

**人壽保險單貸款授信 - 儲蓄壽險/萬用壽險/終生壽險**

2025年2月

<b>此乃透支服務產品。</b> <b>本概要所提供的利息、費用及收費等資料僅供參考。</b> <b>透支服務的最終條款以貸款確認通知書為準。</b>	
<b>利率及利息支出</b>	
<b>年化利率<sup>3</sup></b>	港元授信 低至1個月香港銀行同業拆息 <sup>1</sup> +2.00% (年息) 美元授信 低至1個月期限SOFR <sup>2</sup> +2.00% (年息)
<b>逾期還款年化利率 / 就違約貸款收取的年化利率</b>	不適用
<b>超逾透支額利率</b>	如客戶現有透支額的使用超逾了已批核之透支額，本行將收取超逾透支金額之： <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>費用及收費</b>	
<b>年費/月費</b>	年度行政費用 - 1%已批核之授信額度
<b>逾期還款費用及收費</b>	不適用
<b>超逾透支額手續費</b>	不適用
<b>退票 / 退回自動轉賬授權指示的收費</b>	<u>退票</u> 每次港幣 150 元 / 美元 18 元 <u>退回自動轉賬授權指示</u> 每次港幣 150 元
<b>其他資料</b>	

註：

- 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。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。
- 「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。
- 年化利率取決於本行最終決定。
- 利率風險：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，亦蒙受虧損。本行保留不定時調整人壽保險單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：

- 未償還貸款金額：港元 1,000,000
- 貸款利率：香港銀行同業拆息利率+1.3% (年息)

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。

如中文譯本與英文有異，概以英文文本為準。

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

February 2025

<b>This product is an overdraft facility.</b> <b>This statement provides you with indicative information about interest, fees and charges of this product but please refer to our Approval Confirmation Letter for the final terms of your overdraft facility.</b>	
<b>Interest Rates and Interest Charges</b>	
<b>Annualised Interest Rate<sup>3</sup></b>	Facility in HKD As low as 1 month HIBOR <sup>1</sup> +2.00% p.a. Facility in USD As low as 1 month Term SOFR <sup>2</sup> +2.00% p.a.
<b>Annualised Overdue / Default Interest Rate</b>	N/A
<b>Overlimit Interest Rate</b>	Overlimit Interest Rate will be applied to the excess limit used on top of the credit line granted for Life Insurance Policy Financing Facility: <u>CITICfirst Customers</u> P + 4% p.a. <u>General Customers</u> P + 8.5% p.a.
<b>Fees and Charges</b>	
<b>Annual Fee / Monthly Fee</b>	Annual Administration Fee – 1% of approved facility limit
<b>Late Payment Fee and Charge</b>	N/A
<b>Overlimit Handling Fee</b>	N/A
<b>Returned Cheque / Rejected Autopay Charge</b>	<u>Returned Cheque</u> HK\$150 / US\$18 per returned cheque <u>Rejected Autopay</u> HK\$150 per rejected autopay payment
<b>Additional Information</b>	

**Note:**

- 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. 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.
- The Annualised Interest Rate is subject to the Bank's final approval.
- Interest Rate Risk: 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. The Bank reserves the right to (at its discretion) adjust interest rate of Life Insurance Policy Financing 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.

In case of any discrepancy between the English and the Chinese versions of the above information, the English version shall prevail.