

1戶通“備用抵押透支”

2020年8月

此乃透支服務產品。

**本概要所提供的利息、費用及收費等資料僅供參考，
透支服務的最終條款以貸款批核通知書為準。**

利率及利息支出
浮動年化利率

港元授信：低至港元最優惠利率¹ -1.5% (年息)
 美元授信：低至美元最優惠利率¹ -1.25% (年息)
 尊享之現行浮動年化利率取決於客戶關係及當時結欠。銀行可隨時採用銀行的資金成本取代最優惠利率以決定授信的利率。倘若授信的利率參照最優惠利率減去某個百分比而決定，則如該授信參照最優惠利率決定的利率少於銀行的資金成本，銀行可隨時採用銀行的資金成本作為該授信的適用利率。

**逾期還款年化利率 /
就違約貸款收取的年化利率**

不適用

超出信用額度利率

如客戶現有透支額的使用超過了已批核之備用抵押透支額，本行將收取超過透支金額之：
CITICfirst 客戶
 現行年化利率 + 5% (年息)
一般客戶
 現行年化利率 + 8.5% (年息)

費用及收費
年費 / 收費

不適用

逾期還款費用及收費

不適用

超出信用額度手續費

不適用

退票 / 退回自動轉賬授權指示的收費

不適用

其他資料

不適用

註：

1. 最優惠利率以中信銀行(國際)有限公司不時公佈之港元最優惠利率或美元最優惠利率為準，隨市況浮動。

如中文譯本與英文有異，概以英文文本為準。

One Account “Standby Secured Overdraft Facility”

August 2020

This product is an overdraft facility. This statement provides you with indicative information about interest, fees and charges of this product but please refer to our Approval Confirmation Letter for the final terms of your overdraft facility.	
Interest Rates and Interest Charges	
Annualised Floating Rate	Facility in HKD: The annualised interest rate as low as HKD Prime ¹ P ¹ -1.5% p.a. Facility in USD: The annualised interest rate as low as USD Prime ¹ P ¹ -1.25% p.a. Prevailing interest rate depends on customer’s segment and the outstanding balance. Where the interest rate for the Facility is determined by reference to a percentage over Prime, the Bank may at any time adopt the Bank’s cost of fund in place of Prime in determining the interest rate for such Facility. If the interest rate for a Facility is determined by reference to prime minus a percentage, the Bank may at any time adopt the Bank’s cost of fund as the applicable interest rate for the Facility where the interest rate so determined by reference to prime would be less than the Bank’s cost of fund.
Annualised Overdue / Default Interest Rate	N/A
Overlimit Interest Rate	Overlimit Interest Rate will be applied to the excess limit used on top of the credit line granted for Standby Secured Overdraft Facility <u>CITICfirst Customers</u> Prevailing interest rate +5% p.a. <u>General Customers</u> Prevailing interest rate +8.5% p.a.
Fees and Charges	
Annual Fee / Fee	N/A
Late Payment Fee and Charge	N/A
Overlimit Handling Fee	N/A
Returned Cheque / Rejected Autopay Charge	N/A
Additional Information	
N/A	

Note:

1. Prime Rate (“P”) refers to the Hong Kong Dollars Prime Rate or US Dollars Prime Rate from time to time quoted by China CITIC Bank International Limited, subject to fluctuations.

In case of any discrepancy between the English and the Chinese versions of the above information, the English version shall prevail.