

Key Facts Statement (KFS) for Instalment Loan
Chiyu Banking Corporation Ltd. (“the Bank”)

“Chiyu Money” Personal Loan Plan (For personal customers)
7th July 2023

This product is an instalment loan.

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 instalment loan.

Interest Rates and Interest Charges

Annualised Percentage Rate (APR)	For a loan amount of HK\$100,000: ¹			
	Loan Tenor	6-month	12-month	24 -month
	APR ² (or range of APR)	N/A	7.58% - 19.18%	8.58% - 20.18%

The APR is calculated using method specified in relevant guidelines issued by The Hong Kong Association of Banks, and is rounded up or down to the nearest two decimal places. An APR is a reference rate, which includes all applicable interest rates, fees and charges of the product, expressed as an annualised rate.

Annualised Overdue / Default Interest Rate	Annualized interest rate of 29.2% will be applied on the amount overdue from the due date until the date of actual repayment. The interest is calculated daily on a simple basis and will be calculated on a 365-day basis in ordinary and leap years.
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Fees and Charges

Handling Fees	Waived
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Late Payment Fees	<p>HK\$500 per late payment (plus legal cost, if any)</p> <p>Apart from default interest, the Bank reserves the right to charge the Late Payment Fees 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.</p>
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Early Settlement Fee	<p>Early Settlement Fee will be charged by the Bank if the Borrower early repays the Loan in full. Early Settlement Fee = Administration Fee + Additional Interests</p> <p>Administration Fee: 1% of the drawdown amount</p> <p>Additional Interests: additional 1 month interests</p> <ul style="list-style-type: none"> • Apart from current month’s instalment interests, next month’s instalment interests will be charged additionally if early settlement is made on the instalment repayment date • Interests of next two months’ instalments will be charged if early settlement is not made on the instalment repayment date
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Returned Cheque / Rejected Autopay Payment Instruction	In case of any returned cheque or rejected autopay payment instruction, the Bank will charge HK\$150 as service charge for each returned cheque or rejected autopay payment instruction.
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Additional Information

1. Minimum loan amount is HKD10,000.
2. This APR is calculated based on a loan amount of HK\$100,000, a loan tenor of 12/24 months, a monthly flat interest rate of 0.3042% - 1.0422%, including handling fee waiver. The Bank does not provide a loan with a tenor of 6-month. The APR which a borrower is entitled is subject to credit quality of the borrower, the result of credit check and other related factors. The final approval of application, loan amount, repayment tenor and loan interest rate will be subject to the final decision of the Bank, without any reason.
3. This personal loan product is repaid by equal instalments, in which the monthly repayment amount is the same throughout the loan tenor. Furthermore, the apportionment of interest and principal will be evenly amortized in each monthly instalment.
4. For the Important notes of early repayment, please refer to Chiyu Banking Corporation Limited’s website (Personal Banking > Mortgage and Loans > Personal Loan > FAQs).
5. For further information, please refer to the relevant section of “Terms and Conditions for Personal Loan” at the Bank’s website (Personal Banking > Mortgage and Loans > Personal Loan > “CHIYU MONEY” PERSONAL LOAN).

Key Facts Statement (KFS) for Instalment Loan

Chiyu Banking Corporation Ltd. (“the Bank”)

“Chiyu Money” Green Personal Loan Plan (For personal customers) 18th Oct 2023

This product is an instalment loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to the Bank’s offer letter for the final terms of your instalment loan.

Interest Rates and Interest Charges

Annualised Percentage Rate (APR)	For a loan amount of HK\$100,000: ¹			
	Loan Tenor	6-month	12-month	24-month
	APR ² (or range of APR)	N/A	5.88% - 23.48%	6.28% - 23.88%

The APR is calculated using method specified in relevant guidelines issued by The Hong Kong Association of Banks, and is rounded up or down to the nearest two decimal places. An APR is a reference rate, which includes all applicable interest rates, fees and charges of the product, expressed as an annualised rate.

