

Key Facts Statement (KFS) for Premium Financing Overdraft Facility

Chiyu Banking Corporation Ltd. (“the Bank”)

Premium Financing Overdraft Facility
January 2026

This product is an overdraft facility.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter¹ for the final terms of your overdraft facility.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Annualised Interest Rate

The following annualised rates apply to overdraft facilities falling within the respective loan amount brackets below:

Loan Amount	Annualised Interest Rate	
Above HK\$500,000	Loan Currency	Annualised interest rate (or range of annualised interest rate)
	HKD	From HKD Prime - 1% to HKD Prime + 5% [The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.]
		1-month HIBOR + 1 % Capped at the Bank HKD Prime Rate
	USD	From USD Prime - 1% to USD Prime + 5% [The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.]

The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

The interest rate in our offer letter¹ of your loan may change during the tenor of this loan.

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.

Interest rate re-fixing for this loan takes place when change of the Bank’s Prime rate / the 1-month HIBOR.

Latest rate and other details of the Bank’s HKD Prime and USD Prime is published on our website <https://www.chiyubank.com/cyben/index/zxxx/index.shtml>. As of 31 July 2025, the Bank’s HKD Prime and USD Prime is 5.50% p.a. and 7.50% p.a. respectively.

Latest rate and other details of the 1-month HIBOR is published on the website of

¹ Also known as loan advice in the Bank

	The Hong Kong Association of Banks https://www.hkab.org.hk/en/rates/hibor .						
Annualised Overdue / Default Interest Rate	<p>HKD: 10% over the Bank's HKD Prime; or (ii) the overnight HIBOR; or (iii) the Bank's Cost of Funds, whichever is the highest.</p> <p>USD: 10% over the Bank's USD Prime; or (ii) the Bank's Cost of Funds, whichever is the highest.</p> <p>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.</p> <p>Default interest shall accrue on a day to day basis and be calculated from the date when payment is due up to the date of final payment in full.</p> <p>For details, please refer to the relevant sections of "Terms and Conditions of Premium Financing Overdraft Facility" provided by the Bank.</p>						
Overlimit Interest Rate	<p>The following will be applied to your overlimit amount of overdraft facility if your current loan balance exceeds the credit limit of the loan:</p> <p>HKD: (i) Annualised Default interest rate as referred to above; or (ii) the Original Interest Rate applicable to the Facility in HKD, whichever is higher.</p> <p>USD: (i) The Bank's USD Prime plus 6% per annum; or (ii) the Bank's Cost of Funds; or (iii) the Original Interest Rate applicable to the Facility in USD, whichever is the highest.</p> <p>For details, please refer to the relevant sections of "Terms and Conditions of Premium Financing Overdraft Facility" provided by the Bank.</p>						
Repayment							
Repayment Frequency	This loan does not require periodic repayment in regular amount.						
Periodic Repayment Amount	This loan does not require periodic repayment in regular amount.						
Total Repayment Amount	<p>The table below is provided for illustrative purpose only.</p> <table border="1"> <thead> <tr> <th>Loan Amount</th> <th>Total repayment amount for the interest rate specified above</th> </tr> </thead> <tbody> <tr> <td>HKD\$500,000</td> <td>HKD\$522,498.60 - HKD\$552,501.60</td> </tr> <tr> <td>USD\$500,000</td> <td>USD\$532,499.60 - USD\$562,498.95</td> </tr> </tbody> </table> <ul style="list-style-type: none"> - Total interest paid is calculated by assuming each year has 365 days and the Overdraft Amount remains unchanged for the whole loan tenor of 10 years. Principal has to be paid off when the loan matures, which is included in the above repayment amount. - Assume interest is charged based on Prime-based interest rate. - Assume the Bank's HKD Prime is 5.50% and the Bank's USD Prime is 7.50%. <p>Remark: To calculate the above information applicable to your specific case, please use our online interest calculator accessible from our website which provides overdraft facilities at https://www.chiyubank.com/cyben/index/gryx/dk/jsj/index.shtml.</p>	Loan Amount	Total repayment amount for the interest rate specified above	HKD\$500,000	HKD\$522,498.60 - HKD\$552,501.60	USD\$500,000	USD\$532,499.60 - USD\$562,498.95
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USD\$500,000	USD\$532,499.60 - USD\$562,498.95						

