

# Key Facts Statement (KFS) for Revolving Credit Facility

**China CITIC Bank International Limited**

**CITICdiamond Secured Revolving Credit Facility**  
**June 2025**

**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	For facility amount of HK\$80,000 or above: <u>HKD facility</u> As low as Overnight HIBOR + 2% p.a. <u>USD facility</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.

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>.

### Annualised Percentage Rate (APR)

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

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	For facility amount of HK\$80,000 or above:

	Above \$100,000	<u>HKD facility</u> As low as Overnight HIBOR + 2% p.a. <u>USD facility</u> As low as 1 month Term SOFR + 2% p.a.
<b>Annualised Overdue / Default Interest Rate</b>	Not applicable	
<b>Overlimit Interest Rate</b>	Prime rate + 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	
<b>Additional Information</b>		
<p>1. HIBOR refers to Hong Kong Interbank Offered Rate from time to time quoted by the Bank, subject to fluctuations.</p> <p>2. “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</p>		

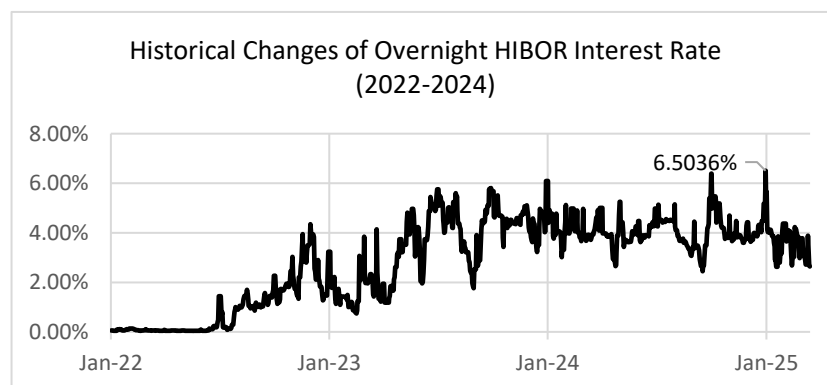
governmental body (or the administrator of SOFR or the supervisor of such administrator) in relation to the period of approximate length as that interest payment period or tenor.

3. The Annualised Percentage Rate is subject to the Bank's final approval.
4. Additional 1% p.a. interest will be charged on loan if customer's last quarter average relationship balance does not meet eligibility criteria of CITICdiamond Wealth Management.
5. To calculate the above information 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>.

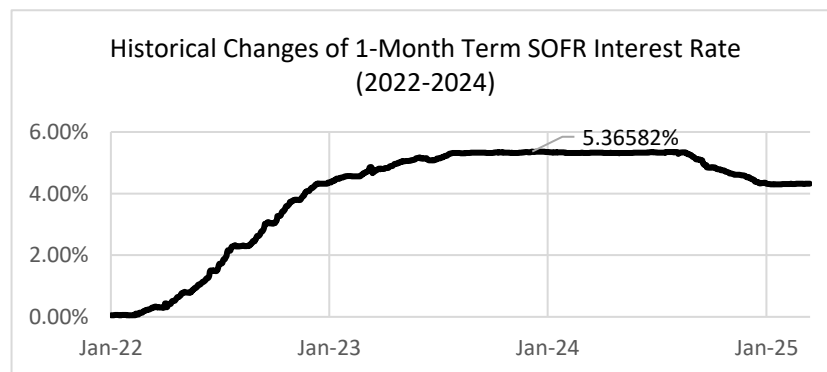
## Reference Information

### Historical Changes of Interest Rate Benchmark

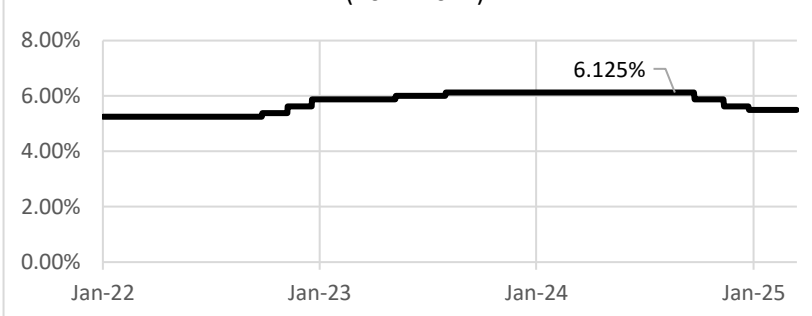
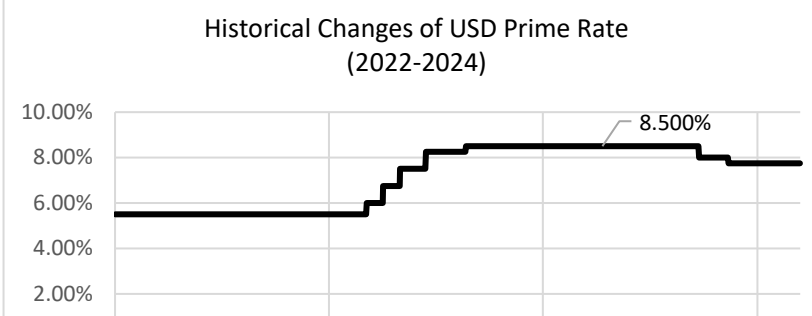
The chart below is provided for illustrative purposes only and shows the historical movement of the interest rate benchmark in the past 3 years.