Annualised Overdue / Default Interest Rate	Annualized interest rate of 29.2% will be applied on the amount overdue from the due date until the date of actual repayment. The interest is calculated daily on a simple basis and will be calculated on a 365-day basis in ordinary and leap years.
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Fees and Charges

Handling Fees	Waived
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Late Payment Fees	<p>HK\$500 per late payment (plus legal cost, if any)</p> <p>Apart from default interest, the Bank reserves the right to charge the Late Payment Fees 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.</p>
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Early Settlement Fee	<p>Early Settlement Fee will be charged by the Bank if the Borrower early repays the Loan in full. Early Settlement Fee = Administration Fee + Additional Interests</p> <p>Administration Fee: 1% of the drawdown amount</p> <p>Additional Interests: additional 1 month interests</p> <ul style="list-style-type: none"> • Apart from current month’s instalment interests, next month’s instalment interests will be charged additionally if early settlement is made on the instalment repayment date • Interests of next two months’ instalments will be charged if early settlement is not made on the instalment repayment date
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Returned Cheque / Rejected Autopay Payment Instruction	In case of any returned cheque or rejected autopay payment instruction, the Bank will charge HK\$150 as service charge for each returned cheque or rejected autopay payment instruction.
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Additional Information

6. Minimum loan amount is HKD10,000.
7. This APR is calculated based on a loan amount of HK\$100,000, a loan tenor of 12/24 months, a monthly flat interest rate of 0.2608% - 1.0017%, including handling fee waiver. The Bank does not provide a loan with a tenor of 6-month. The APR which a borrower is entitled is subject to credit quality of the borrower, the result of credit check and other related factors. The final approval of application, loan amount, repayment tenor and loan interest rate will be subject to the final decision of the Bank, without any reason.
8. This personal loan product is repaid by equal instalments, in which the monthly repayment amount is the same throughout the loan tenor. Furthermore, the apportionment of interest and principal will be evenly amortized in each monthly instalment.
9. For the Important notes of early repayment, please refer to the Bank’s website (Personal Banking > Mortgage and Loans > Personal Loan > FAQs).
10. For further information, please refer to the relevant section of “Terms and Conditions for Personal Loan” at the Bank’s website (Personal Banking > Mortgage and Loans > Personal Loan > “CHIYU MONEY” PERSONAL LOAN).

Key Facts Statement (KFS) for Instalment Loan
Chiyu Banking Corporation Ltd. (“the Bank”)

Instalment Personal Loan (For personal customers)
30th Dec 2022

This product is an instalment loan.

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 instalment loan.

Interest Rates and Interest Charges

Annualised Percentage Rate (APR)	For a loan amount of HK\$100,000: ¹			
	Loan Tenor	6-month	12-month	24 -month
	APR ² (or range of APR)	N/A	6.09% - 15.05%	6.28% - 15.30%
The APR is calculated using method specified in relevant guidelines issued by The Hong Kong Association of Banks, and is rounded up or down to the nearest two decimal places. An APR is a reference rate, which includes all applicable interest rates, fees and charges of the product, expressed as an annualised rate.				
Annualised Overdue / Default Interest Rate	Annualized interest rate of 29.2% will be applied on the amount overdue from the due date until the date of actual repayment. The interest is calculated daily on a simple basis and will be calculated on a 365-day basis in ordinary and leap years.			

Fees and Charges

Handling Fees	Waived
Late Payment Fees	<p>HK\$500 per late payment (plus legal cost, if any)</p> <p>Apart from default interest, the Bank reserves the right to charge the Late Payment Fees 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.</p>
Early Settlement Fee	<p>Early Settlement Fee will be charged by the Bank if the Borrower early repays the Loan in full.</p> <p>Early Settlement Fee = Administration Fee + Additional Interests</p> <p>Administration Fee: 1% of the drawdown amount</p> <p>Additional Interests: additional 1 month interests</p> <ul style="list-style-type: none"> • Apart from current month’s instalment interests, next month’s instalment interests will be charged additionally if early settlement is made on the instalment repayment date • Interests of next two months’ instalments will be charged if early settlement is not made on the instalment repayment date
Returned Cheque / Rejected Autopay Payment Instruction	In case of any returned cheque or rejected autopay payment instruction, the Bank will charge HK\$150 as service charge for each returned cheque or rejected autopay payment instruction.