Fees and Charges

Annual Fee / Fee	0.5% to 2.0% of overdraft amount (subject to a minimum of HK\$1,000 equivalent) of Overdraft Facility will be charged when a customer applies for Premium Financing Overdraft Facility.
Commitment /Arrangement Fee for Overdraft Limit	0.2% p.a. - 0.5% p.a. on the Unused Overdraft Limit in case the Usage of the Limit is Lower than 60% (calculated on a daily basis).
Late Payment Fee and Charge	<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 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.</p>
Overlimit Handling Fee	HK\$120 per time will be charged if your current loan balance exceeds the credit limit of the loan. 10% over the Bank's HKD Prime (subject to compare with the Bank's 1-month HIBOR, whichever is higher)
Returned Cheque Charge / Rejected Autopay Charge	HK\$150 per returned cheque / rejected autopay payment.

Additional Information

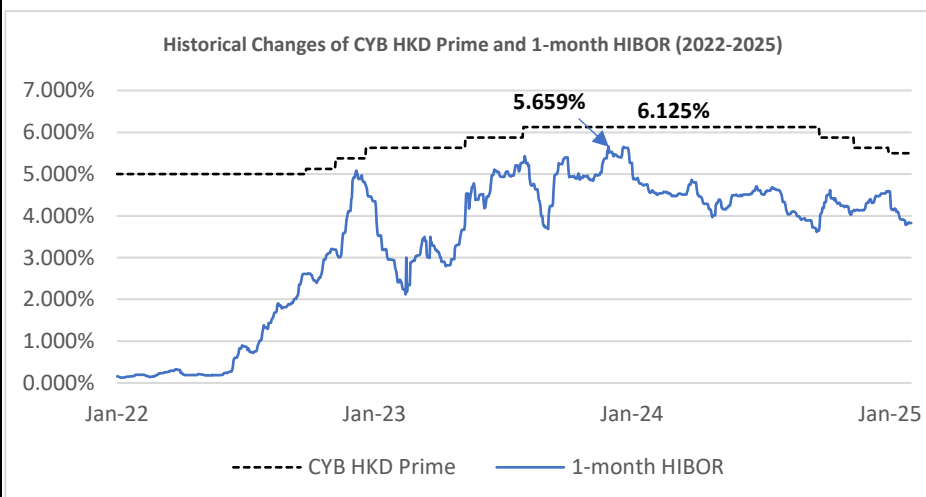
- In respect of the interest rate applicable to the Facility in HKD, the Bank is entitled to charge (i) the interest rate applicable to the Facility; or (ii) the Overnight HIBOR; or (iii) the Bank's Cost of Funds, whichever is higher.
- In respect of the interest rate applicable to the Facility in USD, the Bank is entitled to charge (i) the interest rate applicable to the Facility; or (ii) the Bank's Cost of Funds, whichever is the higher.
- HKD Prime refers to the Hong Kong Dollar Best Lending Rate quoted by the Bank from time to time.
- USD Prime refers to the US Dollar Best Lending Rate quoted by the Bank from time to time.
- Exposure to exchange rate fluctuation
 - If the currency of the loan is different from the currency of the insurance policy, foreign exchange rate risk implications may affect the value of the loan and Insurance Policy, you might suffer a significant financial loss.
 - In cases where the proceeds received from the insurance policy is substantially lower than the outstanding loan amount due to adverse fluctuation in the exchange rate, you may need to deposit additional funds to reduce the loan outstanding.

