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) 2025年6月

借定唔借? 還得到先好借 !

此乃透支服務產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的透支服務產品的最終條款。

在申請此產品前,請閱讀並理解本概要中的資訊。提交申請時,您將被要求確認已閱讀並理解本概要的內容。

貸款金額 年化利率(或年化利率範囲) 港幣\$500,000 至港幣\$5,000,000 以下 BLR+0.2% 港幣\$5,000,000 至港幣\$5,000,000 以下 BLR% 港幣\$3,000,000 至港幣\$5,000,000 以下 BLR% 港幣\$5,000,000 至港幣\$5,000,000 以下 BLR% 港幣\$5,000,000 至港幣\$5,000,000 以下 BLR% 港幣\$5,000,000 至港幣\$5,000,000 以下 BLR% 港幣\$10,000,000 及以上 BLR-1% 港幣\$10,000,000 及以上 BLR-1% 北市行貸款(確認書中的利率可能會在貸款期內變動, 2.本貸款的利率起艇 2.本貸款的利率是艇線利率基準計算,此貸款的主要風險為利率風險, 3.本貸款的利率危機線利率基準計算,此貸款的主要風險為利率風險, 3.本貸款的利率危機線利率基準計算,此貸款的主要風險為利率風險, 3.本貸款的利率危機線利率基準計算,此貸款的主要風險為利率風險, 3.本貸款的利率応報月重說, 4.有腦本行最優惠利率的最新利率及其他部情,請查閱本行網站:www.chbank.com, 運動貸款收取的每年化利率 如現有的貸款餘額超出透支的信用額度,超出透支信用額度之部分本行將按年化港元最優惠利率(BLR)加109 取利息。 這款 一 建設 建設 <t< th=""><th>年化利率</th><th colspan="5">以下年化利率適用於屬於各自貸款金額範圍內的透支貸款:</th></t<>	年化利率	以下年化利率適用於屬於各自貸款金額範圍內的透支貸款:				
港幣\$500,000 全港幣\$3,000,000 以下 本規款的判率並無上限,可能面對較高的利率風險. 港幣\$3,000,000 至港幣\$5,000,000 以下 BLR% 水資款的利率並無上限,可能面對較高的利率風險. BLR% 水資款的利率並無上限,可能面對較高的利率風險. BLR*0.25% 港幣\$10,000,000 又比上 A費款的利率並無上限,可能面對較高的利率風險. 1.本行貸款確認書中的利率可能會在貸款期內變動. A建款的利率風險. 2.本貸款的利率是根據利率基準計算,此貸款的主要風險為利率風險. A建款的利率風險. 2.本貸款的利率及目根線利率基準計算,此貸款的主要風險為利率風險. A 3.本貸款的利率及目極影和率放動新利率及其他詳情,請查閱本行網站:www.chbank.com. 確期還款年化利率/f K 小規有的貸款餘額超出透支的信用額度,超出透支信用額度之部分本行將按年化港元最優惠利率(BLR)加10% 取利息. 建款 M现得的貸款餘額超出透支的信用額度,超出透支信用率為100%以及該月有 30 個層日. 「「「」」」」 「」 建設 相違未述利率計算之每月違款金額 「HKS500,000」 HKS2,342.47 HKS30,000.00」 HKS2,342.47 HKS30,0000 HKS2,342.47 HKS30,0000 HKS2,361.64 HKS30,0000 HKS3,303.681.24 HKS30,0000 HKS30,00.361.41 HKS30,0000 HKS30,01.41 HKS500,000 HKS502,342.47 HKS30,0000 HKS502,342.47 HKS500,000 HKS502,342.47 <		貸款金額	年化利率 (或年化利率範圍)			
本理数位好厚並無上限、可能商動動高的利率風線、 港幣\$3,000,000 至港幣\$5,000,000 以下 BLR%、 港幣\$5,000,000 至港幣\$5,000,000 以下 BLR%、 港幣\$5,000,000 至港幣\$10,000,000 以下 BLR-0.25%、 港幣\$10,000,000 及以上 BLR-1% 法貸款的利率並無上限、可能面動動高的利率風線、 1.本行貸款確認書中的利率可能會在貸款期內變動。 2.本貸款的利率是根據利率基準計算、此貸款的主要風險為利率風險。 3.本貸款的利率是根據利率基準計算、此貸款的主要風險為利率風險。 3.本貸款的利率是根據利率基準計算、此貸款的主要風險為利率風險。 3.本貸款的利率是根據利率配合 4.有關本行最優惠利率的最新利率及其他詳情,請查閱本行網站:www.chbank.com。 倉助貸款收取的年化利率 不適用 週期看的貸款餘額超出透支的信用額度、超出透支信用額度之部分本行將按年化港元最優惠利率(BLR)加103 取見。 電炊 4.4 開驟新利率 地貸款無需分期償還固定金額。 行期還款金額 概載如果 「「「」」」 電炊 日本 「」」 「」」 市額 「」」 「」」 「」」 「」」 「」」 「」」 」 </td <td></td> <td>进版4500,000 石进版42,000,00</td> <td>BLR+0.2%</td>		进版4500,000 石进版42,000,00	BLR+0.2%			
