

## Key Facts Statement (KFS) for Installment Loan

SME Business Loan

20 March 2025

This product is an installment loan.											
This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our facility letter for the final terms of your installment loan.											
Interest Rates and Interest Charges											
Annualised Interest Rate	For a loan amount of HK\$ 1 million:										
	Loan Tenor	36-month									
	Annualised interest rate based on the Best Lending Rate (BLR)* of China CITIC Bank International Limited (the “Bank”)	P+2% to P+5.2% p.a.									
	Annualised interest rate based on the Bank’s 1-month HIBOR^	H+3.7% to H+8.2% p.a.									
*The Bank’s BLR refers to Hong Kong Dollar Prime Rate (“P”) quoted by the Bank from time to time, subject to fluctuations.											
^The Bank’s 1-month Hong Kong Interbank Offer Rate (HIBOR) (“H”) is 3.813% as of 20 March 2025, subject to fluctuations.											
Annualised Overdue / Default Interest Rate <sup>1</sup>	2% per annum over the contract rate from the due date until the date of actual payment. No minimum amount of Overdue Interest will be applied.										
Fees and Charges											
Handling Fee	N/A										
Late Payment Charge	HK\$100										
Early Settlement Fee	Handling fee: HK\$1,000 plus prepayment fee:										
		<table><tr><td></td><td>Within 1<sup>st</sup> year</td><td>Within 2<sup>nd</sup> year</td></tr><tr><td>Full repayment</td><td>2% on the original loan amount</td><td>1% on the original loan amount</td></tr><tr><td>Partial repayment</td><td>2% on the original loan amount, with a minimum of HK\$2,000</td><td>1% on the original loan amount, with a minimum of HK\$2,000</td></tr></table>		Within 1 <sup>st</sup> year	Within 2 <sup>nd</sup> year	Full repayment	2% on the original loan amount	1% on the original loan amount	Partial repayment	2% on the original loan amount, with a minimum of HK\$2,000	1% on the original loan amount, with a minimum of HK\$2,000
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	Full repayment	2% on the original loan amount	1% on the original loan amount								
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Additional Information											
Loan Repayment	All interest (including default interest) will accrue on a daily basis. All interest calculations will be determined and calculated by the Bank with reference to the number of days elapsed and the total number of days in the year, and normally, the calculation will be based on a 365-day year basis. Customer needs to be aware that early loan settlement handling fee, the entire outstanding loan amount (including any arrears but less the portion for payment of the Handling Fee) and interest up to the next repayment date are involved in early loan settlement.										
Minimum Loan Amount	HK\$100,000										

Note:

- <sup>1</sup> The Bank may also require immediate payment of all outstanding sum (including loan amount, interest, fees and other charges) owed by the customer upon the Bank's demand notwithstanding that they are not due for payment.