- Impacts on cooling-off rights
 - Your right to cancel the insurance policy within the cooling-off period will be assigned to the Bank, and therefore any cancellation request will be subject to the Bank's consent. For a policy subject to Premium Financing and cancelled within the cooling-off period, you may be obligated to repay the loan principal, early repayment penalty (if applicable), interest and other administrative fee accrued under the Premium Financing. When the loan currency differs from the policy currency, you may be required to convert your insurance policy into the loan currency, pursuant to the prevailing exchange rate, before being able to settle the loan repayments. In cases where the proceeds received from the insurance policy is substantially lower than the outstanding loan amount due to adverse fluctuation in the exchange rate, you will suffer a significant financial loss.

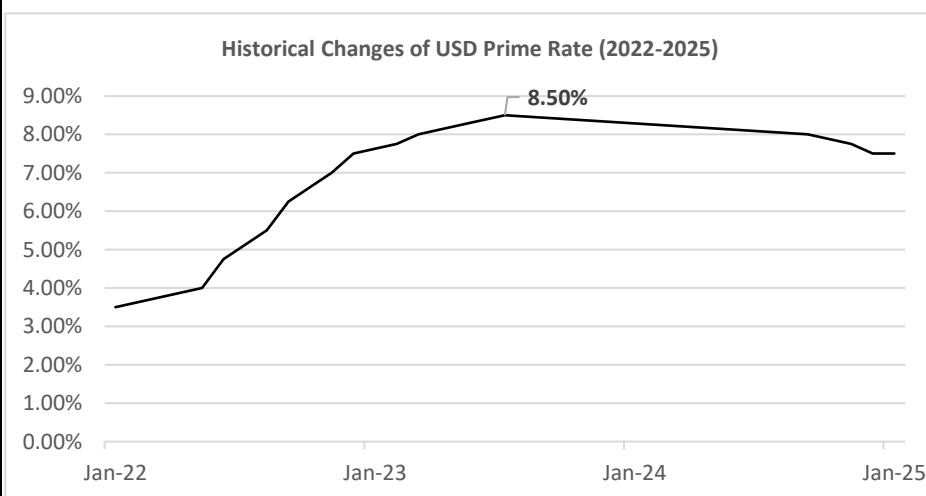
Reference Information

Historical Changes of Interest Rate Benchmark

The chart below is provided for illustrative purposes only and shows the historical movement of the interest rate benchmark in the past 3 years.



The highest HKD Prime Rate noted in the past 3 years is 6.125%.
The highest of 1-month HIBOR noted in the past 3 years is 5.659%.



The highest USD Prime Rate noted in the past 3 years is 8.50%.

Periodic Repayment Amount (Illustrative Example)	This loan does not require periodic repayment in regular amount.										
Total Repayment Amount (Illustrative Example)	<p>(The following example illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.) The table below is provided for illustrative purpose only.</p> <table border="1" data-bbox="379 360 1326 591"> <thead> <tr> <th data-bbox="379 360 708 461"> Loan Amount (Prime-based interest rate) </th> <th data-bbox="708 360 1326 461"> Total repayment amount based on the highest interest rate noted in the past 3 years </th> </tr> </thead> <tbody> <tr> <td data-bbox="379 461 708 524">HKD\$500,000</td> <td data-bbox="708 461 1326 524">HKD\$756,266.50 - HKD\$1,056,260.00</td> </tr> <tr> <td data-bbox="379 524 708 591">USD\$500,000</td> <td data-bbox="708 524 1326 591">USD\$875,001.00 - USD\$1,174,994.50</td> </tr> </tbody> </table> <table border="1" data-bbox="379 647 1326 815"> <thead> <tr> <th data-bbox="379 647 708 748"> Loan Amount (1-month HIBOR interest rate) </th> <th data-bbox="708 647 1326 748"> Total repayment amount based on the highest interest rate noted in the past 3 years </th> </tr> </thead> <tbody> <tr> <td data-bbox="379 748 708 815">HKD\$500,000</td> <td data-bbox="708 748 1326 815">HKD\$832,953.00</td> </tr> </tbody> </table> <ul style="list-style-type: none"> - Total interest paid is calculated by assuming each year has 365 days and the Overdraft Amount remains unchanged for the whole loan tenor of 10 years. - Principal has to be paid off when the loan matures, which is included in the above repayment amount. 	Loan Amount (Prime-based interest rate)	Total repayment amount based on the highest interest rate noted in the past 3 years	HKD\$500,000	HKD\$756,266.50 - HKD\$1,056,260.00	USD\$500,000	USD\$875,001.00 - USD\$1,174,994.50	Loan Amount (1-month HIBOR interest rate)	Total repayment amount based on the highest interest rate noted in the past 3 years	HKD\$500,000	HKD\$832,953.00
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HKD\$500,000	HKD\$832,953.00										

