費	在客戶申請循環貸款時，將收取貸款額之 0.125%至 0.5%。 (最低收費為 HK$250 至 HK$1,000)
年費 / 月費	將收取貸款額之 0.125%至 0.25%。 (最低收費為 HK$250 至 HK$500)
提款收費 / 交易收費	沒有
逾期還款費用及收費	每次逾期還款將收取HK$500 (如涉及法律費用則另計) 除違約利息外，本行還保留在借款人每次未能在到期日付款時徵收港幣 500.00 元或本行不時決定的其他金額作為違約行政費用的權利。此外，如本行絕對酌情決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。
超出信用額度手續費	沒有
退票 / 退回自動轉帳授權指示的收費	每次退票 / 退回自動轉帳授權指示時，將收取 HK$150。
替換遺失卡的收費	沒有
其他資料	
存契費(已清還樓宇按揭貸款但尚未提取契據)	每年 HK$3,000
出租同意書	每份 HK$1,000(如涉及律師費用則另計)
更改抵押品火險投保金額行政費（適用於涉及評估抵押物業之重置價值)	每次 HK$1,000.00