集友銀行
Chiyu Banking Corporation Ltd.

修訂「按揭貸款授信的一般條款」及「一般銀行授信及貸款授信的一般條款」的通知

感谢您使用集友银行有限公司 (「本行」) 的貸款授信服务。

茲通知本行已修訂「按揭貸款授信的一般條款」及「一般銀行授信及貸款授信的一般條款」(「條款及細則」)，並將於2026年12月7日 (「生效日期」) 起生效 。條款及細則修訂詳情如下：

按揭貸款授信的一般條款	
現行條款	經修訂後條款
1. Definitions - Base Rate means the SOFR, HKD Prime, USD Prime, HIBOR, LIBOR as determined by the Bank from time to time (as the case may be);	**1. Definitions - Base Rate** means the SOFR, Term SOFR, HKD Prime, USD Prime, HIBOR as determined by the Bank from time to time (as the case may be);
1. Definitions – Business Day means a day on which commercial banks are open for business but excluding Saturdays, Sundays and public holidays in Hong Kong and (in relation to any date for payment or purchase of USD) New York City and (in relation to LIBOR fixing) London;	**1. Definitions – Business Day** means a day on which commercial banks are open for business but excluding Saturdays, Sundays and public holidays in Hong Kong and (in relation to any date for payment or purchase of USD) New York City;
1. Definitions - Cost of Funds means the cost of its funding from whatever sources it may select as determined by the Bank from time to time at its sole discretion (as the case may be);	**1. Definitions - Cost of Funds** means the cost of the Bank's funding from whatever sources it may select as determined by the Bank from time to time at its sole discretion (as the case may be);
1. Definitions - Daily Simple SOFR means, for any day, SOFR, with a 5 Business Day lookback; provided, that if the Bank decides that any such convention is not administratively feasible for the Bank, then the Bank may establish another convention in its reasonable discretion;	**1. Definitions - Daily Simple SOFR** means , for any day, calculation of interest by using SOFR and added in arrears during the interest period in accordance with the methodology and conventions for such daily simple rate being determined by the Bank with reference to any then prevailing market convention for such daily simple rate calculation; provided, that if the Bank decides that any such convention is not administratively feasible for the Bank, then the Bank may establish another convention in its sole discretion;
1. Definitions - LIBOR	刪除LIBOR的定義
1. Definitions - RFR 不適用	**1. Definitions - RFR** means SOFR, Term SOFR and/or other

	benchmark risk free rate of the concerned currency used as the base rate for the calculation of interest of amounts owing by any Obligors pursuant to the Facility Documents;
1. Definitions - SOFR means with respect to any Business Day, the secured overnight financing rate for such Business Day published by the Federal Reserve Bank of New York (or a successor administrator of the secured overnight financing rate) on the website of Federal Reserve Bank of New York, currently at http://www.newyorkfed.org, or any successor source for the secured overnight financing rate identified as such by Federal Reserve Bank of New York (or a successor administrator of the secured overnight financing rate) from time to time on the immediately succeeding Business Day;	**1. Definitions - SOFR** means with respect to any Business Day, the secured overnight financing rate for such Business Day published by the Federal Reserve Bank of New York (or a successor administrator of the secured overnight financing rate) on the website of Federal Reserve Bank of New York, currently at http://www.newyorkfed.org, or any successor source for the secured overnight financing rate identified as such by Federal Reserve Bank of New York (or a successor administrator of the secured overnight financing rate) from time to time on the immediately succeeding Business Day; For the purpose of determining SOFR on each Business Day, such Business Day means any day other than: (i) a Saturday or Sunday, and (ii) a day on which the Securities Industry and Financial Markets Association (or any successor organization) recommends that the fixed income departments of its members be closed for the entire day for purposes of trading in US Government securities;
1. Definitions - Term SOFR 不適用	**1. Definitions - Term SOFR** means the forward-looking SOFR term rates calculated by the Chicago Mercantile Exchange and published on the webpage of CME Group Benchmark Administration Limited. For the purpose of determining Term SOFR on each Business Day, such Business Day means any day other than: (i) a Saturday or Sunday, and (ii) a day on which the Securities Industry and Financial Markets Association (or any successor organization) recommends that the fixed income departments of its members be closed for the entire day for purposes of trading in US Government

