

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>4</sup>	<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 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> + 1.4% (年息) 美元信用額度 - 低至美元最優惠利率 <sup>2</sup> - 3.45% (年息) / 期限 SOFR <sup>3</sup> + 1.5% (年息)								
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：1 個月香港銀行同業拆息 / 美元最優惠利率加 4% (年息)							
最低還款額	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							
<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。
  - 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。「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。
- 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 2022

<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>							
Interest Rates and Interest Charges							
<b>Annualised Percentage Rate<sup>4</sup> (APR)</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Loan Amount</th> <th style="width: 50%;">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> + 1.4% p.a.                      For USD facility – As low as USD Prime<sup>2</sup> - 3.45% p.a. / Term SOFR<sup>3</sup> + 1.5% 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/Prime plus 4% p.a. will be applied to the excess limit used on top of the credit line granted for Revolving Credit Facility						
<b>Minimum Payment</b>	N/A						
Fees and Charges							
<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						
Additional Information							

## 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). "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.

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