

Key Facts Statement (KFS) for Overdraft Facility

Personal Line of Credit

12 March 2019

<p>This product is an overdraft facility.</p> <p>This statement 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.</p>			
Interest Rates and Interest Charges			
Annualised Interest Rate ¹	The annualised interest rates are as follows:		
	Preferential Customers ²		
	Approved Credit Limit (HK\$)	For the first 3 months	4 th month onwards
	\$5,000 - \$99,999	P-1%p.a.	P+2.5%p.a.
	\$100,000-\$600,000	P-2%p.a.	P+1.5%p.a.
	General Customers		
	Approved Credit Limit (HK\$)	For the first 3 months	4 th month onwards
	\$5,000 - \$99,999	P p.a.	P+3%p.a.
	\$100,000-\$600,000	P-1%p.a.	P+2%p.a.
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 the overdraft facility <u>CITICfirst Customers</u> P+4%p.a. <u>General Customers</u> P+8.5%p.a		
Fees and Charges			
Annual Fee	1% of approved credit limit (minimum HK\$200; maximum HK\$1,000)		

Late Payment Fee and Charge	10% on minimum monthly payment (minimum HK\$100) if the minimum monthly payment is not received by China CITIC Bank International Limited (the "Bank") on or before the monthly payment due date as set out in the monthly statement of the facility.
Overlimit Handling Fee	HK\$100 will be charged if your current loan balance exceeds the credit limit of the loan each time.
Rejected Autopay Transaction & Bounced Cheque Handling Fee	HK\$150 per item
Additional Information	
Minimum Monthly Repayment	3% on outstanding statement balance (minimum HK\$50) shall be deposited into the facility account on or before the payment due date specified in the relevant monthly statement.
Request for Bank Confirmation Letter Handling Fee	HK\$150 per copy
ATM Card Replacement Fee	HK\$50 per card
Minimum Credit Limit	HK\$5,000

Note:

1. Prime Rate ("P") refers to the Hong Kong Dollars Prime Lending Rate from time to time quoted by the Bank, subject to fluctuations.
2. "Preferential Customers" include professionals, designated customers with a monthly income of HK\$30,000 or above, etc. For details, please refer to "Promotional Terms and Conditions for Personal Line of Credit".