

# Key Facts Statement (KFS) for Overdraft Facility

China CITIC Bank International Limited

*Life Insurance Policy Financing Facility For  
Term Endowment Policy/ Universal Life  
Policy/ Whole Life Policy*

March 2026

**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 Floating Rate

The following annualised rates apply to overdraft facilities falling within the respective loan amount brackets below:

Loan Amount	Annualised floating rate
Up to HK\$ 5,000	Not applicable
Above HK\$ 5,000 and up to HK\$ 20,000	
Above HK\$ 20,000 and up to HK\$ 100,000	
Above HK\$ 100,000	For facility amount equivalent to US\$ 50,000 or above:  <u>Facility in HKD</u> As low as 1 month HIBOR + 2% p.a.  <u>Facility in USD</u> As low as 1 month Term SOFR + 2% p.a.

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 on a daily basis.

To access to the latest rate and other details of Hong Kong Interbank Offered Rate (HIBOR), please refer to website at <https://www.hkab.org.hk/en/rates/hibor>.

To access to the latest rate and other details of Term Secured Overnight Financing Rate (SOFR), please refer to website at <https://www.cmegroup.com/market-data/cme-group-benchmark-administration/term-sofr.html>.

Latest rate and other details of the HKD Prime Rate and USD Prime Rate are published on our website at [https://www.cncbinternational.com/rate-table/init\\_rate\\_en.html](https://www.cncbinternational.com/rate-table/init_rate_en.html).

<b>Annualised Overdue / Default Interest Rate</b>	Not applicable
<b>Overlimit Interest Rate</b>	Below overlimit interest rate will be applied to your amount in excess, if your current loan balance exceeds the credit limit of the loan.  <u>CITICfirst Customers</u> Prime rate + 4% p.a.  <u>General Customers</u> Prime rate + 8.5% p.a.
<b>Repayment</b>	
<b>Repayment Frequency</b>	This loan does not require periodic repayment in regular amount.
<b>Periodic Repayment Amount</b>	Not applicable
<b>Total Repayment Amount</b>	Not applicable
<b>Fees and Charges</b>	
<b>Annual Fee / Fee</b>	Annual Administration Fee – 1% of approved facility limit
<b>Late Payment Fee and Charge</b>	Not applicable
<b>Overlimit Handling Fee</b>	Not applicable
<b>Returned Cheque Charge / Rejected Autopay Charge</b>	Please refer to latest Bank Service Fee and Charges.
<b>Additional Information</b>	
<ol style="list-style-type: none"> <li>1. Prime Rate (“P”) refers to the Hong Kong Dollars Prime Rate or US Dollars Prime Rate from time to time quoted by the Bank, subject to fluctuations.</li> <li>2. HIBOR refers to Hong Kong Interbank Offered Rate from time to time quoted by the Bank, subject to fluctuations.</li> <li>3. “SOFR” means the secured overnight financing rate administered by the Federal Reserve Bank of New York (or any other person which takes over the administration of that rate) published by the Federal Reserve Bank of New York (or any other person which takes over the publication of that rate). “Term SOFR” means, for the applicable interest payment period or a tenor (including overnight), the forward-looking term rate based on SOFR that is selected by the Bank at its sole discretion giving due consideration to any selection or recommendation by the relevant governmental body (or the administrator of SOFR or the supervisor of such administrator) in relation to the period of approximate length as that interest payment period or tenor.</li> <li>4. The Annualised Interest Rate is subject to the Bank’s final approval.</li> <li>5. Interest Rate Risk: The interest payment of the Facility will affect the net rate of return (i.e. net of interest payment) of the Insurance Policy with the use of the Facility. Under the Facility, the interest rates applicable to the loan(s) may change over time, such that the Borrower may be required to pay additional interests and the costs of financing the loan(s) may increase. In</li> </ol>	

addition, it may lead the net cost of interest payable higher than the rate of return generated from the Insurance Policy, resulting in loss to the Borrower. Borrower may not be able to service the loan facility and may hence default when there is a substantial increase in the interest rate. Also, in cases where the interest rate of the loan facility is substantially higher than the returns received from the policy, you will suffer a significant financial loss. The Bank reserves the right to (at its discretion) adjust interest rate of the Facility from time to time.

Below example illustrates the change in monthly interest expense based on various interest rates. Example details:

- Outstanding loan amount: HKD1,000,000
- Facility interest rate: HIBOR + 1.3% per annum

Possible HIBOR Rates	1%	3%	5%
Interest rate	2.3%	4.3%	6.3%
Estimated monthly interest expense (estimation based on 30 days)	HKD1,890.41	HKD3,534.25	HKD5,178.08

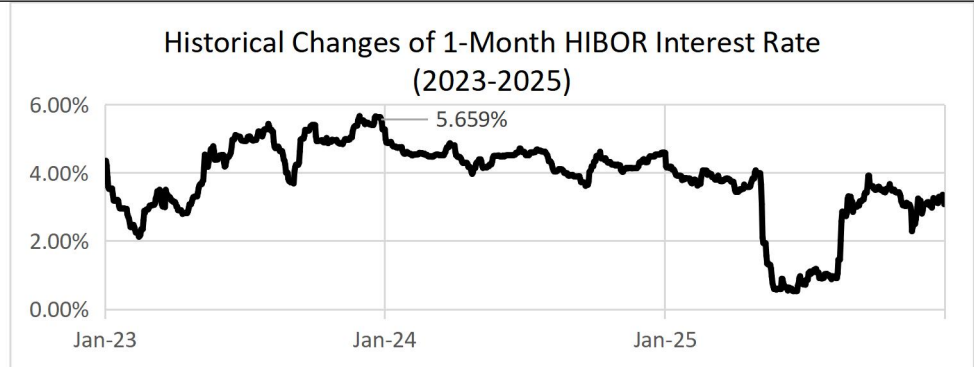
The above example is for illustration purposes only and contains certain assumptions that are not guaranteed. Actual interest expense may be affected by change in interest rate. Actual interest rate may go higher or lower than the above illustrative example.

- 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 the Facility. If the interest rate for the 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.
- To calculate the repayment amount applicable to your specific case, please use our online calculator accessible from our website at <https://www.cncbinternational.com/calculator/secured-lending/index.htm?lang=en>.
- The facilities are approved with tenor subject to Bank's final approval, the Borrower is required to fully repay the indebtedness by facility maturity. Otherwise, Overlimit Interest Rate may be charged.
- If the Facility cannot be renewed successfully during annual/ regular review (if applicable), the Borrower will have to pay down the entire outstanding loan amount immediately if the Borrower/ policy holder does not intend to surrender the insurance policy. The Facility or any part thereof may immediately be suspended, withdrawn, terminated, reviewed, modified, restructured, reduced, increased, cancelled or otherwise varied by the Bank at any time and from time to time at its sole and absolute discretion without prior notice to or consent from the Borrower or any other party of the Facility and Policy.

