Key Facts Statement (KFS) for Premium Financing Instalment Loan

Chiyu Banking Corporation Ltd. ("the Bank")

Premium Financing Instalment Loan
January 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[1] 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)	Not Applicable	**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	Extendable upon the Bank's sole discretion
		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 letter[1] 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 The Hong Kong Association of Banks **https://www.hkab.org.hk/en/rates/hibor**.

[1] Also known as loan advice in the Bank

提 示：借定唔借？還得到先好借！
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Annualised Overdue / Default Interest Rate	**HKD:** 6% over the Bank's HKD Prime. **USD:** 6% over the Bank's USD 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. 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. For details, please refer to the relevant sections of "Terms and Conditions of Premium Financing Instalment Loan" provided by the Bank.
Overlimit Interest Rate	The following will be applied to your overlimit amount of facility if your current loan balance exceeds the credit limit of the loan: **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. **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. For details, please refer to the relevant sections of "Terms and Conditions of Premium Financing Instalment Loan" provided by the Bank.
Repayment	
Repayment Frequency	This loan requires monthly repayment.
Periodic Repayment Amount	There are two repayment methods: 1. **Declining Balance Method**. Repayments would be applied to cover both interest and principal loan. The principal loan balance will be reduced after each instalment. Interest will be calculated on the principal loan balance after each instalment repayment. 2. **Interest Only**. Before the maturity date, repayments would only be applied to the interest. The principal has to be paid off when the loan matures. The table below is provided for illustrative purpose only. 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	Declining Balance Method	Not Applicable	HK$ 8,537.85 - 8,814.86	Subject to tenor extension
	Interest only		HK$ 375.04 - 875.09	

For a loan amount of US$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	Declining Balance Method	Not Applicable	US$ 8,629.64 - 8,908.29	Subject to tenor extension
	Interest only		US$ 541.72- 1,041.77	

- 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%.

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Total Repayment Amount

Total For a loan amount of HK$100,000 with monthly repayment

	Loan Tenor	6-month	12-month	24-month
Total repayment amount for the interest rate (or range of interest rate) specified above	Declining Balance Method	Not Applicable	HK$ 102,454.23 - 105,778.32	Subject to tenor extension
	Interest only		HK$ 104,500.45 - 110,501.05	

For a loan amount of US$100,000 with monthly repayment

	Loan Tenor	6-month	12-month	24-month
Total repayment amount for the interest rate (or range of interest rate) specified above	Declining Balance Method	Not Applicable	US$ 103,555.70 - 106,899.44	Subject to tenor extension
	Interest only		US$ 106,500.65 - 112,501.25	

- Total interest paid is calculated by assuming each year has 365 days. For interest only, 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%.

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website which provides instalment loans at https://www.chiyubank.com/cyben/index/gryx/dk/jsj/index.shtml.

Fees and Charges

Handling Fee	0.5% to 2.0% of loan amount (subject to a minimum of HK$1,000 equivalent) will be charged when a customer applies for Premium Financing Instalment Loan.
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.
Prepayment / Early Settlement / Redemption Fee	3% of original loan amount or HK$50,000 (applicable to loan in HKD) / US$4,000 (applicable to loan in USD) will be charged if you fully or partially repay the loan in the first year of the original loan tenor (whichever is higher) 1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan in less than 1 month's prior notice

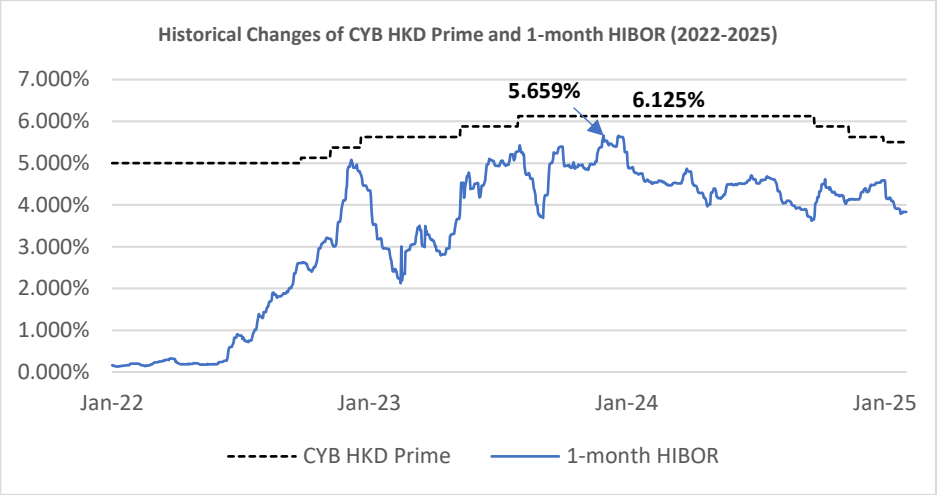
Additional Information

- 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%.