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

保費融資透支服務產品資料概要

集友銀行有限公司(「本行」)

保費融資透支服務
2026年01月

此乃透支服務產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書²以了解您的透支服務產品的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出

年化利率

以下年化利率適用於屬於各自貸款金額範圍內的透支貸款：

貸款金額	年化利率	
港幣\$500,000 或以上	貸款貨幣	年利率（或年化利率範圍）
	港元	港元最優惠利率減 1%至港元最優惠利率加 5% [本貸款的利率並無上限，可能面對較高的利率風險。] 一個月香港銀行同業拆息(HIBOR)+ 1% 上限為本行港元最優惠利率
	美元	美元最優惠利率減 1%至美元最優惠利率加 5% [本貸款的利率並無上限，可能面對較高的利率風險。]

年化利率是以一年內所借金額的百分比顯示的基本利率。

本行貸款確認書²中的利率可能會在貸款期內變動。

本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。

本貸款的利率於本行最優惠利率 / 一個月香港銀行同業拆息變動時重設。

有關本行港元/美元最優惠利率的最新利率及其他詳情，請查閱本行網站：

<https://www.chiyubank.com/cyb/index/zxxx/index.shtml>。於2025年7月31日本行港元最優惠及美元最優惠利率分別為5.50%[年息]及7.50%[年息]。

有關一個月香港銀行同業拆息及其他詳情，請查閱香港銀行公會網站

<https://www.hkab.org.hk/tc/rates/hibor>。

² 我行稱為貸款通知書

逾期還款年化利率 / 就違約貸款收取的年化利率	<p>港元：(i)本行港元最優惠利率加 10%；或(ii)香港銀行同業隔夜拆息；或(iii)本行的資金成本（以最高者為準）。</p> <p>美元：(i)本行美元最優惠利率加 10%；或(ii)本行的資金成本（以最高者為準）。</p> <p>本行保留可就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）。違約利息按日累計，自付款到期之日起，計算至最終全數支付之日為止。</p> <p>詳細請參閱本行提供的《保費融資透支授信條款》中的相關部分。</p>
超出信用限額利率	<p>如客戶現有的貸款餘額超出其貸款的信用額度，本行將按以下利率，對超出其貸款額度的貸款收取利息：</p> <p>港元：(i) 上述就違約貸款收取的年化利率；或(ii) 原本利率（以較高者為準）。</p> <p>美元：(i) 本行美元最優惠利率加 6%；或(ii) 本行的資金成本；或(iii) 適用於美元授信的原本利率（以較高者為準）。</p> <p>詳細請參閱本行提供的《保費融資透支授信條款》中的相關部分。</p>

