

Key Facts Statement (KFS) for Overdraft Facility

China CITIC Bank International Limited

Personal Line of Credit
December 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	Customer Type	Annualised interest rate* (For the first 3 months)	Annualised interest rate* (4 th month onwards)
Up to HK\$5,000	Preferential Customers	P -1%	P +2.5%
	General Customers	P	P +3%
Above HK\$5,000 and up to HK\$20,000	Preferential Customers	P -1%	P +2.5%
	General Customers	P	P +3%
Above HK\$20,000 and up to HK\$99,999	Preferential Customers	P -1%	P +2.5%
	General Customers	P	P +3%
HK\$100,000 or above	Preferential Customers	P -2%	P +1.5%
	General Customers	P -1%	P +2%

*The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.

"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.

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 daily.

Interest on the outstanding amount drawn under the facility will accrue on a daily basis (on a 365-day, or 366-day for Leap Years, year basis).

Prime rate (P) refers to the Hong Kong Dollar Prime Rate as quoted by China CITIC Bank International Limited (the "Bank") from time to time. Latest rate and other details of the Prime rate is published on our website: https://www.cncbinternational.com/rate-table/init_rate_en.html.

Annualised Overdue / Default Interest Rate

Not Applicable

Overlimit Interest Rate

Overlimit Interest Rate will be applied to the excess limit, if your current loan balance exceeds the credit limit of the loan.

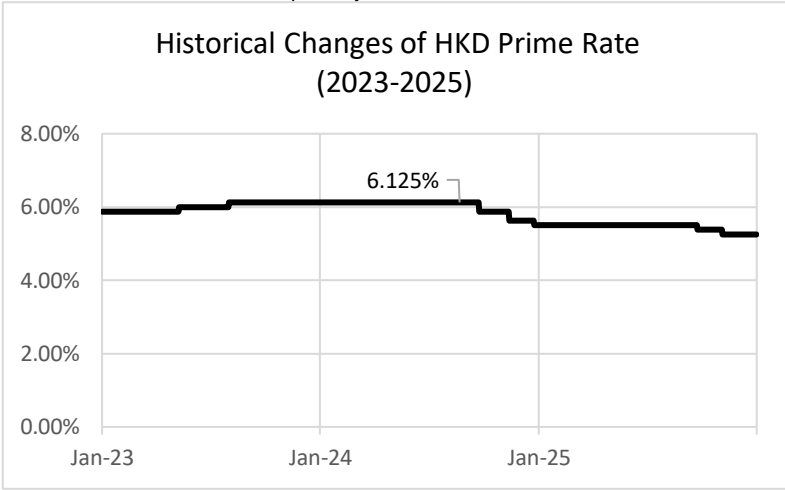
CITICdiamond and CITICfirst Customers

P +4%p.a.

General Customers

P +8.5%p.a.

Repayment																			
Repayment Frequency	This loan does not require periodic repayment in regular amount.																		
Periodic Repayment Amount	This loan does not require periodic repayment in regular amount.																		
Total Repayment Amount	<table border="1"> <thead> <tr> <th>Loan Amount</th> <th>Total repayment amount for the interest rate specified above</th> </tr> </thead> <tbody> <tr> <td colspan="2">Preferential Customers</td> </tr> <tr> <td>HK\$ 5,000</td> <td>HK\$ 5,296.32</td> </tr> <tr> <td>HK\$ 20,000</td> <td>HK\$ 21,185.29</td> </tr> <tr> <td>HK\$ 100,000</td> <td>HK\$ 105,027.83</td> </tr> <tr> <td colspan="2">General Customers</td> </tr> <tr> <td>HK\$ 5,000</td> <td>HK\$ 5,325.30</td> </tr> <tr> <td>HK\$ 20,000</td> <td>HK\$ 21,301.19</td> </tr> <tr> <td>HK\$ 100,000</td> <td>HK\$ 105,602.36</td> </tr> </tbody> </table> <p>Assumptions:</p> <ul style="list-style-type: none"> No extra withdrawals are made from the account throughout the entire loan tenor & interest is fully repaid monthly The loan is fully repaid at the 12th month (The minimum loan amount has been paid on the first 11 months and the remaining outstanding balance has been fully paid on the 12th month) HKD Prime Rate is 5.25% and remains unchanged over the loan period Customers enjoyed preferential interest rates for the first three months No new transactions, annual fees and other charges Repayments are made on or before the payment due date of each statement Interest is calculated based on a 365-day year <p>To calculate the above information applicable to your specific case, please use our Personal Line of Credit Interest Calculator accessible from our corporate website at https://www.cncbinternational.com/calculator/ploc/index.htm?lang=en.</p>	Loan Amount	Total repayment amount for the interest rate specified above	Preferential Customers		HK\$ 5,000	HK\$ 5,296.32	HK\$ 20,000	HK\$ 21,185.29	HK\$ 100,000	HK\$ 105,027.83	General Customers		HK\$ 5,000	HK\$ 5,325.30	HK\$ 20,000	HK\$ 21,301.19	HK\$ 100,000	HK\$ 105,602.36
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Fees and Charges																			
Annual Fee / 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 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.																		
Returned Cheque Charge / Rejected Autopay Charge	HK\$150 per returned cheque / rejected autopay payment.																		
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																		

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 interest rate benchmark in the past 3 years.</p> <div style="text-align: center;"> <p>Historical Changes of HKD Prime Rate (2023-2025)</p>  </div> <p>The highest Prime Rate noted in the past 3 years is 6.125%.</p>																		
Periodic Repayment Amount (Illustrative Example)	This loan does not require periodic repayment in regular amount.																		
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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!