	securities;
Clause 3.4 In the case where interest on any such Loan Facility is charged by reference to a Base Rate plus an interest margin or at a fixed rate, and if the Bank's Cost of Funds, as determined solely by the Bank, for maintaining such Loan exceeds the Base Rate or the fixed rate, the Bank shall be entitled, without limiting the right of the Bank under Clause 3.1 to charge interest, commission or charges at such rates as it may determine from time to time, to charge interest at the Bank's Cost of Funds or the overnight HIBOR or the overnight LIBOR (whichever is the higher) plus an interest margin.	**Clause 3.4** In the case where interest on any such Loan Facility is charged by reference to a Base Rate plus or minus an interest margin or at a fixed rate, and if for any reason whatsoever, the Base Rate is not available, or if the Bank's Cost of Funds, as determined solely by the Bank, for maintaining such Loan exceeds the Base Rate or the fixed rate, or the Replacement Benchmark (as defined in Clause 25 of these General Terms and Conditions) plus or minus, where applicable, an adjustment margin provided in Clause 25 of these General Terms and Conditions (as the case may be), or if the Bank is unable to obtain deposits to fund such Facilities, the Bank shall be entitled, without limiting the right of the Bank under Clause 3.1 to charge interest, commission or charges at such rates as it may determine from time to time, to charge interest at the Bank's Cost of Funds or the overnight HIBOR (whichever is the higher) plus the said interest margin or where interest is charged at a fixed rate, an interest margin determined by the Bank.
Clause 25 Replacement of IBOR	**Clause 25** Replacement of Base Rate
Clause 25.1 ● 所有“IBOR”字眼	**Clause 25.1** ● 適應性修訂所有“IBOR”字眼為“Base Rate”/“Base Rate in use”
Clause 25.2 “Replacement Benchmark” ● 所有“IBOR”字眼	**Clause 25.2 “Replacement Benchmark”** ● 適應性修訂所有“IBOR”字眼為“Base Rate”/“Base Rate in use”
Clause 25.2“Base Rate Replacement Event” ● 所有“IBOR”字眼	**Clause 25.2“Base Rate Replacement Event”** ● 適應性修訂所有“IBOR”字眼為“Base Rate”/“Base Rate in use” ● 新增(b)(v)：the supervisor of the administrator of the Base Rate makes a public announcement or publishes information stating that that Base Rate is no longer or, as of a specified future date will no longer be, representative of the underlying

	market or economic reality that it is intended to measure and that representativeness will not be restored (as determined by such supervisor); ● 新增(e)：in the opinion of the Bank, Term RFR has been recommended for use by a Relevant Nominating Body, is available for each interest period, and is appropriate for the purposes of calculating interest under the Facility Documents. ● 新增"Term RFR" means, with respect to any Facility for any interest period the Base Rate of which is based on any RFR, the forward-looking term rate for a period comparable to such interest period based on that RFR that is published by an information service that publishes such rate from time to time as selected by the Bank in its sole discretion at approximately a time and as of a date prior to the commencement of such interest period determined by the Bank in its sole discretion in a manner substantially consistent with market practice.

一般銀行授信及貸款授信的一般條款	
現行條款	經修訂後條款
1. Definitions – Business Day means a day on which commercial banks are open for business but excluding Saturdays, Sundays and public holidays in Hong Kong and (in relation to any date for payment or purchase of USD) New York City and (in relation to LIBOR fixing) London and (in relation to any date for payment or purchase of CNY) the People's Republic of China;	**1. Definitions – Business Day** means a day on which commercial banks are open for business but excluding Saturdays, Sundays and public holidays in Hong Kong and (in relation to any date for payment or purchase of USD) New York City and (in relation to any date for payment or purchase of CNY) the People's Republic of China;
1. Definitions - Base Rate means the SOFR, HKD Prime, USD Prime, CNY Prime, B Prime, HIBOR, LIBOR or CNY HIBOR as may be determined by the Bank from time to time (as the case may be);	**1. Definitions - Base Rate** means the SOFR, Term SOFR, HKD Prime, USD Prime, CNY Prime, B Prime, HIBOR or CNY HIBOR as may be determined by the Bank from time to time (as the case may

