

透支服務產品資料概要

創興銀行有限公司 (「本行」)

資產抵押貸款 (透支)

2024 年 10 月

借定唔借？還得到先好借！

此乃透支服務產品。 本概要所提供本產品的利息、費用及收費等資料僅供參考，透支服務的最終條款以本行發出之授信函為準。	
利率及利息支出	
年化利率	貸款金額 HK\$3,000,000：
	港元授信
	按本行港元最優惠利率(BLR)所釐訂的年化利率範圍
	由 BLR+1.25% 至 BLR+2%
	美元授信
	按本行美元最優惠利率(BLR)所釐訂的年化利率範圍
	由 BLR 至 BLR-1.5%
• 透支利息以本行當時之利率每日計算，並每月收取利息。 • 利息按實際累積多少日 (港元貸款：1 年 365 日；美元貸款：1 年 360 日) 計算。	
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	BLR + 10%，或本行不時適用的其他利率。
費用及收費	
年費 / 收費	額度成立費：信貸額 0.3% (一次性收費)。 額度年檢費：信貸額 0.2% (每次年檢收費)。
逾期還款費用及收費	不適用
超出信用額度手續費	每次收取 HK\$200。
退票 / 退回自動轉賬授權指示的收費	每張退票/退回自動轉帳授權指示每次 HK\$200。
本行可收取不時適用的費用及收費，該等費用及收費列於銀行收費表，其複印本和詳情可於本行任何本地分行索取或瀏覽本行網站 www.chbank.com 。	
其他資料	
1. 最低貸款金額為 HK\$500,000 或其等值。 2. 美元貸款只適用於私人銀行客戶。	

本概要之中文譯本僅供參考，如本概要的中、英文版本有任何歧異，概以英文版本為準。

Key Facts Statement (KFS) for Overdraft Facility

Chong Hing Bank Limited (the “Bank”)

Asset Secured Facility (Overdraft)

October 2024

To borrow or not to borrow? Borrow only if you can repay!

This product is an overdraft facility.

This statement provides you with indicative information about interest, fees and charges of this product but please refer to the Bank's facility letter for the final terms of your overdraft facility.

Interest Rates and Interest Charges

Annualised Interest Rate	For a loan amount of HK\$3,000,000:	
	Facility in HKD	
	Annualised interest rate (or range of annualised interest rates) based on the Bank's Best Lending Rate (BLR) in Hong Kong Dollars	From BLR+1.25% to BLR+2%
	Facility in USD	
	Annualised interest rate (or range of annualised interest rates) based on the Bank's Best Lending Rate (BLR) for loans in US Dollar	From BLR to BLR-1.5%
	<ul style="list-style-type: none">• Loan interest is calculated daily and charge monthly at the Bank's prevailing interest rate.• Interest is calculated on the basis of the actual number of days elapsed and a 365-day year for Hong Kong Dollar loans or a 360-day year for US Dollar loans.	
Annualised Overdue / Default Interest Rate	Not Applicable	
Overlimit Interest Rate	BLR + 10% p.a. or such other rates as the Bank may charge from time to time.	

Fee and Charges

Annual Fee / Fee	Set Up Fee : 0.3% of Facility Limit (one-off charge). Facility Review Fee : 0.2% of Facility Limit (charge per annual review).
Late Payment Fee and Charge	Not Applicable
Overlimit Handling Fee	HK\$200 per transaction.
Returned Cheque / Rejected Autopay Charge	HK\$200 per cheque or rejected autopay.

All relevant fees and charge is subject to the Bank's fees and charges that from time to time apply which are available at all local branches of the Bank upon request or can be obtained at the Bank's website at www.chbank.com.

Additional Information

1. With minimum loan amount of HK\$500,000 or its equivalent.
2. USD Facility is only applicable to Private Banking Customers.

The Chinese version of this KFS is for reference only. In case of any inconsistencies between the English and Chinese versions of this KFS, the English version shall prevail.