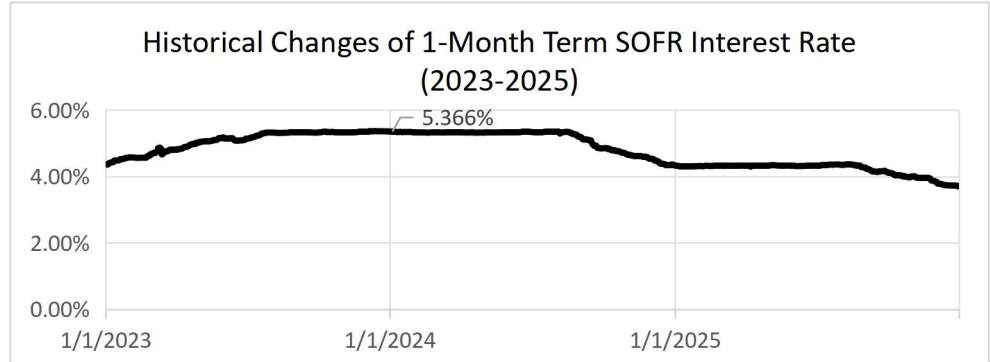
### Reference Information

#### Historical Changes of Interest Rate Benchmark

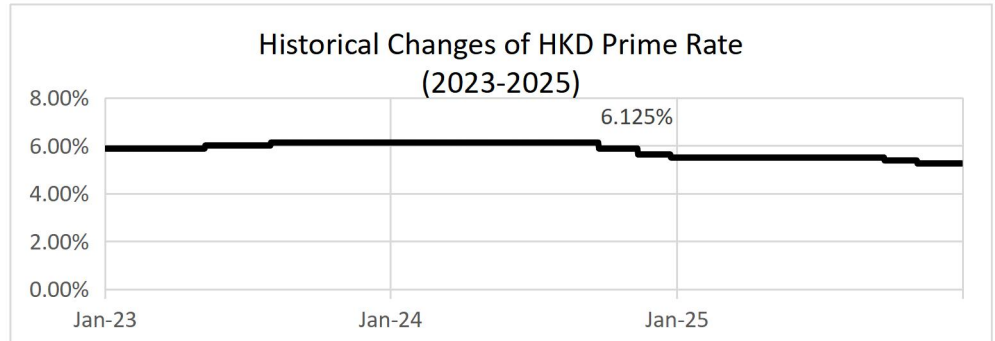
The charts below are provided for illustrative purposes only and shows the historical movement of the interest rate benchmark in the past 3 years.



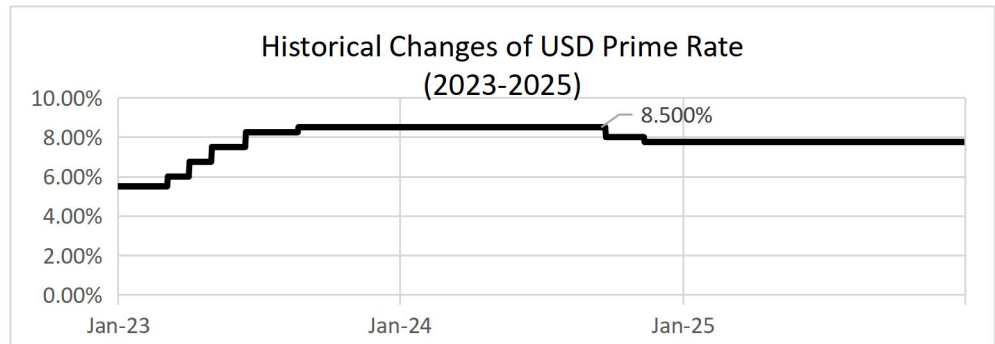
The highest 1-Month HIBOR interest rate noted in the past 3 years is 5.659%.



The highest 1-Month Term SOFR interest rate noted in the past 3 years is 5.366%.



The highest HKD Prime Rate noted in the past 3 years is 6.125%.



The highest USD Prime Rate noted in the past 3 years is 8.500%

<b>Periodic Repayment Amount</b>	This loan does not require periodic repayment in regular amount.
<b>Total Repayment Amount</b>	Not applicable

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.

## 透支服務產品資料概要

中信銀行(國際)有限公司

人壽保險單貸款授信 - 儲蓄壽險/萬用壽險/終生壽險  
 2026年3月

此乃透支服務產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的透支服務產品的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

### 利率及利息支出

#### 年化浮動利率

以下年化利率適用於屬於各自貸款金額範圍內的透支貸款：

貸款金額	年化浮動利率
港幣\$5,000或以下	不適用
港幣\$5,000以上至港幣\$20,000	
港幣\$20,000以上至港幣\$100,000	
港幣\$100,000以上	貸款金額達美元\$50,000元的等值或以上： 港元授信 低至1個月香港銀行同業拆息 + 2% (年息) 美元授信 低至1個月期限 SOFR + 2% (年息)

本行貸款確認書中的利率可能會在貸款期內變動。

本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。

本貸款的利率於每日重設。

有關香港銀行同業拆息的最新利率及其他詳情，請查閱網站  
<https://www.hkab.org.hk/tc/rates/hibor>。

有關期限SOFR的最新利率及其他詳情，請查閱網站  
<https://www.cmegroup.com/market-data/cme-group-benchmark-administration/term-sofr.html>。

有關港元最優惠利率及美元最優惠利率的最新利率及其他詳情，請查閱本行網站  
[https://www.cncbinternational.com/rate-table/init\\_rate\\_tc.html](https://www.cncbinternational.com/rate-table/init_rate_tc.html)。

#### 逾期還款年化利率 / 就違約貸款收取的年化利率

不適用

超出信用限額利率	本行將就超逾信用限額的貸款金額收取以下超出信用限額利率，如您的貸款餘額超出信用限額。  <u>CITICfirst客戶</u> 最優惠利率 + 4% (年息)  <u>一般客戶</u> 最優惠利率 + 8.5% (年息)		
<b>還款</b>			
還款頻率	此貸款無需分期償還固定金額。		
分期還款金額	不適用		
總還款金額	不適用		
<b>費用及收費</b>			
年費 / 費用	年度行政費用 – 1% 已批核之授信額度		
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 / 退回自動轉帳授權指示的費用	請參閱最新銀行服務收費。		
<b>其他資料</b>			
1. 最優惠利率以本行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。 2. 香港銀行同業拆息以本行不時公佈之利率為準，隨市況浮動。 3. 「SOFR」指由紐約聯邦儲備銀行 (或接管該利率的任何其他人士) 發布的由紐約聯邦儲備銀行 (或接管該利率的任何其他人士) 管理的有擔保隔夜融資利率。「期限SOFR」就適用的利息支付期或期間 (包括隔夜) 而言，指與該利息支付期限或期間長度相似的基於由銀行適當考慮到相關政府機構 (或該無風險利率的管理人或該管理人的監督機構) 的任何選擇或推薦後以其唯一酌情權選擇的以SOFR為基礎所得出的前瞻性期限利率。 4. 年化利率取決於本行最終決定。 5. 利率風險：融資貸款的利息支出會影響閣下以保費融資購買保單的預期淨回報率 (即扣除利息支出後的回報)。在融資貸款下，所適用之貸款利率可能會隨時間而改變而導致借款人可能需要支付額外利息及有機會導致償還貸款之成本增加，亦可能因此引致借款人所支付的淨利息高於保單所產生的回報率，而蒙受虧損。若貸款利率大幅上升，可能導致閣下未能如數還款而因此違約。此外，若貸款利率遠高於保單的回報，閣下將蒙受重大財務損失。本行保留不定時調整融資貸款授信利率的權利。下列例子說明了基於不同利率的每月利息支出的變化。  詳細例子： <ul style="list-style-type: none"> <li>● 未償還貸款金額：港元1,000,000</li> <li>● 貸款利率：香港銀行同業拆息利率+1.3% (年息)</li> </ul>			
香港銀行同業拆息利率例子	1%	3%	5%

利率	2.3%	4.3%	6.3%
預計每月利息支出 (根據30天估算)	港元1,890.41	港元3,534.25	港元5,178.08

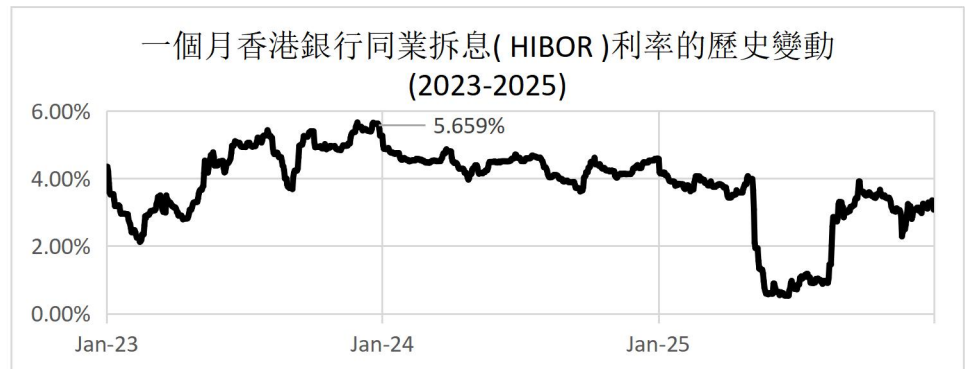
以上例子僅作說明之用途，並根據假設性資料而計算。實際利息支出可能會受到利率變動的影響，實際利率可能高於或低於上述示例。