	be);
1. Definitions - Cost of Funds means the cost of its funding from whatever sources it may select as determined by the Bank from time to time at its sole discretion (as the case may be);	**1. Definitions - Cost of Funds** means the cost of the Bank's funding from whatever sources it may select as determined by the Bank from time to time at its sole discretion (as the case may be);
1. Definitions - Daily Simple SOFR means, for any day, SOFR, with a 5 Business Day lookback; provided, that if the Bank decides that any such convention is not administratively feasible for the Bank, then the Bank may establish another convention in its reasonable discretion;	**1. Definitions - Daily Simple SOFR** means , for any day, calculation of interest by using SOFR and added in arrears during the interest period in accordance with the methodology and conventions for such daily simple rate being determined by the Bank with reference to any then prevailing market convention for such daily simple rate calculation; provided, that if the Bank decides that any such convention is not administratively feasible for the Bank, then the Bank may establish another convention in its sole discretion;
1. Definitions - LIBOR	刪除LIBOR的定義
1. Definitions - RFR 不適用	**1. Definitions - RFR** means SOFR, Term SOFR and/or other benchmark risk free rate of the concerned currency used as the base rate for the calculation of interest of amounts owing by any Obligors pursuant to the Facility Documents;
1. Definitions - SOFR means with respect to any Business Day, the secured overnight financing rate for such Business Day published by the Federal Reserve Bank of New York (or a successor administrator of the secured overnight financing rate) on the website of Federal Reserve Bank of New York, currently at http://www.newyorkfed.org, or any successor source for the secured overnight financing rate identified as such by Federal Reserve Bank of New York (or a successor administrator of the secured overnight financing rate) from time to time on the immediately succeeding Business Day;	**1. Definitions - SOFR** means with respect to any Business Day, the secured overnight financing rate for such Business Day published by the Federal Reserve Bank of New York (or a successor administrator of the secured overnight financing rate) on the website of Federal Reserve Bank of New York, currently at http://www.newyorkfed.org, or any successor source for the secured overnight financing rate identified as such by Federal Reserve Bank of New York (or a successor administrator of the secured overnight financing rate) from time to time on the immediately succeeding Business Day; For the purpose of determining SOFR on each Business Day, such Business Day means any day other than: (i) a Saturday or Sunday, and

	(ii) a day on which the Securities Industry and Financial Markets Association (or any successor organization) recommends that the fixed income departments of its members be closed for the entire day for purposes of trading in US Government securities;
1. Definitions - Term SOFR 不適用	**1. Definitions - Term SOFR** means the forward-looking SOFR term rates calculated by the Chicago Mercantile Exchange and published on the webpage of CME Group Benchmark Administration Limited. For the purpose of determining Term SOFR on each Business Day, such Business Day means any day other than: (i) a Saturday or Sunday, and (ii) a day on which the Securities Industry and Financial Markets Association (or any successor organization) recommends that the fixed income departments of its members be closed for the entire day for purposes of trading in US Government securities;
Clause 3.9 In respect of Facilities other than overdraft facilities, if interest on any such Facilities is charged by reference to a Base Rate plus or minus an interest margin or at a fixed rate, and if for any reason whatsoever, the Base Rate is not available, or if the Bank's Cost of Funds, as determined solely by the Bank, for maintaining such Facilities exceeds the Base Rate or the fixed rate, or if the Bank is unable to obtain deposits to fund such Facilities, the Bank shall be entitled, without limiting the right of the Bank under Clause 3.1 to charge interest, commission or charges at such rates as it may determine from time to time, to charge interest at the Bank's Cost of Funds or the overnight HIBOR/ the overnight LIBOR/ the overnight CNY HIBOR (whichever is the highest) plus the said interest margin or where interest is charged at a fixed rate, an interest margin determined by the Bank.	**Clause 3.9** In respect of Facilities other than overdraft facilities, if interest on any such Facilities is charged by reference to a Base Rate plus or minus an interest margin or at a fixed rate, and if for any reason whatsoever, the Base Rate is not available, or if the Bank's Cost of Funds, as determined solely by the Bank, for maintaining such Facilities exceeds the Base Rate or the fixed rate, or the Replacement Benchmark (as defined in Clause 28 of these General Terms and Conditions) plus or minus, where applicable, an adjustment margin provided in Clause 28 of these General Terms and Conditions (as the case may be), or if the Bank is unable to obtain deposits to fund such Facilities, the Bank shall be entitled, without limiting the right of the Bank under Clause 3.1 to charge interest, commission or charges at such rates as it may determine from time to time, to charge interest at the Bank's Cost of Funds or the