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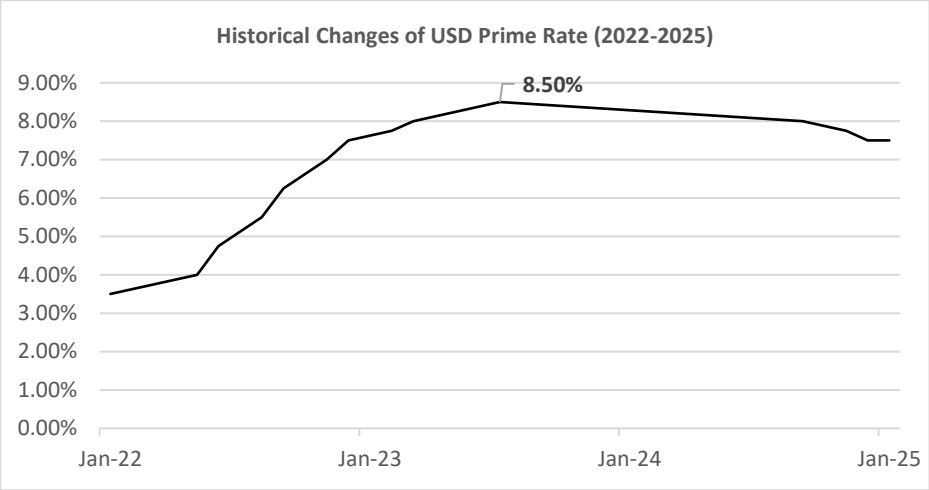

The highest USD Prime Rate noted in the past 3 years is 8.50%.

Periodic Repayment Amount (Illustrative Example)

(The following example illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.) The table below is provided for illustrative purpose only.

For a loan amount of HK$100,000 with monthly repayment

	Loan Tenor	6-month	12-month	24-month
Monthly repayment amount based on the highest interest rate noted in the past 3 years (Prime-based interest rate)	Declining Balance Method	Not Applicable	HK$ 8,566.48 - 8,844.00	Subject to tenor extension
	Interest only		HK$ 427.05 - 927.10	

	Loan Tenor	6-month	12-month	24-month
Monthly repayment amount based on the highest interest rate noted in the past 3 years (1-month HIBOR interest rate)	Declining Balance Method	Not Applicable	HK$8,636.96	Subject to tenor extensin
	Interest only		HK$554.80	

For a loan amount of US$100,000 with monthly repayment

	Loan Tenor	6-month	12-month	24-month
Monthly repayment amount based on the highest interest rate noted in the past 3 years	Declining Balance Method	Not Applicable	US$ 8,675.74 - 8,955.20	Subject to tenor extension
	Interest only		US$ 625.06 - 1,125.11	

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<table>
<tr>
<td>Total Repayment Amount
(Illustrative Example)</td>
<td>(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.

For a loan amount of HK$100,000 with monthly repayment
<table>
<tr><td></td><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr>
<tr><td rowspan="2">Total repayment amount based on the highest interest rate noted in the past 3 years
(Prime-based interest rate)</td><td>Declining Balance Method</td><td rowspan="2">Not Applicable</td><td>HK$ 102,797.73 - 106,127.97</td><td rowspan="2">Subject to tenor extension</td></tr>
<tr><td>Interest only</td><td>HK$ 105,125.00 - 111,125.00</td></tr>
</table>
<table>
<tr><td></td><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr>
<tr><td rowspan="2">Total repayment amount based on the highest interest rate noted in the past 3 years
(1-month HIBOR interest rate)</td><td>Declining Balance Method</td><td rowspan="2">Not Applicable</td><td>HK$103,643.55</td><td rowspan="2">Subject to tenor extensin</td></tr>
<tr><td>Interest only</td><td>HK$106,659.00</td></tr>
</table>
For a loan amount of US$100,000 with monthly repayment
<table>
<tr><td></td><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr>
<tr><td rowspan="2">Total repayment amount based on the highest interest rate noted in the past 3 years</td><td>Declining Balance Method</td><td rowspan="2">Not Applicable</td><td>US$ 104,108.90 - 107,462.43</td><td rowspan="2">Subject to tenor extension</td></tr>
<tr><td>Interest only</td><td>US$ 107,500.00 - 113,500.00</td></tr>
</table>
Total interest paid is calculated by assuming each year has 365 days. For interest only payment method, the principal has to be paid off when the loan matures, which is included in the above repayment amount.</td>
</tr>
</table>

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.

