

# Key Facts Statement (KFS) for Overdraft Facility

Chiyu Banking Corporation Ltd. ("the Bank")

Overdraft Facility (For personal Customers)

May 2025

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 letter 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 (or range of annualised interest rate)
Above HK\$10,000	HKD: From HKD Prime - 1% to HKD Prime + 5% 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 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 annually.

Latest rate and other details of the HKD Prime and USD Prime is published on our website

<https://www.chiyubank.com/cyben/index/zxxx/index.shtml>.

### Annualised Overdue / Default Interest Rate

**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.

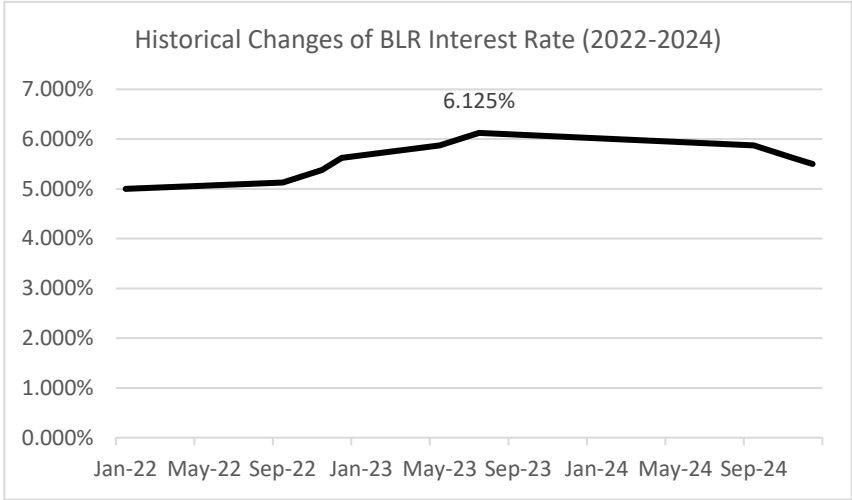
**USD:** 10% over the Bank's USD Prime; or (ii) the Bank's Cost of Funds, whichever is the highest.

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 "General Terms and Conditions for General Banking Facilities and Loan Facility(ies)" provided by the Bank.

<b>Overlimit Interest Rate</b>	<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><b>HKD:</b> (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><b>USD:</b> (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>
<b>Repayment</b>	
<b>Repayment Frequency</b>	This loan does not require periodic repayment in regular amount.
<b>Fees and Charges</b>	
<b>Annual Fee / Fee</b>	0.125% to 0.5% of overdraft amount (subject to a minimum range of HK\$250 to HK\$1,000 equivalent) of overdraft facility will be charged when a customer applies for an overdraft facility.
<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 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>
<b>Overlimit Handling Fee</b>	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)
<b>Returned Cheque Charge / Rejected Autopay Charge</b>	HK\$150 per returned cheque / rejected autopay payment.
<b>Additional Information</b>	
<ul style="list-style-type: none"> <li>● 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.</li> <li>● 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.</li> <li>● HKD Prime refers to the Hong Kong Dollar Best Lending Rate quoted by the Bank from time to time.</li> <li>● USD Prime refers to the US Dollar Best Lending Rate quoted by the Bank from time to time.</li> </ul>	

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 BLR interest rate benchmark in the past 3 years.</p>  <p>The highest BLR interest rate noted in the past 3 years is 6.125%.</p>

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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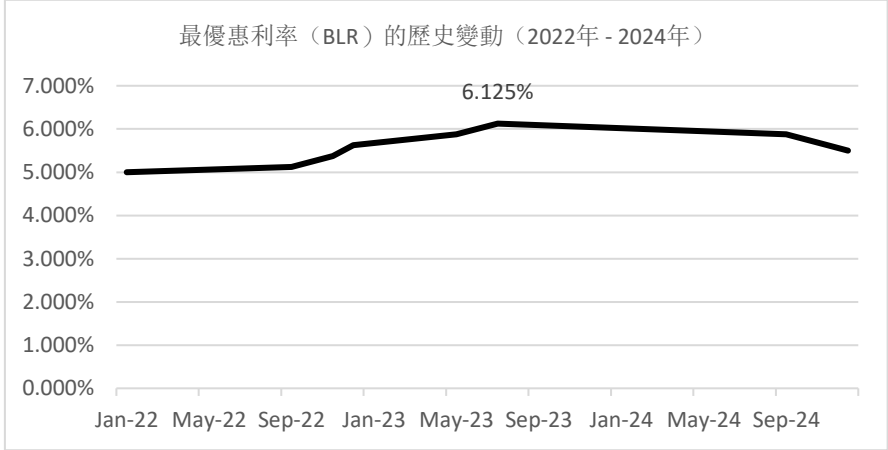
# 透支服務產品資料概要

集友銀行有限公司(「本行」)

備用透支服務 (個人客戶適用)  
2025年5月

<p>此乃透支服務產品。</p> <p>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透支服務產品的最終條款。</p> <p>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。</p>					
利率及利息支出					
年化利率	<p>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：</p> <table><tr><th>貸款金額</th><th>年化利率（或年化利率範圍）</th></tr><tr><td>港幣\$10,000或以上</td><td>港元：港元最優惠利率減 1%至港元最優惠利率加 5% 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。</td></tr></table> <p>年化利率是以一年內所借金額的百分比顯示的基本利率。</p> <p>本行貸款確認書中的利率可能會在貸款期內變動。</p> <p>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。</p> <p>本貸款的利率於每年重設。</p> <p>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： <a href="https://www.chiyubank.com/cyb/index/zxxx/index.shtml">https://www.chiyubank.com/cyb/index/zxxx/index.shtml</a>。</p>	貸款金額	年化利率（或年化利率範圍）	港幣\$10,000或以上	港元：港元最優惠利率減 1%至港元最優惠利率加 5% 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。
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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）。</p> <p>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《一般銀行授信及貸款授信的一般條款》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>				
還款					
還款頻率	此貸款無需分期償還固定金額。				

費用及收費	
年費 / 費用	在客戶申請備用透支服務時，將收取透支金額的0.125% 至 0.5% (最低收費為HK\$250至HK\$1,000)。
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	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)
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
其他資料	
<ul style="list-style-type: none"> <li>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。</li> <li>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。</li> <li>港元最優惠利率是指本行不時所報之港元最優惠利率。</li> <li>美元最優惠利率是指本行不時所報之美元最優惠利率。</li> </ul>	

參考資料	
利率基準的歷史變動	<p>下表僅供參考，顯示過去三年內利率基準最優惠利率的歷史變動。</p>  <p>最優惠利率 (BLR) 的歷史變動 (2022年 - 2024年)</p> <p>過去三年內，最高的最優惠利率為 6.125%。</p>

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。