

Key Facts Statement (KFS) for Revolving Credit Facility

Chiyu Banking Corporation Ltd. (“the Bank”)

Revolving Credit Facility
August 2025

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.

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 Percentage Rate (APR)

The following APRs apply to revolving credit facilities falling within the respective loan amount brackets below:

Loan Amount	APR (or range of APR)
Up to HK\$ 5,000	The Bank’s HKD Prime to 3% over the Bank’s HKD Prime The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
Above HK\$ 5,000 and up to HK\$ 20,000	The Bank’s HKD Prime to 2% over the Bank’s HKD Prime The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
Above HK\$ 20,000 and up to HK\$ 100,000	The Bank’s HKD Prime to 1% over the Bank’s HKD Prime The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.

The interest rate is fixed by us annually. The rate of the Bank’s HKD Prime applicable from time to time is published on our website: https://www.chiyubank.com/chiyu/en_bankinfo3_1.htm.

Annualised Overdue / Default Interest Rate

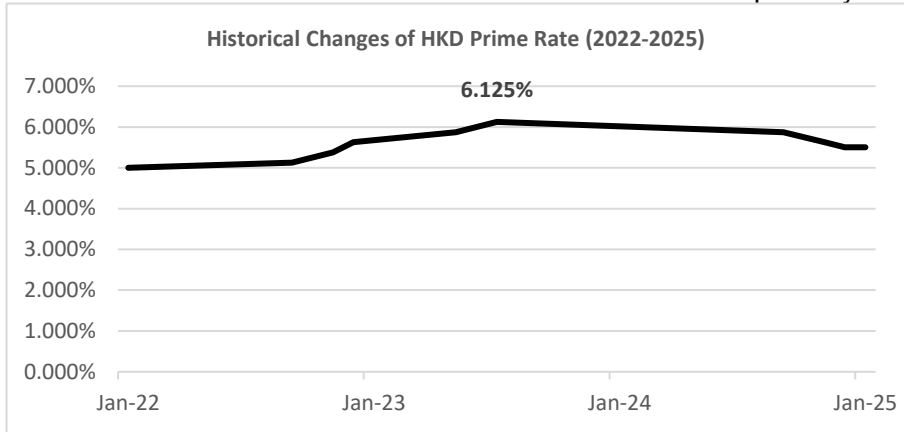
6% over the Bank’s HKD Prime

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
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	Not applicable
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

Reference Information	
Historical Changes of Interest Rate Benchmark	<p>The chart below is provided for illustrative purposes only and shows the historical movement of the interest rate benchmark in the past 3 years.</p>  <p>The highest HKD Prime Rate noted in the past 3 years is 6.125%.</p>
Periodic Repayment Amount (Illustrative Example)	This loan does not require periodic repayment in regular amount.
Total Repayment Amount (Illustrative Example)	Not applicable

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.

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循環貸款產品資料概要

集友銀行有限公司(「本行」)

循環貸款

2025年8月

此乃循環貸款產品。

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以了解您的循環貸款的最終條款。

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

實際年利率

以下實際年利率適用於屬於各自貸款金額範圍內的循環貸款：

貸款金額	年化利率（或年化利率範圍）
港幣\$ 5,000或以下	本行港元最優惠利率至本行港元最優惠利率加3%。 本貸款的利率並無上限，可能面對較高的利率風險。
港幣\$ 5,000以上至港幣\$ 20,000	本行港元最優惠利率至本行港元最優惠利率加2%。 本貸款的利率並無上限，可能面對較高的利率風險。
港幣\$ 20,000以上至港幣\$ 100,000	本行港元最優惠利率至本行港元最優惠利率加1%。 本貸款的利率並無上限，可能面對較高的利率風險。

本貸款的利率於每年重設。

有關本行港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/chiyu/bankinfo3_1.htm。

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

超出信用限額利率

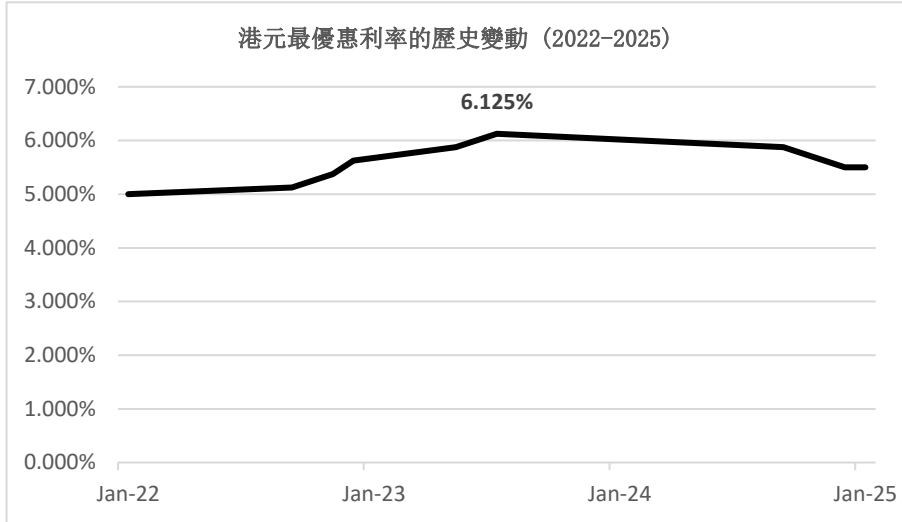
沒有

最低還款額

沒有

還款	
還款頻率	此貸款無需定期償還固定金額。
分期還款金額	此貸款無需分期償還固定金額。
總還款金額	不適用
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)
提款費用 / 交易費用	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費用	每次退票 / 退回自動轉帳授權指示時，將收取HK\$150。
替換遺失卡的費用	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

參考資料

<p>利率基準的歷史變動</p>	<p>下表僅供參考，顯示過去三年內利率基準的歷史變動。</p>  <p>港元最優惠利率的歷史變動 (2022-2025)</p> <table border="1"> <thead> <tr> <th>日期</th> <th>利率</th> </tr> </thead> <tbody> <tr> <td>Jan-22</td> <td>5.000%</td> </tr> <tr> <td>Jan-23</td> <td>5.500%</td> </tr> <tr> <td>Jan-24</td> <td>6.125%</td> </tr> <tr> <td>Jan-25</td> <td>5.500%</td> </tr> </tbody> </table> <p>過去三年內，最高的港元最優惠利率為 6.125%。</p>	日期	利率	Jan-22	5.000%	Jan-23	5.500%	Jan-24	6.125%	Jan-25	5.500%
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Jan-22	5.000%										
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Jan-25	5.500%										
<p>分期還款金額 (示例說明)</p>	<p>此貸款無需分期償還固定金額</p>										
<p>總還款金額 (示例說明)</p>	<p>不適用</p>										

此概要之中文版本僅供參考。如中英文版本有任何不一致之處，概以英文版本為準。

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