保費融資分期貸款產品資料概要

集友銀行有限公司(「本行」)

保費融資分期貸款
2026年01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[2]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	**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	須獲本行延長貸款期限
		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。]	

年化利率是以一年間以貸款借貸所需的成本利率，以百分比表示。

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

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逾期還款年化利率 / 就違約貸款收取的年化利率	**港元：**本行港元最優惠利率加6%。 **美元：**本行美元最優惠利率加6%。 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。 詳細請參閱本行提供的《保費融資分期貸款條款》中的相關部分。
超出信用限額利率	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： **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）。 **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）。 詳細請參閱本行提供的《保費融資分期貸款條款》中的相關部分。

還款	
還款頻率	本貸款需按每月還款。
分期還款金額	還款方法有下列方式: 1. **每期息隨本減** (償還款項將用於支付貸款利息和本金。每次分期付款後，貸款本金餘額將會減少。每次還款後，利息將根據貸款本金餘額計算。) 2. **每期還息 到期還本**(到期日之前，還款僅用於支付利息。貸款到期時必須償還本金。) 下表僅供參考。 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	每期息隨本減	不適用	港幣$ 8,537.85 - 8,814.86	須獲本行延長貸款期限
	每期還息 到期還本		港幣$ 375.04 - 875.09	

以貸款額美元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	每期息隨本減	不適用	美元$ 8,629.64 - 8,908.29	須獲本行延長貸款期限
	每期還息 到期還本		美元$ 541.72- 1,041.77	

假設根據最優惠利率作為基準收取利息。
假設本行港元最優惠利率為5.50%，美元最優惠利率為7.5%

總還款金額

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）計算之總還款金額	每期息隨本減	不適用	港幣$ 102,454.23 - 105,778.32	須獲本行延長貸款期限
	每期還息到期還本		港幣$ 104,500.45 - 110,501.05	

以貸款額美元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）計算之總還款金額	每期息隨本減	不適用	美元$ 103,555.70 - 106,899.44	須獲本行延長貸款期限
	每期還息到期還本		美元$ 106,500.65 - 112,501.25	

全期利息支出是假設每年有365天來計算。每期還息到期還本還款方式下，本金在貸款到期日償還，並已包括於總還款金額內。

假設根據最優惠利率作為基準收取利息。

假設本行港元最優惠利率為5.50%，美元最優惠利率為7.50%。

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分期貸款服務計算機或到**https://www.chiyubank.com/cyb/index/gryx/dk/jsj/index.shtml**以取得較準確資料。

費用及收費

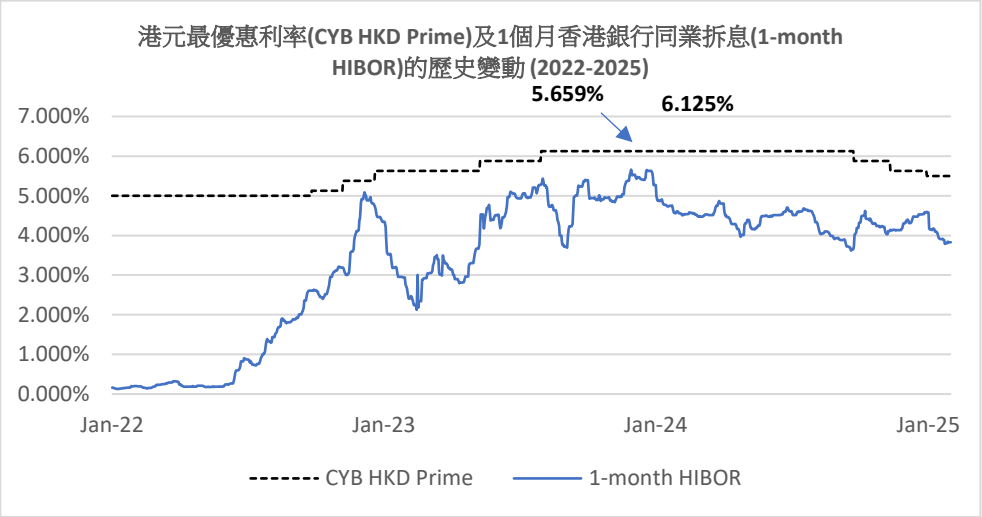
手續費	在客戶申請保費融資分期貸款的情況下，將收取貸款金額的 0.5% 至 2.0% (最低為等值HK$1,000)。
逾期還款費用及收費	每次逾期還款將收取HK$500 (如涉及法律費用則另計) 除違約利息外，本行還保留在借款人每次未能在到期日付款時徵收港幣 500.00 元或本行不時決定的其他金額作為違約行政費用的權利。此外，如本行絕對酌情決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。
提早還款 / 提前清償 / 贖回的收費	當客戶於第一年內償還全數或部分貸款時，將收取貸款金額的3%罰息或HK$50,000(適用於港元貸款) / US$4,000 (適用於美元貸款) (取高者)。 當客戶不足於一個月內通知我行償還全數或部分貸款時，將收取按還款金額計算的一個月利息。

