

**循環貸款產品**  
 私人銀行客戶

2024年6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 <sup>3</sup>	<b>貸款金額</b>	<b>實際年利率</b>
	HK\$5,000	不適用
	HK\$20,000	
	HK\$100,000	
貸款金額達港幣 100,000 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 <sup>1</sup> + 2.25% (年息) 美元信用額度 - 低至 1 個月期限 SOFR <sup>2</sup> + 2.25% (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>超出信用額度利率</b>	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：1 個月香港銀行同業拆息 + 4% (年息) / 美元最優惠利率 <sup>4</sup>	
<b>最低還款額</b>	不適用	
<b>費用及收費</b>		
<b>手續費</b>	不適用	
<b>年費 / 月費</b>	不適用	
<b>提款收費 / 交易收費</b>	不適用	
<b>逾期還款費用及收費</b>	不適用	
<b>超出信用額度手續費</b>	不適用	
<b>退票 / 退回自動轉賬授權指示的收費</b>	不適用	
<b>替換遺失卡的收費</b>	不適用	
<b>其他資料</b>		

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。
- 「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。
- 實際年利率取決於本行最終決定。
- 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。
- 利率風險：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，在人壽保險單貸款下，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。
- 如果抵押品為房地產，信用額度應每年由初始貸款金額遞減不少於 4%。

如中文譯本與英文有異，概以英文文本為準。

**Revolving Loan**  
 (for Private Banking Customer)

June 2024

<b>This product is an uncommitted revolving credit 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 or Activation Notification Letter for the final terms of your revolving credit facility.</b>							
<b>Interest Rates and Interest Charges</b>							
<b>Annualised Percentage Rate<sup>3</sup> (APR)</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;">Loan Amount</th> <th style="width: 40%;">APR</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">HK\$5,000</td> <td rowspan="3" style="text-align: center; vertical-align: middle;">Not Applicable</td> </tr> <tr> <td style="text-align: center;">HK\$20,000</td> </tr> <tr> <td style="text-align: center;">HK\$100,000</td> </tr> </tbody> </table> <p>For facility amount of HKD100,000 or above:            For HKD facility – As low as Overnight / 1 month HIBOR<sup>1</sup> + 2.25% p.a.            For USD facility – As low as 1 month Term SOFR<sup>2</sup> + 2.25% p.a.</p>	Loan Amount	APR	HK\$5,000	Not Applicable	HK\$20,000	HK\$100,000
Loan Amount	APR						
HK\$5,000	Not Applicable						
HK\$20,000							
HK\$100,000							
<b>Annualised Overdue / Default Interest Rate</b>	N/A						
<b>Overlimit Interest Rate</b>	1 month HIBOR plus 4%/USD Prime p.a. will be applied to the excess limit used on top of the credit line granted for Revolving Credit Facility <sup>4</sup>						
<b>Minimum Payment</b>	N/A						
<b>Fees and Charges</b>							
<b>Handling Fee</b>	N/A						
<b>Annual Fee / Monthly Fee</b>	N/A						
<b>Withdrawal Fee / Transaction Fee</b>	N/A						
<b>Late Payment Fee and Charge</b>	N/A						
<b>Overlimit Handling Fee</b>	N/A						
<b>Returned Cheque Charge / Rejected Autopay Charge</b>	N/A						
<b>Lost Card Replacement Fee</b>	N/A						
<b>Additional Information</b>							

## 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.
- “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 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: 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, under the Life Insurance Policy Financing Facility, 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.
- If the collateral is a real estate, the credit limit should be reduced by not less than 4% p.a. of the original loan amount on each anniversary of the initial draw down.

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