- 凡授信的利率參照最優惠利率加某個百分比而決定，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。
- 如要計算適用於閣下特定情況的還款金額，您可透過本行網站上的透支服務計算機或到 <https://www.cncbinternational.com/calculator/secured-lending/index.htm?lang=tc> 以取得較準確資料。
- 授信年期取決於本行最終決定，借款人須在授信到期前全額償還債務。否則，可能會收取超出信用限額利率。
- 如授信在每年/定期覆檢（如適用）未能成功通過，而借款人/保單持有人不希望退保相關保單，則借款人必須立即償還全部未償還貸款金額。本行絕對有權於未有事前通知，或未得借款人或融資保單相關人士同意的情况下，隨時凍結、提取、終止、重新審核、修改、重組、減少、增加、取消，或以其他形式更改有關融資安排或部分安排。

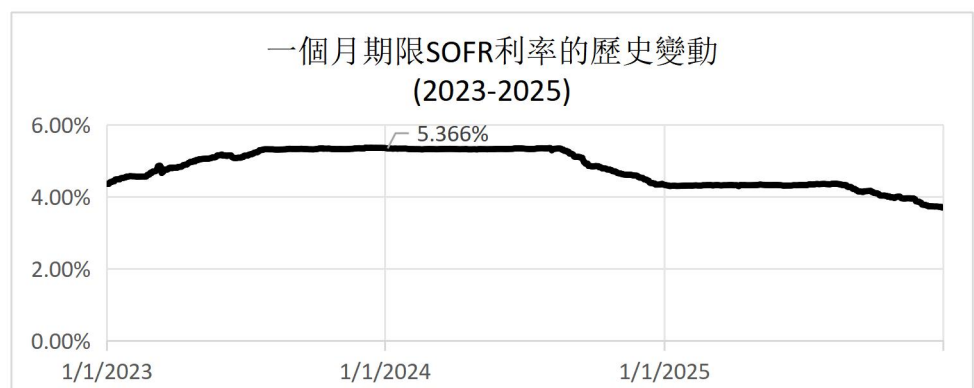
## 參考資料

### 利率基準的歷史變動

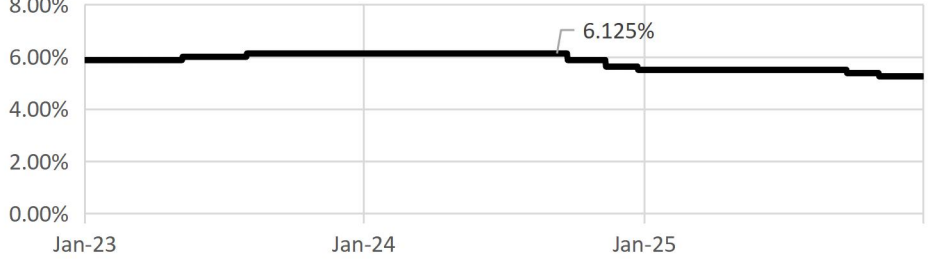
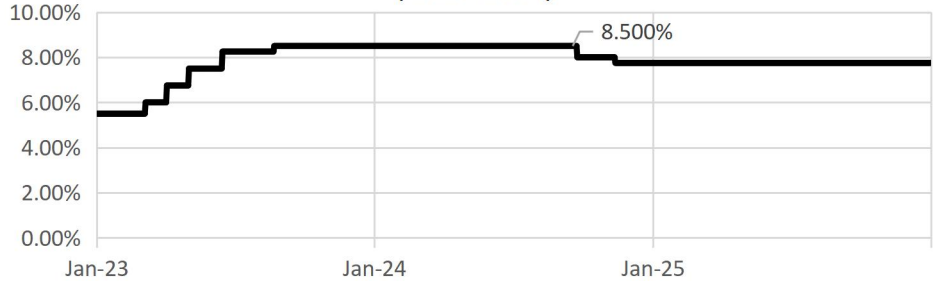
下表僅供參考，顯示過去三年內利率基準的歷史變動。



過去三年內，最高的一個月香港銀行同業拆息 (HIBOR) 利率為5.659%。



過去三年內，最高的一個月期限SOFR利率為5.366%。

	<div data-bbox="502 219 1476 600" data-label="Figure"> <p style="text-align: center;"><b>港元最優惠利率的歷史變動 (2023-2025)</b></p>  <p>過去三年內，最高的港元最優惠利率為6.125%。</p> </div> <div data-bbox="502 723 1476 1115" data-label="Figure"> <p style="text-align: center;"><b>美元最優惠利率的歷史變動 (2023-2025)</b></p>  <p>過去三年內，最高的美元最優惠利率為8.500%。</p> </div>
<p><b>分期還款金額</b></p>	<p>此貸款無需分期償還固定金額。</p>
<p><b>總還款金額</b></p>	<p>不適用</p>

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

# Key Facts Statement (KFS) for Revolving Credit Facility

**China CITIC Bank International Limited**

***Life Insurance Policy Financing Facility For Term Endowment Policy/  
 Universal Life Policy/ Whole Life Policy  
 March 2026***

**This product is a revolving credit 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 revolving credit 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

### Interest Rate

The following interest rates apply to revolving credit facilities falling within the respective loan amount brackets below:

Loan Amount	Interest Rate
Up to HK\$5,000	Not applicable
Above HK\$5,000 and up to HK\$20,000	
Above HK\$20,000 and up to HK\$100,000	
Above HK\$100,000	For facility amount of HK\$100,000 or above:  As low as reference rate + 2% p.a.  Reference rate depends on loan currencies, HIBOR for HKD, Term SOFR for USD, SORA for SGD and Secured Facility Lending Rates for other currencies (AUD, CAD, CHF, CNY, EUR, GBP, JPY, NZD).

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.

To access to the latest rate and other details of Hong Kong Interbank Offered Rate (HIBOR), please refer to website at <https://www.hkab.org.hk/en/rates/hibor>.

To access to the latest rate and other details of Term Secured Overnight Financing Rate (SOFR), please refer to website at <https://www.cmegroup.com/market-data/cme-group-benchmark-administration/term-sofr.html>.

To access to the latest rate and other details of Singapore Overnight Rate Average (SORA) published by the Monetary Authority of Singapore

	<p>("MAS") (or any successor administrator), please refer to website at <a href="http://www.mas.gov.sg">http://www.mas.gov.sg</a>, or any successor website officially designated by the MAS (or as published by its authorised distributors).</p> <p>Secured Facility Lending Rate refers to the lending rate quoted by the Bank. Secured Facility Lending Rate to be applied to the loan depends on the loan currency. Please refer to the Bank's staff for the latest rate.</p>								
<b>Annualised Percentage Rate (APR)</b>	<p>The following APRs apply to revolving credit facilities falling within the respective loan amount brackets below:</p> <table border="1"> <thead> <tr> <th>Loan Amount</th> <th>APR</th> </tr> </thead> <tbody> <tr> <td>Up to HK\$5,000</td> <td rowspan="3">Not applicable</td> </tr> <tr> <td>Above HK\$5,000 and up to HK\$20,000</td> </tr> <tr> <td>Above HK\$20,000 and up to HK\$100,000</td> </tr> <tr> <td>Above HK\$100,000</td> <td>           For facility amount of HK\$100,000 or above:            As low as reference rate + 2% p.a.             Reference rate depends on loan currencies, HIBOR for HKD, Term SOFR for USD, SORA for SGD and Secured Facility Lending Rates for other currencies (AUD, CAD, CHF, CNY, EUR, GBP, JPY, NZD).         </td> </tr> </tbody> </table>	Loan Amount	APR	Up to HK\$5,000	Not applicable	Above HK\$5,000 and up to HK\$20,000	Above HK\$20,000 and up to HK\$100,000	Above HK\$100,000	For facility amount of HK\$100,000 or above: As low as reference rate + 2% p.a.  Reference rate depends on loan currencies, HIBOR for HKD, Term SOFR for USD, SORA for SGD and Secured Facility Lending Rates for other currencies (AUD, CAD, CHF, CNY, EUR, GBP, JPY, NZD).
Loan Amount	APR								
Up to HK\$5,000	Not applicable								
Above HK\$5,000 and up to HK\$20,000									
Above HK\$20,000 and up to HK\$100,000									
Above HK\$100,000	For facility amount of HK\$100,000 or above: As low as reference rate + 2% p.a.  Reference rate depends on loan currencies, HIBOR for HKD, Term SOFR for USD, SORA for SGD and Secured Facility Lending Rates for other currencies (AUD, CAD, CHF, CNY, EUR, GBP, JPY, NZD).								
<b>Annualised Overdue / Default Interest Rate</b>	Not applicable								
<b>Overlimit Interest Rate</b>	HKD / USD Prime rate plus 4% p.a. will be applied to your amount in excess, if your current loan balance exceeds the credit limit of the loan.								
<b>Minimum Payment</b>	Not applicable								
<b>Repayment</b>									
<b>Repayment Frequency</b>	This loan does not require periodic repayment in regular amount.								
<b>Periodic Repayment Amount</b>	Not applicable								
<b>Total Repayment Amount</b>	Not applicable								
<b>Fees and Charges</b>									
<b>Handling Fee</b>	Not applicable								
<b>Annual Fee / Monthly Fee</b>	Not applicable								
<b>Withdrawal Fee / Transaction Fee</b>	Not applicable								