Additional Information

1. Minimum loan amount is HKD10,000.
2. This APR is calculated based on a loan amount of HK\$100,000, a loan tenor of 12/24 months, a monthly flat interest rate of 0.270% - 0.650%, including handling fee waiver. The Bank does not provide a loan with a tenor of 6-month. The APR which a borrower is entitled is subject to credit quality of the borrower, the result of credit check and other related factors. The final approval of application, loan amount, repayment tenor and loan interest rate will be subject to the final decision of the Bank, without any reason.
3. This personal loan product is repaid by equal instalments, in which the monthly repayment amount is the same throughout the loan tenor. Furthermore, the apportionment of interest and principal will be evenly amortized in each monthly instalment.
4. For the Important notes of early repayment, please refer to Chiyu Banking Corporation Limited’s website (Personal Banking > Mortgage and Loans > Personal Loan > FAQs).
5. For details, please refer to the relevant section of “Terms and Conditions for Personal Loan”.

分期貸款產品資料概要

集友銀行有限公司 (「本行」)

「集友錢」私人貸款 (個人客戶適用)
2023年7月7日

此乃分期貸款產品。本概要所提供的利息、費用及收費等資料僅供參考，
分期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：港幣 100,000 元 ¹			
	貸款期	6個月	12個月	24 個月
	實際年利率 ² (或實際年利率範圍)	不適用	7.58% - 19.18%	8.58% - 20.18%

實際年利率是採用香港銀行公會所載的有關指引計算，並已被約至小數後兩個位。實際年利率是一個參考利率，以年化利率展示出已包括所有適用的利率、手續費及收費。

逾期還款年化利率 / 就違約貸款收取的年化利率	就逾期未付的金額收取年息29.2%，逾期利息由到期日起計算至實際還款日止。利息將按日以單利率計算，並以365天為一年的基準計算（不論閏年和非閏年）。
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費用及收費

手續費	豁免
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逾期還款費用	每次逾期還款將收取港幣 500 元 (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 元或本行不時決定的其他金額作為逾期還款費用的權利。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。
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提前還款費	若借款人提前償還全數貸款，本行將收取提前還款費。 提前還款費= 行政費 + 額外利息 行政費：提取金額之1% 額外利息：額外計收1個月利息 <ul style="list-style-type: none">如在供款日當日提前償還全部貸款，除收取當期的利息外，並須額外收取下期之每月還款利息如在非供款日提前償還全部貸款，則須收取下兩期之每月還款利息
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退票 / 退回自動轉帳授權指示的收費	若出現退票或拒絕自動轉帳授權指示的情況，每次本行將收取港幣 150 元服務費。
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其他資料

- 最低貸款金額為港幣10,000元。
- 此實際年利率以貸款金額港幣100,000元、還款期分別為12/24個月、每月平息均為0.3042% - 1.0422%及豁免手續費計算。本行並沒有提供貸款期6個月的私人貸款。個別客戶可享的實際年利率按客戶的信貸質素、信貸審批結果及其他相關因素而釐訂。申請的最終審批、貸款金額、貸款年期及貸款利率將由本行作最終決定，而毋須向客戶提供任何理由。
- 本私人貸款產品是以相等的分期還款方式償還貸款，即於貸款期內每月還款額的金額相同，而且還款金額中的利息及本金部份亦會於每月平均攤分。
- 有關提早還款注意事項，可參考集友銀行有限公司網頁（個人理財 > 按揭及貸款 > 私人貸款 > 常見問題）。
- 如要查詢更多資料，請參考本行網頁（個人理財 > 按揭及貸款 > 私人貸款 > 「集友錢」私人貸款 > ）中的《私人貸款條款及細則》的相關章節。

分期貸款產品資料概要
集友銀行有限公司 (「本行」)

「集友錢」綠色私人貸款 (個人客戶適用)
2023年10月18日

此乃分期貸款產品。本概要所提供的利息、費用及收費等資料僅供參考，
分期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：港幣 100,000 元 ¹			
	貸款期	6個月	12個月	24 個月
	實際年利率 ² (或實際年利率範圍)	不適用	5.88% - 23.48%	6.28% - 23.88%

實際年利率是採用香港銀行公會所載的有關指引計算，並已被約至小數後兩個位。實際
年利率是一個參考利率，以年化利率展示出已包括所有適用的利率、手續費及收費。

逾期還款年化利率 / 就違約貸款收取的年化利率
就逾期未付的金額收取年息29.2%，逾期利息由到期日起計算至實際還款日止。利息將按日以單利率計算，並以365天為一年的基準計算（不論閏年和非閏年）。

費用及收費

手續費
豁免

逾期還款費用
每次逾期還款將收取港幣 500 元 (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 元或本行不時決定的其他金額作為逾期還款費用的權利。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。

