

## Key Facts Statement (KFS) for Instalment Loan

China CITIC Bank International Limited

**\$mart Plus Personal Installment Loan**  
**June 2025**

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 confirmation 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

<b>Interest Rate</b>	<p>For a loan amount of HK\$100,000:</p> <table border="1"> <thead> <tr> <th>Loan Tenor</th> <th>6-month</th> <th>12-month</th> <th>24-month</th> </tr> </thead> <tbody> <tr> <td>Range of interest rate</td> <td>0.18% - 1.363%</td> <td>0.18% - 1.363%</td> <td>0.18% - 1.363%</td> </tr> </tbody> </table> <p>The interest rate is the monthly flat rate shown as a percentage of the amount borrowed for a month.          The above example is for reference.</p>	Loan Tenor	6-month	12-month	24-month	Range of interest rate	0.18% - 1.363%	0.18% - 1.363%	0.18% - 1.363%
Loan Tenor	6-month	12-month	24-month						
Range of interest rate	0.18% - 1.363%	0.18% - 1.363%	0.18% - 1.363%						
<b>Annualised Percentage Rate (APR)<sup>1</sup></b>	<p>For a loan amount of HK\$100,000:</p> <table border="1"> <thead> <tr> <th>Loan Tenor</th> <th>6-month</th> <th>12-month</th> <th>24-month</th> </tr> </thead> <tbody> <tr> <td>Range of APR</td> <td>5.56% - 33.59%</td> <td>6.00% - 35.71%</td> <td>6.25% - 35.80%</td> </tr> </tbody> </table> <p>The above example is for reference.</p>	Loan Tenor	6-month	12-month	24-month	Range of APR	5.56% - 33.59%	6.00% - 35.71%	6.25% - 35.80%
Loan Tenor	6-month	12-month	24-month						
Range of APR	5.56% - 33.59%	6.00% - 35.71%	6.25% - 35.80%						
<b>Annualised Overdue / Default Interest Rate<sup>2,3</sup></b>	<p>36%</p> <p>Overdue interest rate will be imposed when the monthly installment amount is failed to be settled on or before the due date. Overdue interest is calculated according to the following formula: Overdue installment amount x interest rate of 3% per month and in simple interest on monthly basis from the due date of such installment until the date of full payment. No minimum amount of Overdue Interest will be applied.</p>								
<b>Repayment</b>									
<b>Repayment Frequency</b>	This loan requires monthly repayment.								
<b>Periodic Repayment Amount</b>	<p>For a loan amount of HK\$100,000 with monthly repayment:</p> <table border="1"> <thead> <tr> <th>Loan Tenor</th> <th>6-month</th> <th>12-month</th> <th>24-month</th> </tr> </thead> <tbody> <tr> <td>Range of periodic repayment amount for the interest rate specified above<sup>5</sup> (HK\$)</td> <td>\$16,847 - \$18,030</td> <td>\$8,513 - \$9,696</td> <td>\$4,347 - \$5,530</td> </tr> </tbody> </table>	Loan Tenor	6-month	12-month	24-month	Range of periodic repayment amount for the interest rate specified above <sup>5</sup> (HK\$)	\$16,847 - \$18,030	\$8,513 - \$9,696	\$4,347 - \$5,530
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<b>Total Repayment Amount</b>	<p>For a loan amount of HK\$100,000 with monthly repayment:</p> <table border="1"> <thead> <tr> <th>Loan Tenor</th> <th>6-month</th> <th>12-month</th> <th>24-month</th> </tr> </thead> <tbody> <tr> <td>Range of total repayment amount for the interest rate specified above<sup>5</sup> (HK\$)</td> <td>\$101,080 - \$108,178</td> <td>\$102,160 - \$116,356</td> <td>\$104,320 - \$132,712</td> </tr> </tbody> </table> <p>To calculate the above information applicable to your specific case, please use our \$mart Plus Personal Installment Loan calculator accessible from our corporate website which provides at <a href="https://www.cncbinternational.com/calculator/loan.htm?lang=en&amp;cd=1A">https://www.cncbinternational.com/calculator/loan.htm?lang=en&amp;cd=1A</a></p>	Loan Tenor	6-month	12-month	24-month	Range of total repayment amount for the interest rate specified above <sup>5</sup> (HK\$)	\$101,080 - \$108,178	\$102,160 - \$116,356	\$104,320 - \$132,712
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Fees and Charges	
<b>Handling Fee</b>	1% per annum of the approved loan amount for the loan tenor will be charged when the loan is withdrawn. The handling fee will be deducted from the loan amount upon loan withdrawal.
<b>Late Payment Fee and Charge</b>	N/A
<b>Prepayment / Early Settlement / Redemption Fee</b>	2% of approved loan amount will be charged if you fully repay the loan.
<b>Returned Cheque / Rejected Autopay Charge</b>	HK\$150 per returned cheque / rejected autopay payment.
Additional Information	
<b>Extension Fee</b>	<u>Change of Repayment Due Date</u> <sup>6</sup> Extension Fee calculated on a daily basis will be charged according to the following formula, no minimum amount will be applied: $\text{Approved Monthly flat rate} \times 12 \times \text{Loan amount} \times \frac{\text{Number of days extended}}{\text{Number of days in a year}}^7$ Maximum extension period must not exceed 28 days from the original loan repayment date.
	<u>Repayment Holiday</u> <sup>6</sup> Extension Fee will be charged according to the following formula, no minimum amount will be applied: $\text{Approved loan amount} \times \text{Monthly flat rate}$ Each extension period must be a full month.
<b>Request for Bank Confirmation Letter Handling Fee</b>	HK\$150 per copy
<b>Remark(s):</b> <ol style="list-style-type: none"> <li>The APR is calculated in accordance with the practices and methods set out in the relevant guidelines issued by the Hong Kong Association of Banks. An APR is a reference rate which includes the basic interest rate and other applicable fees and charges expressed as an annualized rate.</li> <li>The loan repayment amount shall be calculated according to the Rule of 78 and China CITIC Bank International Limited (the "Bank") has the right to apportion the monthly repayments (including those already paid to the Bank) between interests and principals as the Bank deems appropriate. Customer needs to be aware that early loan settlement handling fee, the entire outstanding loan amount (including any arrears but less the portion for payment of the Handling Fee) and interest up to the next repayment date are involved in early loan settlement. Customer is advised to pay attention on whether interest expenses would be saved by making early repayment of personal instalment loan. For enquiring the relevant fees and charges of loan account, please call our Customer Service Hotline 2287 6767.</li> <li>The Bank may also require immediate payment of all outstanding sum (including loan amount, interest, fees and other charges) owed by the customer upon the Bank's demand notwithstanding that they are not due for payment.</li> <li>Minimum Loan amount is HK\$5,000 for Personal Installment Loan and Easy Loan; Minimum Loan amount is HK\$50,000 for Debt Consolidation.</li> <li>Rounded to the nearest dollar.</li> <li>The service shall be subject to the approval of the Bank.</li> <li>365 days (for ordinary years) or 366 days (for leap years).</li> </ol>	

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.

**To borrow or not to borrow? Borrow only if you can repay!**