The highest Overnight HIBOR interest rate noted in the past 3 years is 6.5036%.



The highest 1-Month Term SOFR interest rate noted in the past 3 years is 5.36582%.

	<p><b>Historical Changes of HKD Prime Rate (2022-2024)</b></p>  <p>The highest HKD Prime Rate noted in the past 3 years is 6.125%.</p> <p><b>Historical Changes of USD Prime Rate (2022-2024)</b></p>  <p>The highest USD Prime Rate noted in the past 3 years is 8.5%</p>
<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.

# 循環貸款產品資料概要

中信銀行(國際)有限公司

 CITICdiamond有抵押循環貸款  
 2025年6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

以下實際年利率適用於屬於各自貸款金額範圍內的循環貸款：

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	貸款金額達港幣80,000 元或以上： <u>港元信用額度</u> 低至隔夜香港銀行同業拆息 + 2% (年息) <u>美元信用額度</u> 低至1個月期限SOFR + 2% (年息)
港幣\$100,000以上	

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

<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>。

### 實際年利率

以下實際年利率適用於屬於各自貸款金額範圍內的循環貸款：

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	貸款金額達港幣80,000 元或以上： <u>港元信用額度</u> 低至隔夜香港銀行同業拆息 + 2% (年息) <u>美元信用額度</u> 低至1個月期限SOFR + 2% (年息)
	港幣\$20,000以上至港幣\$100,000	
	港幣\$100,000以上	
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	
還款		
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	
費用及收費		
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	
其他資料		
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。

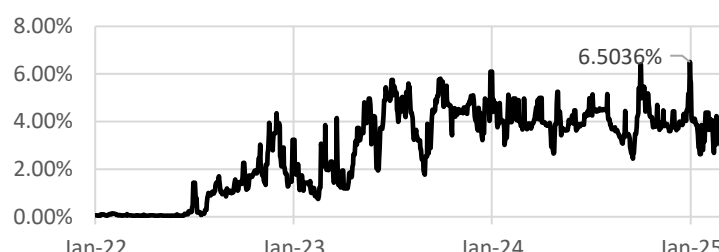
3. 實際年利率取決於本行最終決定。
4. 如客戶上季平均「理財總值」未能維持CITICdiamond理財管理服務的最低要求，其貸款將徵收1% (年息) 附加利息。
5. 如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上的循環貸款服務計算機或到 <https://www.cncbinternational.com/calculator/secured-lending/index.htm?lang=tc> 以取得較準確資料。

## 參考資料

### 利率基準的歷史變動

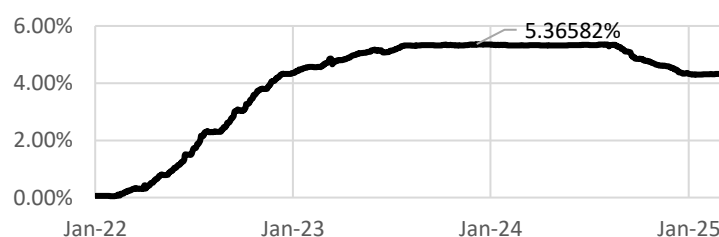
下表僅供參考，顯示過去三年內利率基準的歷史變動。

隔夜香港銀行同業拆息(HIBOR)利率的歷史變動  
(2022-2024)



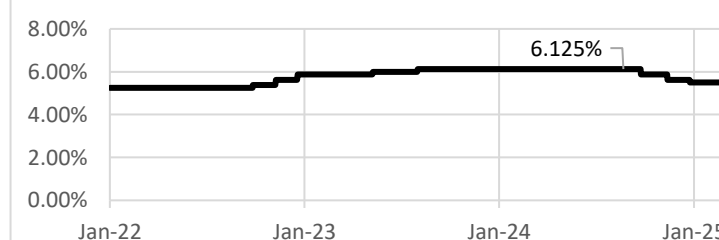
過去三年內，最高的隔夜香港銀行同業拆息(HIBOR)利率為 6.5036%。

一個月期限SOFR利率的歷史變動  
(2022-2024)

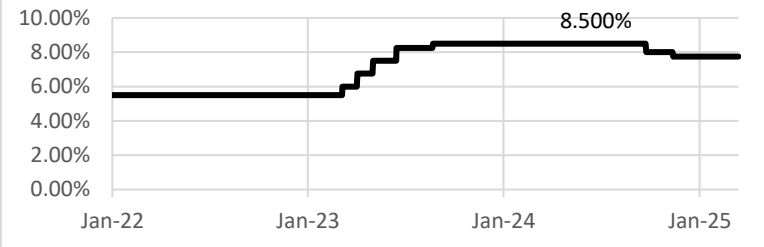


過去三年內，最高的一個月期限SOFR利率為 5.36582%。

港元最優惠利率的歷史變動  
(2022-2024)



過去三年內，最高的港元最優惠利率為 6.125%。

	<p>美元最優惠利率的歷史變動 (2022-2024)</p>  <p>過去三年內，最高的美元最優惠利率為 8.5%。</p>
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。