<b>Late Payment Fee and Charge</b>	Not applicable
<b>Overlimit Handling Fee</b>	Not applicable
<b>Returned Cheque Charge / Rejected Autopay Charge</b>	Not applicable
<b>Lost Card Replacement Fee</b>	Not applicable

### Additional Information

- HIBOR refers to Hong Kong Interbank Offered Rate from time to time quoted by the Bank, subject to fluctuations.
- “SOFR” means the secured overnight financing rate administered by the Federal Reserve Bank of New York (or any other person which takes over the administration of that rate) published by the Federal Reserve Bank of New York (or any other person which takes over the publication of that rate). “Term SOFR” means, for the applicable interest payment period or a tenor (including overnight), the forward-looking term rate based on SOFR that is selected by the Bank at its sole discretion giving due consideration to any selection or recommendation by the relevant governmental body (or the administrator of SOFR or the supervisor of such administrator) in relation to the period of approximate length as that interest payment period or tenor.
- “SORA” is the daily Singapore Overnight Rate Average published by the Monetary Authority of Singapore (“MAS”) (or any successor administrator), as the administrator of the benchmark, on the MAS’s website currently at <http://www.mas.gov.sg>, or any successor website officially designated by the MAS (or as published by its authorised distributors).
- Secured Facility Lending Rate refers to the lending rate quoted by the Bank. Secured Facility Lending Rate to be applied to the loan depends on the loan currency. Please refer to the Bank's staff for the latest rate.
- The Annualised Percentage Rate is subject to the Bank’s final approval.
- Overlimit Interest rate shall follow One Account “Deposit” unauthorized overdraft(s) interest rate.
- Interest Rate Risk The interest payment of the Facility will affect the net rate of return (i.e. net of interest payment) of the Insurance Policy with the use of the Facility. Under the Facility, the interest rates applicable to the loan(s) may change over time, such that the Borrower may be required to pay additional interests and the costs of financing the loan(s) may increase. In addition, it may lead the net cost of interest payable higher than the rate of return generated from the Insurance Policy, resulting in loss to the Borrower. Borrower may not be able to service the loan facility and may hence default when there is a substantial increase in the interest rate. Also, in cases where the interest rate of the loan facility is substantially higher than the returns received from the policy, you will suffer a significant financial loss. The Bank reserves the right to (at its discretion) adjust interest rate of the Facility from time to time. Below example illustrates the change in monthly interest expense based on various interest rates.

Example details:

Outstanding loan amount: HKD1,000,000

Facility interest rate: HIBOR + 1.3% per annum

Possible HIBOR Rates	1%	3%	5%
Interest rate	2.3%	4.3%	6.3%
Estimated monthly interest expense (estimation based on 30 days)	HKD1,890.41	HKD3,534.25	HKD5,178.08

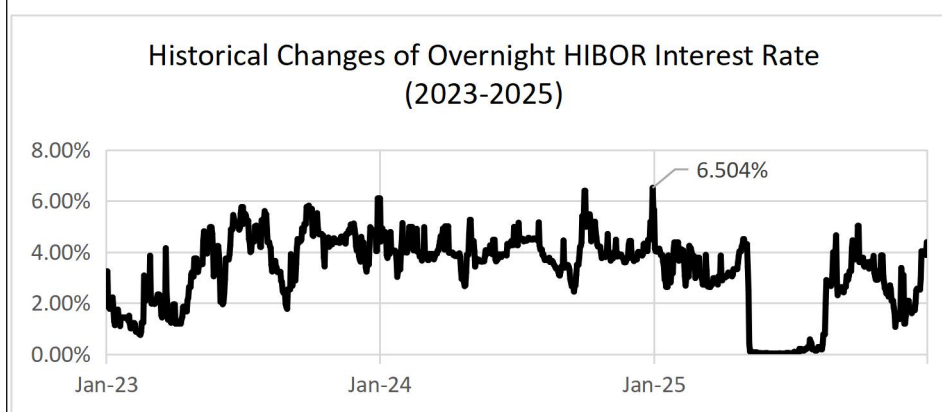
The above example is for illustration purposes only and contains certain assumptions that are not guaranteed. Actual interest expense may be affected by change in interest rate. Actual interest rate may go higher or lower than the above illustrative example.

8. 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 the Facility. If the interest rate for the 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.
9. To calculate the repayment amount applicable to your specific case, please use our online calculator accessible from our website at <https://www.cncbinternational.com/calculator/secured-lending/index.htm?lang=en>.
10. The facilities are approved in tenor and subject to Bank's final approval, the Borrower is required to fully repay the indebtedness by facility maturity. Otherwise, Overlimit Interest Rate may be charged.
11. If the Facility cannot be renewed successfully during annual/ regular review (if applicable), the Borrower will have to pay down the entire outstanding loan amount immediately if the Borrower/ policy holder does not intend to surrender the insurance policy. The Facility or any part thereof may immediately be suspended, withdrawn, terminated, reviewed, modified, restructured, reduced, increased, cancelled or otherwise varied by the Bank at any time and from time to time at its sole and absolute discretion without prior notice to or consent from the Borrower or any other party of the Facility and Policy.

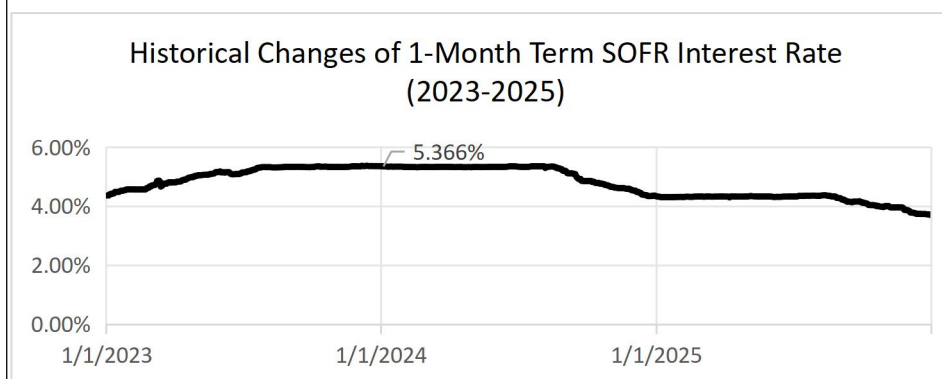
## Reference Information

### Historical Changes of Interest Rate Benchmark

The charts below are provided for illustrative purposes only and shows the historical movement of the interest rate benchmark in the past 3 years.