提前還款費
若借款人提前償還全數貸款，本行將收取提前還款費。
提前還款費= 行政費 + 額外利息

行政費：提取金額之1%

額外利息：額外計收1個月利息

- 如在供款日當日提前償還全部貸款，除收取當期的利息外，並須額外收取下期之每月還款利息
- 如在非供款日提前償還全部貸款，則須收取下兩期之每月還款利息

退票 / 退回自動轉帳授權指示的收費
若出現退票或拒絕自動轉帳授權指示的情況，每次本行將收取港幣 150 元服務費。

其他資料

1. 最低貸款金額為港幣10,000元。
2. 此實際年利率以貸款金額港幣100,000元、還款期分別為12/24個月、每月平息均為0.2608% - 1.0017%及豁免手續費計算。本行並沒有提供貸款期6個月的私人貸款。個別客戶可享的實際年利率按客戶的信貸質素、信貸審批結果及其他相關因素而釐訂。申請的最終審批、貸款金額、貸款年期及貸款利率將由本行作最終決定，而毋須向客戶提供任何理由。
3. 本私人貸款產品是以相等的分期還款方式償還貸款，即於貸款期內每月還款額的金額相同，而且還款金額中的利息及本金部份亦會於每月平均攤分。
4. 有關提早還款注意事項，可參考本行網頁（個人理財 > 按揭及貸款 > 私人貸款 > 常見問題）。
5. 如要查詢更多資料，請參考本行網頁（個人理財 > 按揭及貸款 > 私人貸款 > 「集友錢」私人貸款 > ）中的《私人貸款條款及細則》的相關章節。

分期貸款產品資料概要
集友銀行有限公司 (「本行」)

分期私人貸款 (個人客戶適用)
2022年12月30日

此乃分期貸款產品。本概要所提供的利息、費用及收費等資料僅供參考，
分期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：港幣 100,000 元 ¹			
	貸款期	6個月	12個月	24 個月
	實際年利率 ² (或實際年利率範圍)	不適用	6.09% - 15.05%	6.28% - 15.30%

實際年利率是採用香港銀行公會所載的有關指引計算，並已被約至小數後兩個位。實際年利率是一個參考利率，以年化利率展示出已包括所有適用的利率、手續費及收費。

逾期還款年化利率 / 就違約貸款收取的年化利率	就逾期未付的金額收取年息29.2%，逾期利息由到期日起計算至實際還款日止。利息將按日以單利率計算，並以365天為一年的基準計算（不論閏年和非閏年）。
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費用及收費

手續費	豁免
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逾期還款費用	<p>每次逾期還款將收取港幣 500 元 (如涉及法律費用則另計)</p> <p>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 元或本行不時決定的其他金額作為逾期還款費用的權利。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。</p>
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提前還款費	<p>若借款人提前償還全數貸款，本行將收取提前還款費。</p> <p>提前還款費= 行政費 + 額外利息</p> <p>行政費：提取金額之1%</p> <p>額外利息：額外計收1個月利息</p> <ul style="list-style-type: none"> • 如在供款日當日提前償還全部貸款，除收取當期的利息外，並須額外收取下期之每月還款利息 • 如在非供款日提前償還全部貸款，則須收取下兩期之每月還款利息
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退票 / 退回自動轉帳授權指示的收費	若出現退票或拒絕自動轉帳授權指示的情況，每次本行將收取港幣 150 元服務費。
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其他資料

1. 最低貸款金額為港幣10,000元。
2. 此實際年利率以貸款金額港幣100,000元、還款期分別為12/24個月、每月平息均為0.270%-0.650%及豁免手續費計算。本行並沒有提供貸款期6個月的私人貸款。個別客戶可享的實際年利率按客戶的信貸質素、信貸審批結果及其他相關因素而釐訂。申請的最終審批、貸款金額、貸款年期及貸款利率將由本行作最終決定，而毋須向客戶提供任何理由。
3. 本私人貸款產品是以相等的分期還款方式償還貸款，即於貸款期內每月還款額的金額相同，而且還款金額中的利息及本金部份亦會於每月平均攤分。
4. 有關提早還款注意事項，可參考集友銀行有限公司網頁（個人理財 > 按揭及貸款 > 私人貸款 > 常見問題）。
5. 如要查詢更多資料，請參閱《私人貸款條款及細則》的相關章節。