分期貸款產品資料概要

創興銀行有限公司 (「本行」)

資產抵押貸款 (分期貸款)

2024 年 10 月

借定唔借？還得到先好借！

此乃分期貸款產品。

本概要所提供本產品的利息、費用及收費等資料僅供參考，分期貸款的最終條款以本行發出之授信函為準。

利率及利息支出			
實際年利率	貸款金額 HK\$3,000,000：		
	港元授信		
	按本行港元最優惠利率(BLR)所釐訂的年化利率範圍	由 BLR+1.25% 至 BLR+2%	
	按本行一個月香港銀行同業拆息(H)所釐訂的年化利率範圍	由 H+1.7% 至 H+3%	
	美元授信		
	按本行美元最優惠利率(BLR)所釐訂的年化利率範圍	由 BLR 至 BLR-1.5%	
逾期還款年化利率 / 就違約貸款收取的年化利率			
相關貸款合約利率+10%，或本行不時適用的其他利率。			
費用及收費			
手續費	不適用		
逾期還款費用及收費	每期逾期還款收取 HK\$400		
提前還款 / 提前清償 / 贖回的收費	提前全數或部份清還：		
	如在提取貸款後首年內	一般情況下，收取最初借貸額之 1%	
	<div> 1. 提前還款金額最低 HK\$50,000。 2. 如未有給予事先書面通知，將按當時適用利率就提前還款金額收取一個月額外利息代替該書面通知。每項提前還款須受本行不時適用的收費及費用所限。 3. 每項提前還款須受本行不時適用的收費及費用所限。該等收費及費用列於本行的收費表。 4. 提前還款日必須為分期付款日。如於分期付款日以外的其他日期提前還款，利息將累計至並包括下期分期付款日。 5. 每次提前還款收取本行不時適用的手續費收費 HK\$1,000。 </div>		
	退票 / 退回自動轉賬授權指示的收費		
	不適用		
	本行可收取不時適用的費用及收費，該等費用及收費列於銀行收費表，其複印本和詳情可於本行任何本地分行索取或瀏覽本行網站 www.chbank.com 。		
	其他資料		
<div> 1. 最低貸款金額為 HK\$500,000 或其等值。 2. 美元貸款只適用於私人銀行客戶。 </div>			

本概要之中文譯本僅供參考，如本概要的中、英文版本有任何歧異，概以英文版本為準。

Key Facts Statement (KFS) for Instalment Loan

Chong Hing Bank Limited (the “Bank”)

Asset Secured Facility (Instalment Loan)

October 2024

To borrow or not to borrow? Borrow only if you can repay!

This product is an instalment loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to the Bank’s facility letter for the final terms of your instalment loan.

Interest Rates and Interest Charges

Annualised Percentage Rate (APR)	For a loan amount of HK\$3,000,000:	
	Facility in HKD	
	Annualised interest rate (or range of annualised interest rates) based on the Bank’s Best Lending Rate (BLR) in Hong Kong Dollars	From BLR+1.25% to BLR+2%
	Annualised interest rate (or range of annualised interest rates) based on the Bank’s 1-month HIBOR (H)	From H+1.7% to H+3%
	Facility in USD	
	Annualised interest rate (or range of annualised interest rates) based on the Bank’s Best Lending Rate (BLR) for loans in US Dollar	From BLR to BLR-1.5%
Annualised Overdue / Default Interest Rate	The corresponding Interest Rate + 10% p.a. or such other rates as the Bank may charge from time to time.	

Fee and Charges

Handling Fee	Not Applicable	
Late Payment Fee and Charge	HK\$400 per instalment of late payment	
Prepayment / Early Settlement / Redemption Fee	Prepayment in full or in part is made:	
	If within 1st year of drawdown	In general, 1% of the original Loan Amount
	<ol style="list-style-type: none"> Minimum prepayment amount HK\$50,000.00. Prepayment will be allowed subject to the Borrower giving the Bank not less than one month’s prior written notice. If the prior written notice is not given, one month’s extra interest at the then applicable Interest Rate will be charged on the amount to be prepaid in lieu of such written notice. Each prepayment is subject to the Bank’s fees and charges that from time to time apply. These are shown in the Bank’s charges schedule. If the prepayment takes place on a date other than the Instalment Payment Date, interest shall be calculated up to and including the upcoming Instalment Payment Date. HK\$1,000 will be charged as handling fee per prepayment and this amount is subject to change. 	
Returned Cheque / Rejected Autopay Charge	Not Applicable	

All relevant fees and charge is subject to the Bank’s fees and charges that from time to time apply which are available at all local branches of the Bank upon request or can be obtained at the Bank’s website at www.chbank.com.

Additional Information

- With minimum loan amount of HK\$500,000 or its equivalent.
- USD Facility is only applicable to Private Banking Customers.

The Chinese version of this KFS is for reference only. In case of any inconsistencies between the English and Chinese versions of this KFS, the English version shall prevail.