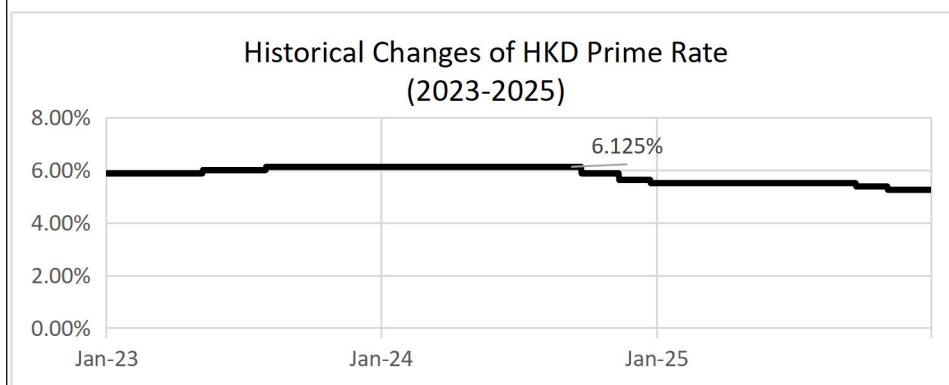


The highest Overnight HIBOR interest rate noted in the past 3 years is 6.504%.

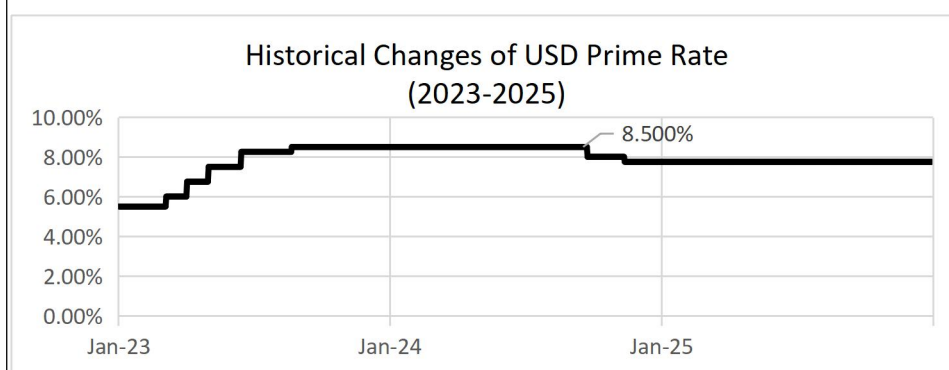


The highest 1-Month Term SOFR interest rate noted in the past 3 years is 5.366%.

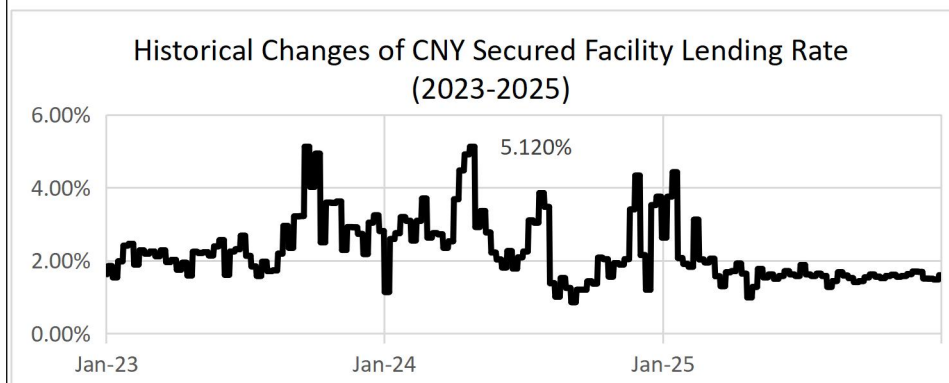
5.366%.



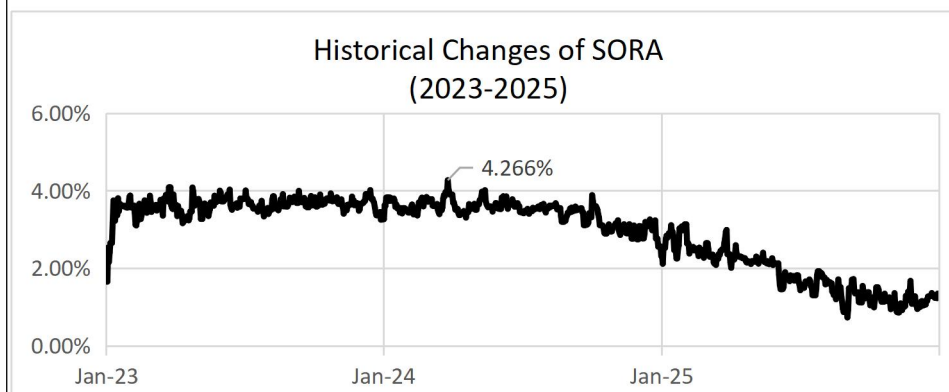
The highest HKD Prime Rate noted in the past 3 years is 6.125%.



The highest USD Prime Rate noted in the past 3 years is 8.500%

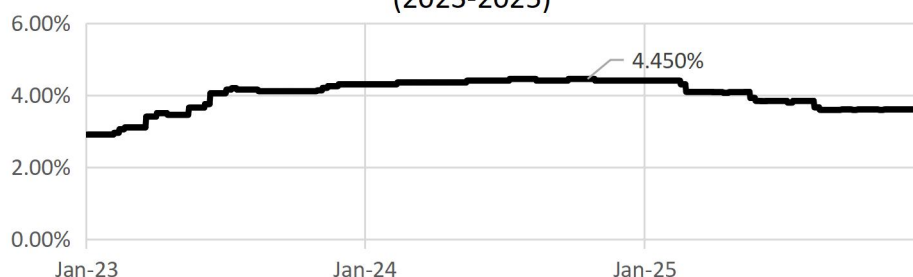


The highest CNY Secured Facility Lending Rate noted in the past 3 years is 5.120%.



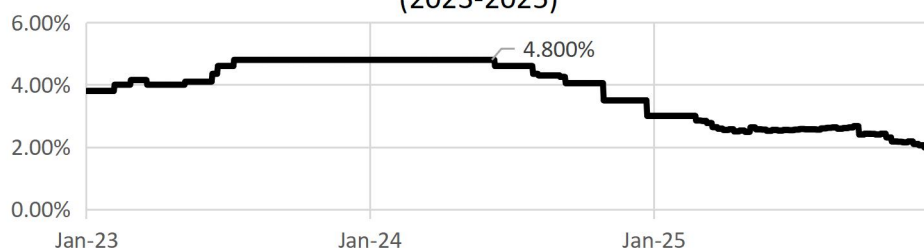
The highest SORA noted in the past 3 years is 4.266%.

**Historical Changes of AUD Secured Facility Lending Rate (2023-2025)**



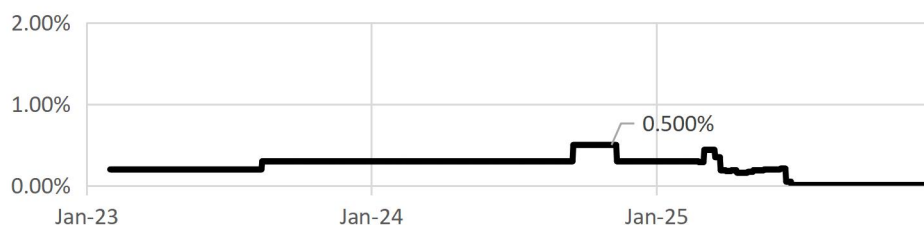
The highest AUD Secured Facility Lending Rate noted in the past 3 years is 4.450%.

