

CITICdiamond 有抵押循環貸款

2022年5月

此乃循環貸款產品。

 本概要所提供的利息、費用及收費等資料僅供參考，
 循環貸款的最終條款以貸款確認書或生效通知書為準。

利率及利息支出

實際年利率 ⁴	<table border="1"> <thead> <tr> <th>貸款金額</th> <th>實際年利率</th> </tr> </thead> <tbody> <tr> <td>HK\$5,000</td> <td rowspan="3">不適用</td> </tr> <tr> <td>HK\$20,000</td> </tr> <tr> <td>HK\$100,000</td> </tr> </tbody> </table>	貸款金額	實際年利率	HK\$5,000	不適用	HK\$20,000	HK\$100,000
	貸款金額	實際年利率					
	HK\$5,000	不適用					
	HK\$20,000						
HK\$100,000							
貸款金額達港幣 80,000 元或以上： 港元信用額度 - 低至隔夜 / 1 個月香港銀行同業拆息 ¹ + 1.6% (年息) 美元信用額度 - 低至美元最優惠利率 ² - 3.35% 年利率 / 每日單利 SOFR ³ + 1.9% (年息)							
銀行可隨時採用銀行的資金成本決定授信的利率。倘若授信的利率以參照利率減去某個百分比而決定，則如該授信以參照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。							
逾期還款年化利率 / 就違約貸款收取的年化利率	不適用						
超出信用額度利率	如客戶現有循環貸款額的使用超逾了已批核之循環貸款額，本行將收取超逾循環貸款額之：最優惠利率 + 4% (年息)						
最低還款額	不適用						
費用及收費							
手續費	不適用						
年費 / 月費	不適用						
提款收費 / 交易收費	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 / 退回自動轉賬授權指示的收費	不適用						
替換遺失卡的收費	不適用						
其他資料							
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。							

註：

- 香港銀行同業拆息以中信銀行(國際)有限公司(「本行」)不時公佈之利率為準，隨市況浮動。
- 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。
- 「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。「每日單利 SOFR」，就任何無風險利率銀行營業日而言，指該無風險利率銀行營業日前的適用回顧期的無風險利率銀行營業日的 SOFR (以年率表示並由銀行釐定，並四捨五入到銀行認為適當的小數位)。
- 實際利率取決於本行最終決定。

如中文譯本與英文有異，概以英文文本為準。

CITICdiamond Secured Revolving Credit Facility

May 2022

This product is an uncommitted revolving credit facility.

This statement provides you with indicative information about interest, fees and charges of this product but please refer to our Approval Confirmation Letter or Activation Notification Letter for the final terms of your revolving credit facility.

Interest Rates and Interest Charges

Annualised Percentage Rate⁴ (APR)	Loan Amount	APR
	HK\$5,000	Not Applicable
	HK\$20,000	
	HK\$100,000	
<p>For facility amount of HKD80,000 or above: For HKD facility – As low as Overnight / 1 month HIBOR¹ +1.6% p.a. For USD facility – As low as USD Prime² -3.35% p.a./Daily Simple SOFR³ +1.9% p.a.</p> <p>Bank may at any time adopt the Bank's cost of fund in determining the interest rate for the Facility. If the interest rate for the Facility is determined by reference rate 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 rate would be less than the Bank's cost of fund.</p>		
Annualised Overdue / Default Interest Rate	N/A	
Overlimit Interest Rate	Prime rate +4% p.a. will be applied to the excess limit used on top of the credit line granted for Revolving Credit Facility	
Minimum Payment	N/A	
Fees and Charges		
Handling Fee	N/A	
Annual Fee / Monthly Fee	N/A	
Withdrawal Fee / Transaction Fee	N/A	
Late Payment Fee and Charge	N/A	
Overlimit Handling Fee	N/A	
Returned Cheque Charge / Rejected Autopay Charge	N/A	
Lost Card Replacement Fee	N/A	
Additional Information		
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.		

Note:

- HIBOR refers to Hong Kong Interbank Offered Rate from time to time quoted by China CITIC Bank International Limited ("the Bank"), subject to fluctuations.
- 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.
- "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). "Daily Simple SOFR" means, for any RFR Banking Day, SOFR (expressed in percentage rate per annum and determined by the Bank, and rounded up to such decimal places as the Bank considers appropriate) for the RFR Banking Day which is the applicable Lookback Period prior to that RFR Banking Day.
- The Annualised Percentage Rate is subject to the Bank's final approval.

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