還款							
還款頻率	此貸款無需分期償還固定金額。						
分期還款金額	此貸款無需分期償還固定金額。						
總還款金額	<p>下表僅供參考。</p> <table border="1" data-bbox="376 1028 1369 1216"> <thead> <tr> <th data-bbox="376 1028 687 1088">貸款金額</th> <th data-bbox="687 1028 1369 1088">根據上述利率計算之總還款金額</th> </tr> </thead> <tbody> <tr> <td data-bbox="376 1088 687 1149">港幣\$500,000</td> <td data-bbox="687 1088 1369 1149">港幣\$522,498.60 - 港幣\$552,501.60</td> </tr> <tr> <td data-bbox="376 1149 687 1216">美元\$500,000</td> <td data-bbox="687 1149 1369 1216">美元\$532,499.60 - 美元\$562,498.95</td> </tr> </tbody> </table> <p>全期利息支出是假設每年有365天並且10年貸款期內動用透支額保持不變來計算。本金在貸款到期日償還，並已包括於總還款金額內。</p> <p>假設根據最優惠利率作為基準收取利息。</p> <p>假設本行港元最優惠利率為5.50%，美元最優惠利率為7.50%。</p> <p>註：如要計算適用於閣下特定情況的上述資訊，您可透過本行網站的透支利息計算機或到 https://www.chiyubank.com/cyb/index/gryx/dk/jsj/index.shtml 以取得較準確資料。</p>	貸款金額	根據上述利率計算之總還款金額	港幣\$500,000	港幣\$522,498.60 - 港幣\$552,501.60	美元\$500,000	美元\$532,499.60 - 美元\$562,498.95
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美元\$500,000	美元\$532,499.60 - 美元\$562,498.95						
費用及收費							
年費 / 費用	在客戶申請保費融資透支服務的情況下，將收取透支金額的 0.5% 至 2.0% (最低為等值HK\$1,000)。						
透支額度承擔費 / 安排費	若透支額度用款率低於60%，按未使用額度計收年息0.2% - 0.5%(每天累算)。						

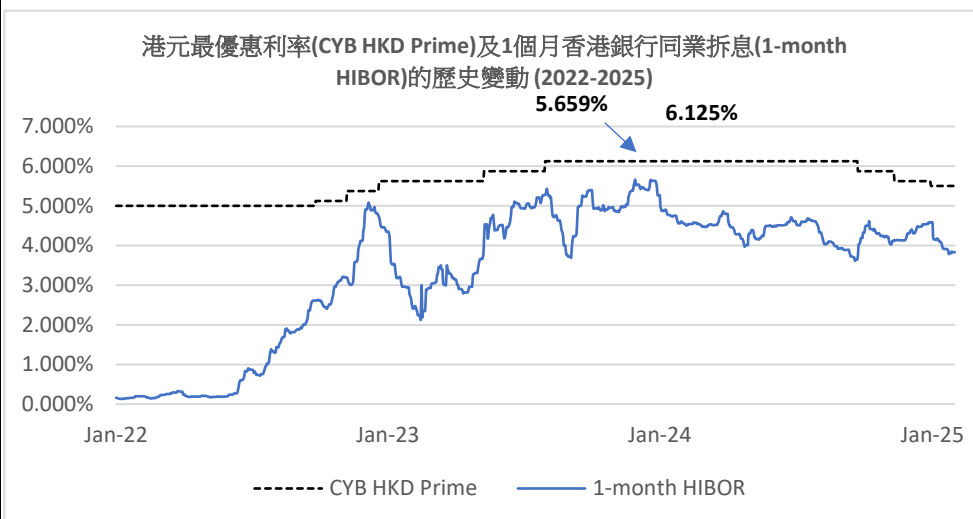
逾期還款費用及收費	<p>每次逾期還款將收取HK\$500 (如涉及法律費用則另計)</p> <p>除違約利息外，本行還保留在借款人每次未能在到期日付款時徵收港幣 500.00 元或本行不時決定的其他金額作為違約行政費用的權利。此外，如本行絕對酌情決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。</p>
超出信用額度手續費	<p>如客戶現有的貸款餘額超出其貸款的信用額度，本行每張將收取HK\$120 另加透支利息(按最優惠利率加10%，或與隔夜同業拆息利率比較，以較高者為準)</p>
退票 / 退回自動轉帳授權指示的費用	<p>每次退票 / 退回自動轉帳授權指示時，將收取HK\$150</p>