**Historical Changes of CAD Secured Facility Lending Rate (2023-2025)**



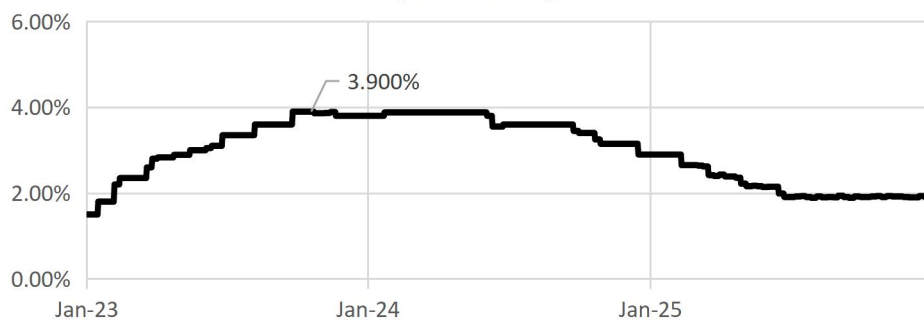
The highest CAD Secured Facility Lending Rate noted in the past 3 years is 4.800%.

**Historical Changes of CHF Secured Facility Lending Rate (2023-2025)**

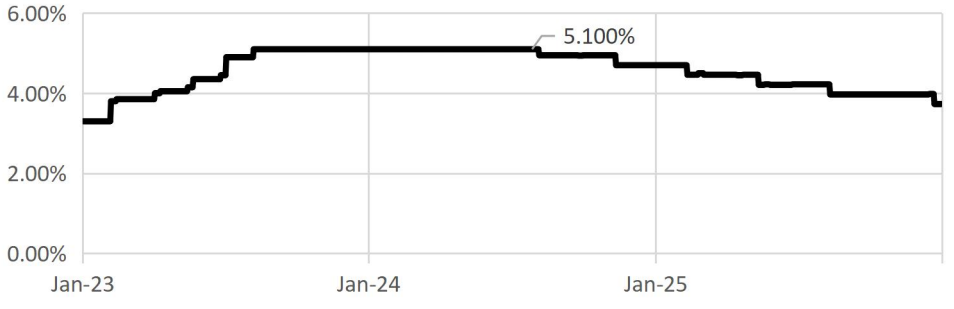
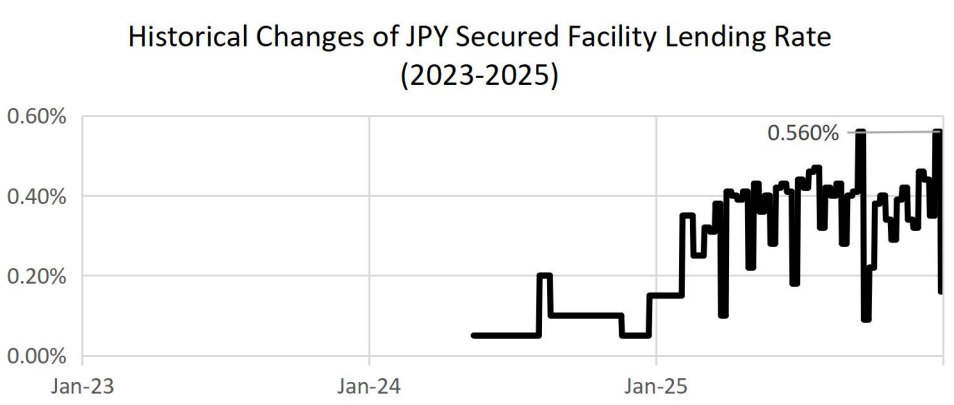
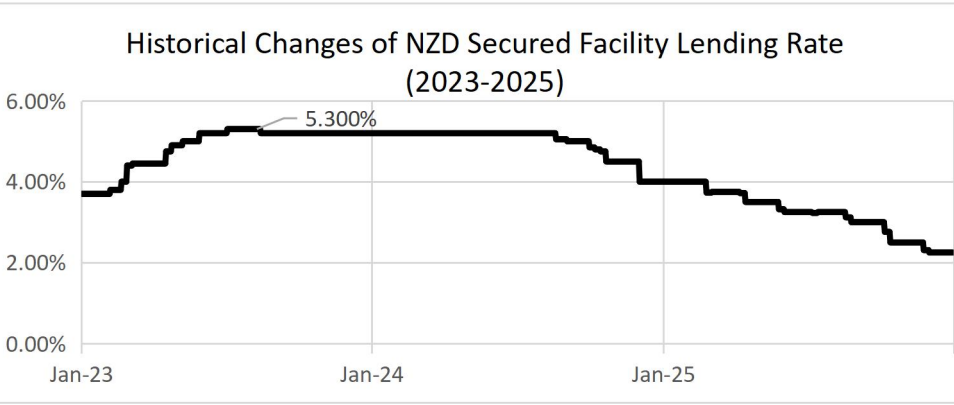


The highest CHF Secured Facility Lending Rate noted in the past 3 years is 0.500%.

**Historical Changes of EUR Secured Facility Lending Rate (2023-2025)**



The highest EUR Secured Facility Lending Rate noted in the past 3 years is 3.900%.

	<p style="text-align: center;"><b>Historical Changes of GBP Secured Facility Lending Rate (2023-2025)</b></p>  <p>The highest GBP Secured Facility Lending Rate noted in the past 3 years is 5.100%.</p> <p style="text-align: center;"><b>Historical Changes of JPY Secured Facility Lending Rate (2023-2025)</b></p>  <p>The highest JPY Secured Facility Lending Rate noted in the past 3 years is 0.560%.</p> <p style="text-align: center;"><b>Historical Changes of NZD Secured Facility Lending Rate (2023-2025)</b></p>  <p>The highest NZD Secured Facility Lending Rate noted in the past 3 years is 5.300%.</p>
<p><b>Periodic Repayment Amount</b></p>	<p>This loan does not require periodic repayment in regular amount.</p>
<p><b>Total Repayment Amount</b></p>	<p>Not applicable</p>

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.

## 循環貸款產品資料概要

中信銀行(國際)有限公司

人壽保險單貸款授信 - 儲蓄壽險/萬用壽險/終生壽險  
 2026年3月

此乃循環貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的循環貸款的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

### 利率及利息支出

利率	貸款金額	利率
	港幣\$5,000或以下	不適用
	港幣\$5,000以上至港幣\$20,000	
	港幣\$20,000以上至港幣\$100,000	
	港幣\$100,000以上	貸款金額達港幣100,000元或以上： 低至參考利率 + 2% (年息)  參考利率取決於貸款貨幣，港元為香港銀行同業拆息，美元為期限SOFR，新加坡元為SORA，其他貨幣為有抵押貸款利率（澳元、加元、瑞士法郎、人民幣、歐元、英鎊、日元、紐西蘭元）。
本行貸款確認書中的利率可能會在貸款期內變動。 本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。 有關香港銀行同業拆息的最新利率及其他詳情，請查閱網站 <a href="https://www.hkab.org.hk/tc/rates/hibor">https://www.hkab.org.hk/tc/rates/hibor</a> 。 有關期限SOFR的最新利率及其他詳情，請查閱網站 <a href="https://www.cmegroup.com/market-data/cme-group-benchmark-administration/term-sofr.html">https://www.cmegroup.com/market-data/cme-group-benchmark-administration/term-sofr.html</a> 。 有關SORA的最新利率及其他詳情，請查閱網站 <a href="http://www.mas.gov.sg">http://www.mas.gov.sg</a> 或新加坡金融管理局官方指定的任何後續網站（或其授權分銷商發布的網站）。  「有抵押貸款利率」指本行所報的貸款利率。適用於貸款之「有抵押貸款利率」須視乎有關貸款之貨幣。請聯絡本行職員查詢有關適用於不同貨幣之最新利率。		
實際年利率	貸款金額	年化利率
	港幣\$5,000或以下	不適用
	港幣\$5,000以上至港幣\$20,000	
	港幣\$20,000以上至港幣	

