

Key Facts Statement (KFS) for Instalment Loan

China CITIC Bank International Limited

Personal Loan under 100% Personal Loan Guarantee Scheme
 June 2025

<p>This product is an instalment loan.</p> <p>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.</p> <p>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.</p>				
Interest Rates and Interest Charges				
Interest Rate	For loan amount of HK\$5,000 – HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	Interest rate	N/A	1% p.a.	1% p.a.
Interest will be calculated on the basis of 365 days (for ordinary years) or 366 days (for leap years) in a year.				
Annualised Percentage Rate (APR)¹	For loan amount of HK\$5,000 – HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	APR	N/A	1% p.a.	1% p.a.
Annualised Overdue / Default Interest Rate ^{2,3}				
N/A				
Repayment				
Repayment Frequency	This loan requires monthly repayment.			
Periodic Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Range of periodic repayment amount for the interest rate specified above (HK\$)	N/A	\$8,340.45 - \$8,415.52	\$4,170.35 - \$4,248.85
Assumptions: <ul style="list-style-type: none"> ▪ The borrower do not apply for a principal payment holiday of 18 months from the drawdown of the loans. ▪ Interest is calculated based on a 365-day year 				
Total Repayment Amount	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 specified above (HK\$)	N/A	\$100,542.69	\$101,042.94
Assumptions: <ul style="list-style-type: none"> ▪ The borrower do not apply for a principal payment holiday of 18 months from the drawdown of the loans. ▪ Interest is calculated based on a 365-day year 				

Fees and Charges	
Handling Fee	N/A
Late Payment Fee and Charge	\$50 per month, if the monthly repayment amount is not paid in full when due
Prepayment / Early Settlement / Redemption Fee	N/A
Returned Cheque / Rejected Autopay Charge	HK\$150 per returned cheque / rejected autopay payment.
Additional Information	
Request for Bank Confirmation Letter Handling Fee	HK\$150 per copy
Eligibility of Borrower	<ul style="list-style-type: none"> ▪ Holder of Hong Kong permanent identity card aged 18 or above; and ▪ Unemployed and for at least two months at the time of application; and ▪ Must not be undischarged bankruptcy nor subject to any bankruptcy petition or proceedings at the time of loan application and shall maintain valid bank accounts in Hong Kong.
Maximum Eligible Loan Amount	<p>The maximum amount of loan is the lower of:</p> <ul style="list-style-type: none"> ▪ nine times the average monthly income for any three months from January 2020 to February 2022 or nine times the average monthly assessable income as calculated with reference to the tax demand note for any of the financial years between 2019 - 2020 and 2021 - 2022; and ▪ HK\$100,000.
Interest Rebate	A borrower will receive a full rebate of the interest payments made after the loan and interest are fully repaid by the end of the scheduled repayment period despite any interim delinquencies. The Hong Kong Mortgage Corporation Limited shall be responsible for the rebate of the interest.
Use of Loan Proceeds	No restriction
Repayment	Maximum repayment period is ten years. Borrowers may apply for a principal payment holiday of 18 months from the drawdown of the loans. If a borrower does not fulfil the repayment obligations, it may adversely affect the borrower's credit records maintained at the credit reference agencies. The bank will also follow up in accordance with its usual processes.
Minimum Loan amount	HK\$5,000
Remark(s): <ol style="list-style-type: none"> 1. 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. 2. China CITIC Banking International Limited ("the Bank") shall use the Reducing Balance Method to apportion the monthly repayment amounts between interest and principal. Customers should be aware that the entire outstanding principal and interest up to the next repayment date are involved in early loan settlement. 3. 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. 	

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!