其他資料

- 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。

參考資料

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%。

提 示：借定唔借？還得到先好借！
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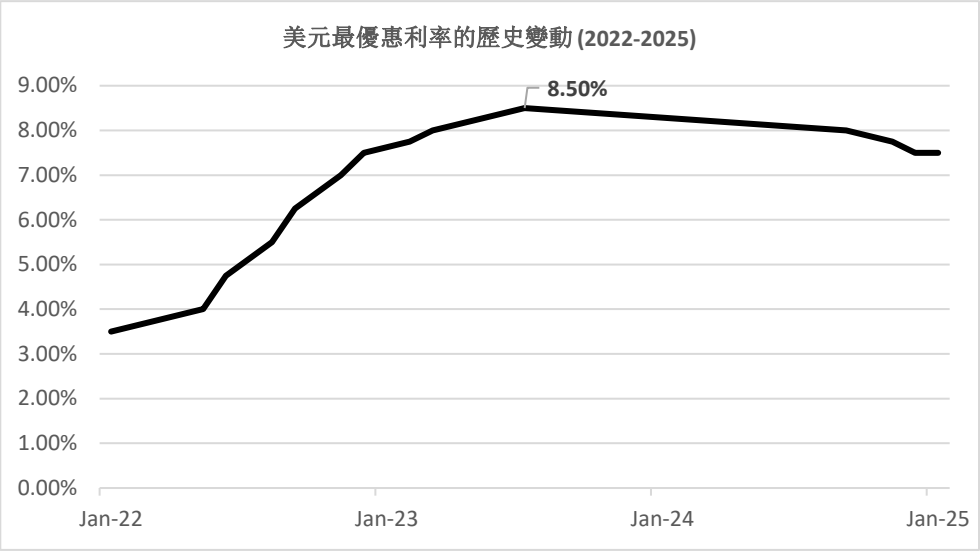

過去三年內，最高的美元最優惠利率為8.50%。

分期還款金額（示例說明）

（以下例子展示了根據過去三年內最高利率計算的分期還款金額。）下表僅供參考。

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
根據過去三年內最高利率計算的[每月]還款金額 (最優惠利率)	每期息隨本減	不適用	港幣$ 8,566.48 - 8,844.00	須獲本行延長貸款期限
	每期還息到期還本		港幣$ 427.05 - 927.10	

	貸款期	6個月	12個月	24個月
根據過去三年內最高利率計算的[每月]還款金額 (1個月香港銀行同業拆息)	每期息隨本減	不適用	港幣 $8,636.96	須獲本行延長貸款期限
	每期還息到期還本		港幣$554.80	

以貸款額美元10萬元，每月還款為例:

	貸款期	6個月	12個月	24個月
根據過去三年內最高利率計算的[每月]還款金額	每期息隨本減	不適用	美元$ 8,675.74 - 8,955.20	須獲本行延長貸款期限
	每期還息到期還本		美元$ 625.06 - 1,125.11	

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。

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
根據過去三年內最高利率計算的總還款金額 (最優惠利率)	每期息隨本減	不適用	港幣$ 102,797.73- 106,127.97	須獲本行延長貸款期限
	每期還息		港幣$	

提 示：借定唔借？還得到先好借！
Reminder: To borrow or not to borrow? Borrow only if you can repay!

	到期還本		105,125.00 - 111,125.00	

	貸款期	6個月	12個月	24個月
根據過去三年內最高利率計算的總還款金額 (1個月香港銀行同業拆息)	每期息隨本減	不適用	港幣 $103,643.55	須獲本行延長貸款期限
	每期還息到期還本		港幣 $106,659.00	

以貸款額美元10萬元，每月還款為例:

	貸款期	6個月	12個月	24個月
根據過去三年內最高利率計算的總還款金額	每期息隨本減	不適用	美元$ 104,108.90 - 107,462.43	須獲本行延長貸款期限
	每期還息到期還本		美元$ 107,500.00 - 113,500.00	

全期利息支出是假設每年有 365 天來計算。每期還息到期還本還款方式下，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。