	\$100,000	
	港幣\$100,000以上	貸款金額達港幣100,000元或以上： 低至參考利率 + 2% (年息) 參考利率取決於貸款貨幣，港元為香港銀行同業拆息，美元為期限SOFR，新加坡元為SORA，其他貨幣為有抵押貸款利率（澳元、加元、瑞士法郎、人民幣、歐元、英鎊、日元、紐西蘭元）
逾期還款年化利率	不適用	
超出信用限額利率	本行將收取超逾循環貸款額之：港元 / 美元最優惠利率+ 4% (年息)，如您的貸款餘額超出信用限額。	
最低還款額	不適用	
<b>還款</b>		
還款頻率	此貸款無需定期償還固定金額。	
分期還款金額	不適用	
總還款金額	不適用	
<b>費用及收費</b>		
手續費	不適用	
年費 / 月費	不適用	
提款費用 / 交易費用	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 / 退回自動轉帳授權指示的費用	不適用	
替換遺失卡的費用	不適用	
<b>其他資料</b>		
1. 香港銀行同業拆息以本行不時公佈之利率為準，隨市況浮動。 2. 「SOFR」指由紐約聯邦儲備銀行(或接管該利率的任何其他人士) 發布的由紐約聯邦儲備銀行(或接管該利率的任何其他人士) 管理的有擔保隔夜融資利率。「期限SOFR」就適用的利息支付期或期間(包括隔夜)而言，指與該利息支付期限或期間長度相似的基於由銀行適當考慮到相關政府機構(或該無風險利率的管理人或該管理人的監督機構) 的任何選擇或推薦後以其唯一酌情權選擇的以SOFR為基礎所得出的前瞻性期限利率。 3. 「SORA」是新加坡金融管理局（「MAS」）（或任何後續管理機構）作為基準管理機構在 MAS 網站（目前為 <a href="http://www.mas.gov.sg">http://www.mas.gov.sg</a> ）或 MAS 官方指定的任何後續網站（或由其授權分銷商發布）上發		

布的每日新加坡隔夜平均利率。

4. 「有抵押貸款利率」指本行所報的貸款利率。適用於貸款之「有抵押貸款利率」須視乎有關貸款之貨幣。請聯絡本行職員查詢有關適用於不同貨幣之最新利率。
5. 實際年利率取決於本行最終決定。
6. 超出信用額度利率實按 1 戶通“存款”- 1 戶通戶口臨時透支利率收取。
7. 利率風險：如授信在每年/定期覆檢（如適用）未能成功通過，而借款人/保單持有人不希望退保相關保單，則借款人必須立即償還全部未償還貸款金額。下列例子說明了基於不同利率的每月利息支出的變化。

詳細例子：

香港銀行同業拆息利率例子	1%	3%	5%
利率	2.3%	4.3%	6.3%
預計每月利息支出 (根據30天估算)	港元1,890.41	港元3,534.25	港元5,178.08

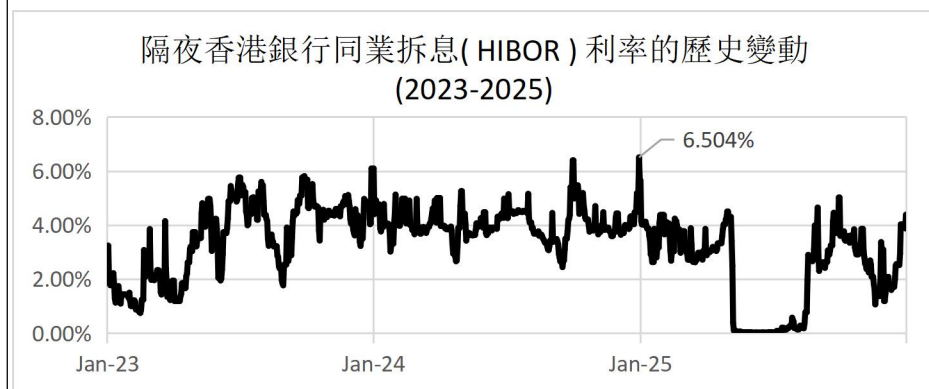
以上例子僅作說明之用途，並根據假設性資料而計算。實際利息支出可能會受到利率變動的影響，實際利率可能高於或低於上述示例。

8. 凡授信的利率參照最優惠利率加某個百分比而決定，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。
9. 如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上的循環貸款服務計算機或到 <https://www.cncbinternational.com/calculator/secured-lending/index.htm?lang=tc> 以取得較準確資料。
10. 授信年期取決於本行最終決定，借款人須在授信到期前全額償還債務。否則，可能會收取超出信用限額利率。
11. 本行就排會每年作覆檢融資安排(除非另有註明)，本行亦隨時按情況決定、更改、撤銷該融資安排，並要求客戶即時就未償還之全部或部分債務作出償還或賠償。本行絕對有權於未有事前通知，或未得借款人或融資保單相關人士同意的情況下，隨時凍結、提取、終止、重新審核、修改、重組、減少、增加、取消，或以其他形式更改有關融資安排或部分安排。

## 參考資料

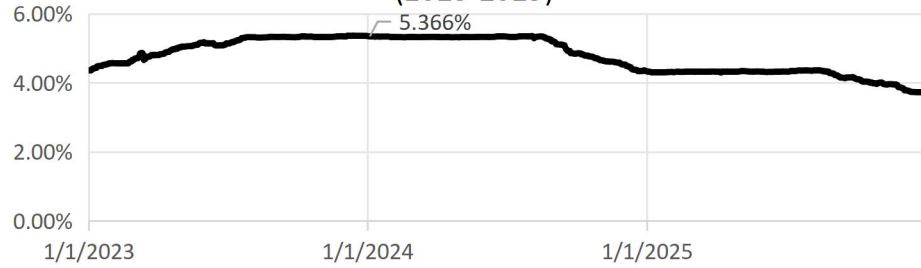
### 利率基準的歷史變動

下表僅供參考，顯示過去三年內利率基準的歷史變動。



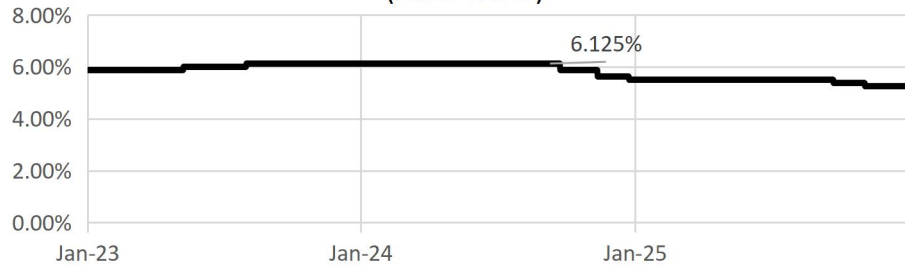
過去三年內，最高的隔夜香港銀行同業拆息(HIBOR)利率為6.504%。

一個月期限SOFR利率的歷史變動  
 (2023-2025)



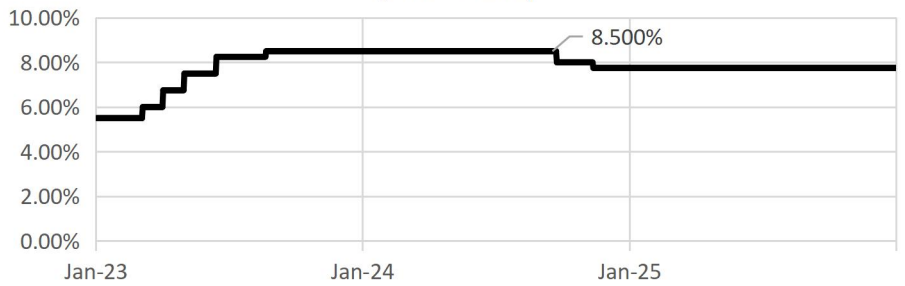
過去三年內，最高的一個月期限SOFR利率為5.366%。

港元最優惠利率的歷史變動  
 (2023-2025)



過去三年內，最高的港元最優惠利率為6.125%。

美元最優惠利率的歷史變動  
 (2023-2025)