	overnight HIBOR/ the overnight CNY HIBOR (whichever is the highest) plus the said interest margin or where interest is charged at a fixed rate, an interest margin determined by the Bank.
Clause 5.6 In respect of ML, T/L or D/L where CNY HIBOR, HIBOR, LIBOR or SOFR is used as the Base Rate and where repayment is required to be made on an interest payment date or a repayment date only, or in respect of R/L, if a repayment is not made on an interest payment date, the Borrower shall indemnify the Bank for any break-funding cost which would have been incurred in the amount certified by the Bank.	**Clause 5.6** In respect of ML, T/L or D/L where CNY HIBOR, HIBOR, SOFR or Term SOFR is used as the Base Rate and where repayment is required to be made on an interest payment date or a repayment date only, or in respect of R/L, if a repayment is not made on an interest payment date, the Borrower shall indemnify the Bank for any break-funding cost which would have been incurred in the amount certified by the Bank.
Clause 10.1(b) in respect of Loan Facility(ies) where CNY HIBOR, HIBOR, LIBOR, or SOFR is used as the Base Rate, if a prepayment is not made on an interest payment date or a repayment date, the Borrower shall indemnify the Bank for any break-funding cost which would have been incurred in the amount certified by the Bank;	**Clause 10.1(b)** in respect of Loan Facility(ies) where CNY HIBOR, HIBOR, SOFR or Term SOFR is used as the Base Rate, if a prepayment is not made on an interest payment date or a repayment date, the Borrower shall indemnify the Bank for any break-funding cost which would have been incurred in the amount certified by the Bank;
Clause 28 Replacement of IBOR	**Clause 28** Replacement of Base Rate
Clause 28.1 ● 所有“IBOR”字眼	**Clause 28.1** ● 適應性修訂所有“IBOR”字眼為“Base Rate”/“Base Rate in use”
Clause 28.2 “Replacement Benchmark” ● 所有“IBOR”字眼	**Clause 28.2 “Replacement Benchmark”** ● 適應性修訂所有“IBOR”字眼為“Base Rate”/“Base Rate in use”
Clause 28.2“Base Rate Replacement Event” ● 所有“IBOR”字眼	**Clause 28.2“Base Rate Replacement Event”** ● 適應性修訂所有“IBOR”字眼為“Base Rate”/“Base Rate in use” ● 新增(b)(v)：the supervisor of the administrator of the Base Rate makes a public announcement or publishes information stating that that Base Rate is no longer or, as of a specified future date will no longer be, representative of the underlying market or economic reality that it is intended to measure and that

	representativeness will not be restored (as determined by such supervisor); ● 新增(e)：in the opinion of the Bank, Term RFR has been recommended for use by a Relevant Nominating Body, is available for each interest period, and is appropriate for the purposes of calculating interest under the Facility Documents. ● 新增"Term RFR" means, with respect to any Facility for any interest period the Base Rate of which is based on any RFR, the forward-looking term rate for a period comparable to such interest period based on that RFR that is published by an information service that publishes such rate from time to time as selected by the Bank in its sole discretion at approximately a time and as of a date prior to the commencement of such interest period determined by the Bank in its sole discretion in a manner substantially consistent with market practice.

請注意，如您在上述修訂生效日期當日起或之後繼續持有或使用本行服務，上述修訂條款將對您具有約束力。若您不接納有關修訂條款，本行可能無法繼續為您提供服務。

如有任何查詢，請聯絡您的客戶經理或致電本行的客戶服務專線 (852) 2232 3625。

如本通知的中、英文版本有歧義，概以英文版本為準。

提示：借定唔借？還得到先好借！

集友銀行有限公司

2026 年 11 月