其他資料

- 就適用於該透支的港元利率而言，本行有權收取：(i) 適用於該透支的利率；或(ii) 香港銀行同業隔夜拆息；或 (iii) 本行的資金成本 以較高者為準。
- 就適用於該透支的美元利率而言，本行有權收取：(i) 適用於該透支的利率；或 (ii) 本行的資金成本以較高者為準。
- 港元最優惠利率是指本行不時所報之港元最優惠利率。
- 美元最優惠利率是指本行不時所報之美元最優惠利率。
- 匯率波動風險
 - 如果貸款的貨幣與保險單的貨幣不同，匯率波動風險可能會影響貸款和保單的價值，客戶可能會遭受重大的財務損失。
 - 如果由於不利的匯率波動而導致從保險單中獲得的收益遠低於未償貸款金額，則客戶可能需要存入額外的資金以減少未償還的貸款。
- 對冷靜期權利的影響
 - 本人在冷靜期內取消此保單的權利將被轉讓予銀行，故此任何取消保單的要求均可能須先徵得銀行同意。即使本人已在冷靜期內取消保費融資相關的作押保單，本人仍須償還保費融資的本金、提前還款罰款（如適用）、利息及其他保費融資衍生的行政費用。若貸款貨幣與保單貨幣不相同，本人可能需要先將保單按當時的匯率由保單貨幣兌換至貸款貨幣，才能償還貸款。若匯率出現不利波動導致本人的保單收益大幅低於未償還的貸款金額，本人將蒙受重大財務損失。

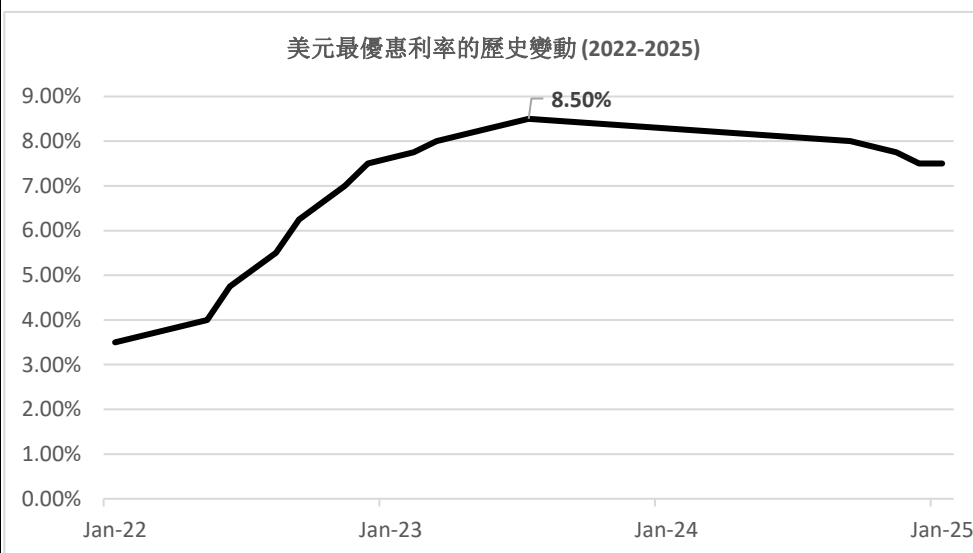
利率基準的歷史變動

下表僅供參考，顯示過去三年內利率基準的歷史變動。



過去三年內，最高的港元最優惠利率為6.125%。

過去三年內，最高的1個月香港銀行同業拆息利率為5.659%。



過去三年內，最高的美元最優惠利率為8.50%。

分期還款金額 (示例說明)

此貸款無需分期償還固定金額

總還款金額 (示例說明)

(以下示例展示了根據過去三年內最高利率計算的總還款金額。) 下表僅供參考。

貸款金額 (最優惠利率)	根據過去三年內最高利率計算的總還款金額
港幣\$500,000	港幣\$756,266.50 - 港幣\$1,056,260.00
美元\$500,000	美元\$875,001.00 - 美元\$1,174,994.50

貸款金額 (1個月香港銀行同業拆息)	根據過去三年內最高利率計算的總還款金額
港幣\$500,000	港幣\$832,953.00

全期利息支出是假設每年有 365 天並且10年貸款期內動用透支額保持不變來計算。本金在貸款到期日償還，並已包括於總還款金額內。

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

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