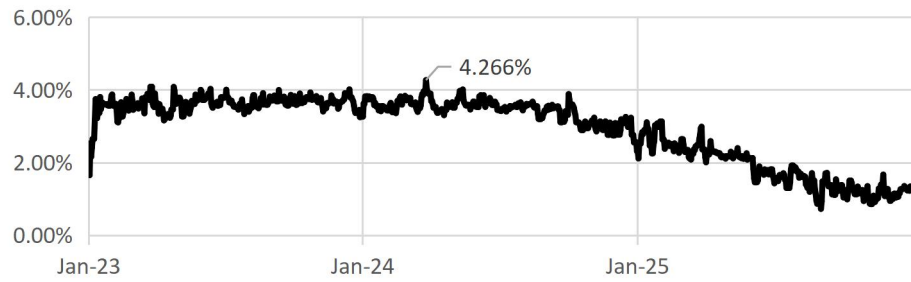
過去三年內，最高的美元最優惠利率為8.500%。

人民幣有抵押貸款利率的歷史變動  
 (2023-2025)



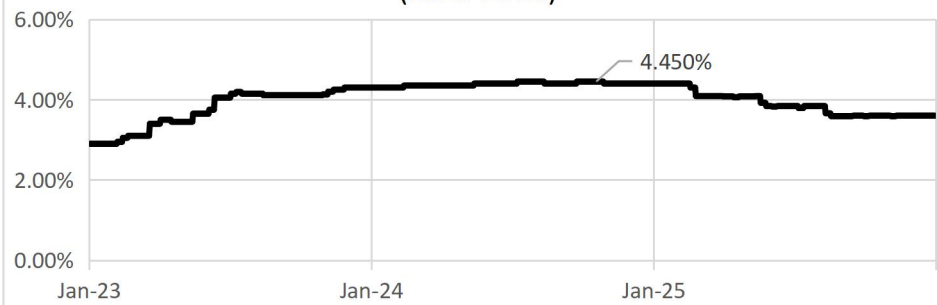
過去三年內，最高的人民幣有抵押貸款利率為5.120%。

新加坡元隔夜平均利率SORA的歷史變動  
(2023-2025)



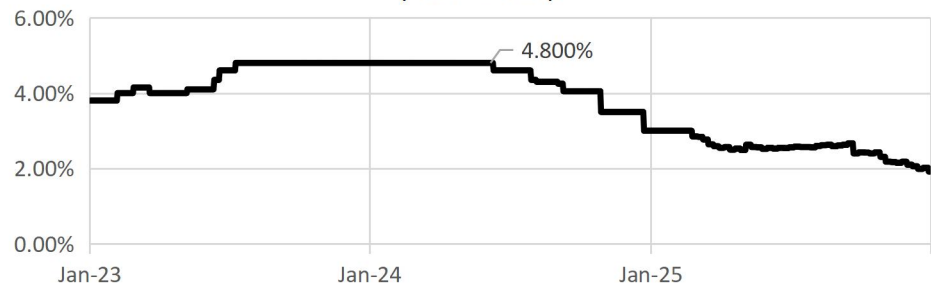
過去三年內，最高的新加坡元隔夜平均利率SORA為4.266%。

澳元有抵押貸款利率的歷史變動  
(2023-2025)



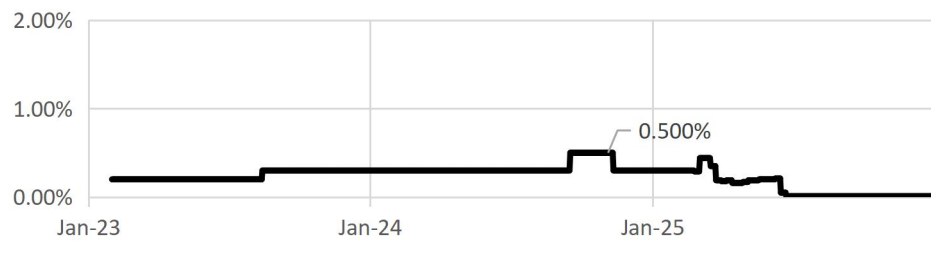
過去三年內，最高的澳元有抵押貸款利率為4.450%。

加拿大有抵押貸款利率的歷史變動  
(2023-2025)



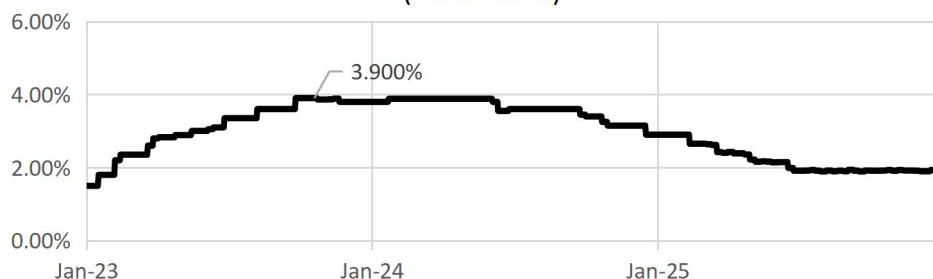
過去三年內，最高的加拿大元有抵押貸款利率為4.800%。

瑞士法郎有抵押貸款利率的歷史變動  
(2023-2025)



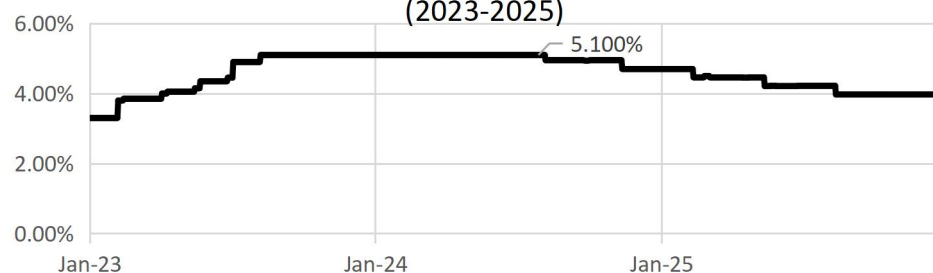
過去三年內，最高的瑞士法郎有抵押貸款利率為0.500%。

歐元有抵押貸款利率的歷史變動  
(2023-2025)



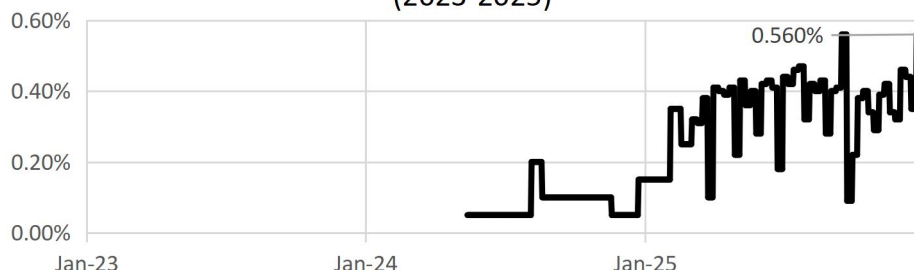
過去三年內，最高的歐元有抵押貸款利率為3.900%。

英鎊有抵押貸款利率的歷史變動  
(2023-2025)



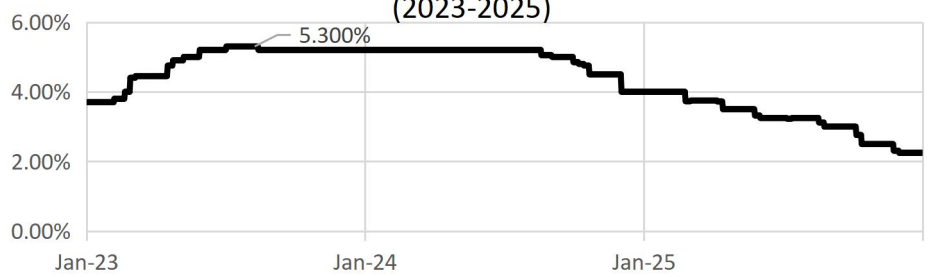
過去三年內，最高的英鎊有抵押貸款利率為5.100%。

日元有抵押貸款利率的歷史變動  
(2023-2025)



過去三年內，最高的日元有抵押貸款利率為0.560%。

紐西蘭元有抵押貸款利率的歷史變動  
(2023-2025)



過去三年內，最高的紐西蘭元有抵押貸款利率為5.300%。

分期還款金額

此貸款無需定期償還固定金額。

總還款金額

不適用

此概要之中文版本僅供參考。如中英文版本有任何不一致之處，概以英文版本為準。