定期貸款產品資料概要

創興銀行有限公司 (「本行」)

資產抵押貸款 (定期貸款)

2024 年 10 月

借定唔借？還得到先好借！

此乃定期貸款產品。		
本概要所提供本產品的利息、費用及收費等資料僅供參考，定期貸款的最終條款以本行發出之授信函為準。		
利率及利息支出		
實際年利率	貸款金額 HK\$3,000,000：	
	港元授信	
	按本行港元最優惠利率(BLR)所釐訂的年化利率範圍	由 BLR+1.25% 至 BLR+2%
	按本行一個月香港銀行同業拆息(H)所釐訂的年化利率範圍	由 H+1.7% 至 H+3%
	美元授信	
	按本行美元最優惠利率(BLR)所釐訂的年化利率範圍	由 BLR 至 BLR-1.5%
逾期還款年化利率 / 就違約貸款收取的年化利率		相關貸款合約利率+10%，或本行不時適用的其他利率。
費用及收費		
手續費	不適用	
逾期還款費用及收費	每期逾期還款收取 HK\$400	
提前還款 / 提前清償 / 贖回的收費	提前全數或部份清還：	
	如在提取貸款後首年內	一般情況下，收取最初借貸額之 1%
	1. 提前還款金額最低 HK\$50,000。	
	2. 如未有給予事先書面通知，將按當時適用利率就提前還款金額收取一個月額外利息代替該書面通知。每項提前還款須受本行不時適用的收費及費用所限。	
	3. 每項提前還款須受本行不時適用的收費及費用所限。該等收費及費用列於本行的收費表。	
	4. 提前還款日必須為分期付款日。如於分期付款日以外的其他日期提前還款，利息將累計至並包括下期分期付款日。	
	5. 每次提前還款收取本行不時適用的手續費收費 HK\$1,000。	
退票 / 退回自動轉賬授權指示的收費	不適用	
本行可收取不時適用的費用及收費，該等費用及收費列於銀行收費表，其複印本和詳情可於本行任何本地分行索取或瀏覽本行網站 www.chbank.com。		
其他資料		
1. 最低貸款金額為 HK\$500,000 或其等值。		
2. 美元貸款只適用於私人銀行客戶。		

本概要之中文譯本僅供參考，如本概要的中、英文版本有任何歧異，概以英文版本為準。

Key Facts Statement (KFS) for Term Loan

Chong Hing Bank Limited (the “Bank”)

Asset Secured Facility (Term Loan)

October 2024

To borrow or not to borrow? Borrow only if you can repay!

This product is a term loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to the Bank's facility letter for the final terms of your term loan.

Interest Rates and Interest Charges

Annualised Percentage Rate (APR)

For a loan amount of HK\$3,000,000:

Facility in HKD

Annualised interest rate (or range of annualised interest rates) based on the Bank's Best Lending Rate (BLR) in Hong Kong Dollars

From BLR+1.25% to BLR+2%

Annualised interest rate (or range of annualised interest rates) based on the Bank's 1-month HIBOR (H)

From H+1.7% to H+3%

Facility in USD

Annualised interest rate (or range of annualised interest rates) based on the Bank's Best Lending Rate (BLR) for loans in US Dollar

From BLR to BLR-1.5%

The Annualised Interest Rate quoted here is for reference only. The Annualised Interest Rate applicable to a customer is subject to the Bank's final approval.

Annualised Overdue / Default Interest Rate

The corresponding Interest Rate + 10% p.a. or such other rates as the Bank may charge from time to time.

Fee and Charges

Handling Fee

Not Applicable

Late Payment Fee and Charge

HK\$400 per instalment of late payment

Prepayment / Early Settlement / Redemption Fee

Prepayment in full or in part is made:

If within 1st year of drawdown

In general, 1% of the original Loan Amount

1. Minimum prepayment amount HK\$50,000.00.
2. Prepayment will be allowed subject to the Borrower giving the Bank not less than one month's prior written notice. If the prior written notice is not given, one month's extra interest at the then applicable Interest Rate will be charged on the amount to be prepaid in lieu of such written notice.
3. Each prepayment is subject to the Bank's fees and charges that from time to time apply. These are shown in the Bank's charges schedule.
4. If the prepayment takes place on a date other than the Instalment Payment Date, interest shall be calculated up to and including the upcoming Instalment Payment Date.
5. HK\$1,000 will be charged as handling fee per prepayment and this amount is subject to change.

Returned Cheque / Rejected Autopay Charge

Not Applicable

All relevant fees and charge is subject to the Bank's fees and charges that from time to time apply which are available at all local branches of the Bank upon request or can be obtained at the Bank's website at www.chbank.com.

Additional Information

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