

# Key Facts Statement (KFS) for Instalment Loan

Chiyu Banking Corporation Ltd. (“the Bank”)

“Chiyu Money” Personal Loan Plan (For personal customers)

April 2026

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.

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

### Interest Rate

For a loan amount of HK\$100,000:

Loan Tenor	6-month	12-month	24-month
Interest rate (or range of interest rate)	N/A	0.2149% - 0.9317%	0.2099% - 0.9262%

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

### Annualised Percentage Rate (APR)

For a loan amount of HK\$100,000:

Loan Tenor	6-month	12-month	24-month
APR (or range of APR)	N/A	4.83% - 21.98%	4.87% - 22.02%

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.

## Repayment

<b>Repayment Frequency</b>	This loan requires monthly repayment.			
<b>Periodic Repayment Amount</b>	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Periodic repayment amount for the interest rate (or range of interest rate) specified above	N/A	HK\$8,548.23 - HK\$9,265.03	HK\$4,376.57 - HK\$5,092.87
<b>Total Repayment Amount</b>	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	Total repayment amount for the interest rate (or range of interest rate) specified above	N/A	HK\$102,578.80 - HK\$111,180.40	HK\$105,037.60 - HK\$122,228.80
<p><b>Remark:</b> To calculate the above information applicable to your specific case, please use our online calculator accessible from our website at <a href="https://www.chiyubank.com/cyben/index/gryx/dk/jsj/index.shtml">https://www.chiyubank.com/cyben/index/gryx/dk/jsj/index.shtml</a>.</p>				

## Fees and Charges

<b>Handling Fee</b>	Waived
<b>Late Payment Fee and Charge</b>	<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 HK\$500.00 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>

<p><b>Prepayment / Early Settlement / Redemption Fee</b></p>	<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"> <li>● 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</li> <li>● Interests of next two months' instalments will be charged if early settlement is not made on the instalment repayment date</li> </ul>
<p><b>Returned Cheque / Rejected Autopay Charge</b></p>	<p>HK\$150 per returned cheque / rejected autopay payment.</p>

### **Additional Information**

1. Minimum loan amount is HK\$10,000.
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 0.2149% - 0.9317% / 0.2099% - 0.9262%, 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 (Mortgage and Loans > "Chiyu Money" Personal Loan > Related Links > FAQs).
5. For further information, please refer to the relevant section of "Terms and Conditions for Personal Loan" at the Bank's website (Download > Loans > Application form of "CHIYU MONEY" PERSONAL LOAN).

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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# 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）

2026年4月

此乃分期貸款產品。

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分期貸款的最終條款。

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

### 利率

貸款金額為港幣10萬元：

貸款期	6個月	12個月	24個月
利率（或利率範圍）	不適用	0.2149% - 0.9317%	0.2099% - 0.9262%

利率是以一個月內所借金額的百分比顯示的基本利率。

### 實際年利率

貸款金額為港幣10萬元：

貸款期	6個月	12個月	24個月
實際年利率（或實際年利率範圍）	不適用	4.83% - 21.98%	4.87% - 22.02%

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。

### 逾期還款實際年利率 / 就違約貸款收取的實際年利率

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）。

## 還款

### 還款頻率

本貸款需按每月還款。

### 分期還款金額

以貸款額港幣10萬元，每月還款為例：

貸款期	6個月	12個月	24個月
根據上述利率（或利率範圍）計算之分期還款金額	不適用	港幣\$8,548.23 - 港幣\$9,265.03	港幣\$4,376.57 - 港幣\$5,092.87

<b>總還款金額</b>	<p>以貸款額港幣10萬元為例：</p> <table border="1" data-bbox="464 129 1382 338"> <tr> <td data-bbox="464 129 730 197">貸款期</td> <td data-bbox="730 129 887 197">6個月</td> <td data-bbox="887 129 1134 197">12個月</td> <td data-bbox="1134 129 1382 197">24個月</td> </tr> <tr> <td data-bbox="464 197 730 338">根據上述利率（或利率範圍）計算之總還款金額</td> <td data-bbox="730 197 887 338">不適用</td> <td data-bbox="887 197 1134 338">港幣\$102,578.80 – 港幣\$111,180.40</td> <td data-bbox="1134 197 1382 338">港幣\$105,037.60 – 港幣\$122,228.80</td> </tr> </table> <p>註： 如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上 <a href="https://www.chiyubank.com/cyb/index/gryx/dk/jsj/index.shtml">https://www.chiyubank.com/cyb/index/gryx/dk/jsj/index.shtml</a> 的分期貸款服務計算機以取得較準確資料。</p>				貸款期	6個月	12個月	24個月	根據上述利率（或利率範圍）計算之總還款金額	不適用	港幣\$102,578.80 – 港幣\$111,180.40	港幣\$105,037.60 – 港幣\$122,228.80
貸款期	6個月	12個月	24個月									
根據上述利率（或利率範圍）計算之總還款金額	不適用	港幣\$102,578.80 – 港幣\$111,180.40	港幣\$105,037.60 – 港幣\$122,228.80									
<b>費用及收費</b>												
<b>手續費</b>	豁免											
<b>逾期還款費用及收費</b>	<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>											
<b>提早還款 / 提前清償 / 贖回的收費</b>	<p>如您提前償還全數貸款時，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"> <li>● 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</li> <li>● 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</li> </ul>											
<b>退票 / 退回自動轉帳授權指示的費用</b>	<p>每次退票 / 退回自動轉帳授權指示時，將收取\$150元服務費。</p>											
<b>其他資料</b>												
<ol style="list-style-type: none"> <li>1. 最低貸款金額為港幣10,000元。</li> <li>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 0.2149% - 0.9317% / 0.2099% - 0.9262%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。</li> <li>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。</li> <li>4. 有關提早還款注意事項，可參考集友銀行有限公司網頁（按揭及貸款 &gt; 「集友錢」私人貸款 &gt; 相關資訊 &gt; 常見問題）。</li> <li>5. 如要查詢更多資料，請參考本行網頁（下載 &gt; 貸款 &gt; 「集友錢」私人貸款申請表）中的《私人貸款條款及細則》的相關章節。</li> </ol>												

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。