港幣\$3,000,000 至港幣\$5,000,000 以下 本貸款的利率並無上風,可能面對較高的利率風險. 港幣\$5,000,000 至港幣\$10,000,000 以下 BLR-0.25% 港幣\$10,000,000 及以上 BLR-1% 本貸款的利率並無上風,可能面對較高的利率風險. BLR-1% 本貸款的利率並無上風,可能面對較高的利率風險. BLR-1% 本貸款的利率並無上風,可能面對較高的利率風險. A 1.本行貸款確認書中的利率可能會在貸款期內變動. 2.本貸款的利率是根線利率基準計算.此貸款的主要風險為利率風險. 3.本貸款的利率於每月重設. 4.有關本行最優惠利率的最新利率及其他詳情,請查閱本行網站:www.chbank.com. 金額分割%取的年化利率 7適用 雪試 如現有的貸款餘額超出透支的信用額度.超出透支信用額度之部分本行將按年化港元最優惠利率(BLR)加10% 取見。 T 雪試 1.K客了港元最優惠利率為5.5%,透支金額的全月使用率為100%以及該月有 30 個曆日. 貸款金額 根據上述利率計算之每月還款金額 HK\$3.000,000 HK\$21,575.34 HK\$30,000,000 HK\$21,575.34 HK\$30,000,000 HK\$32,3561.64 HK\$30,000,000 HK\$33,686.30 網處對方能賣了換 根據上述利率計算之總遺款金額 網處對方能支付。 買款金額 日期年上該利率計算之總遺款金額 HK\$500,000 HK\$500,000 HK\$30,013,661.64 HK\$500,000 HK\$30,013,661.64 HK\$500,000 HK\$30,013,661.64 HK\$500,000 HK\$50,23,42.47		冷幣\$500,000 主冷幣\$3,000,00	0以下 本貸款的利率並無上限,可能面對較高的利率風險。			
本資款的科学並無上見、可能面對軟高的科学風貌、 港幣\$5,000,000 至港幣\$10,000,000 以下 BLR-0.25% 本贷款的利率並無上見、可能面對軟高的利率風貌、 BLR-1% 本貸款的利率並無上見、可能面對軟高的利率風貌、 BLR-1% 本貸款的利率是根據利率基準計算、此貸款的主要風險為利率風險。 3.本貸款的利率是根據利率基準計算、此貸款的主要風險為利率風險。 3.本貸款的利率是根據利率起準計算、此貸款的主要風險為利率風險。 3.本貸款的利率是根據利率的最新利率及其他詳情,請查閱本行網站:www.chbank.com。 血翻還款年化利率 / 就 量約貸款收取的年化利率 不適用 如現有的貸款餘額超出透支的信用額度,超出透支信用額度之部分本行將按年化港元最優惠利率(BLR)加109 取利息。 電款 #約貸款收取的年化利率 ////////////////////////////////////		进版\$2,000,000 石进数\$5,000 0	BLR%			
港幣\$10,000,000 至港幣\$10,000,000 以下 本貸款的利率並無上限,可能面對軟高的利率風險, 港幣\$10,000,000 及以上 BLR-1% 法貸款的利率並無上限,可能面對軟高的利率風險, 1.本行貸款確認書中的利率可能會在貸款期內變動, 2.本貸款的利率是根據利率基準計算,此貸款的主要風險為利率風險, 3.本貸款的利率大每月重設, 4.有關本行最優惠利率的最新利率及其他詳情,請查閱本行網站:www.chbank.com, 0期還款年化利率 / 就 運給貸款收取的年化利率 不適用 電出信用限額利率 如現有的貸款餘額超出透支的信用額度,超出透支信用額度之部分本行將按年化港元最優惠利率(BLR)加10% 取利息。 取利息。 計算数 此貸款無需分期償還固定金額。 化貸款無需分期償還固定金額。 根據上述利率計算之每月還款金額 假設本行港元最優惠利率為5.5%,透支金額的全月使用率為100%以及該月有 30 個曆日。 貸款金額 根據上述利率計算之每月還款金額 HK\$500,000 HK\$2.322.47 HK\$510,000,000 HK\$23.698.30 觀認款金額 假設本行港元最優惠利率為5.5%,透支金額的全月使用率為100%以及透支額度於第12 個月全數結清以及近利息每月发時支付。 貸款金額 假設本行港市最優惠利率為5.5%,透支金額的全月使用率為100%以及透支額度於第12 個月全數結清以及近利息每月支時支付。 貸款金額 根據上述利率計算之總還款金額 HK\$510,000,000 HK\$53,013,561.64 HK\$500,000 HK\$53,013,561.64 HK\$3,000,000 HK\$53,013,561.64 HK\$3,000,000 HK\$53,013,561.64 HK\$3,000,000 HK\$53,013,576.34		▲帶\$3,000,000 主商幣\$3,000,0	本貸款的利率並無上限,可能面對較高的利率風險。			
本目載の利率 本目載の利率 可能面對較高的利率風險。 連幣\$10,000,000 及以上 BLR-1% 本質数的利率並無上限、可能面對較高的利率風險。 1.本行貸款確認書中的利率可能會在貸款期內變動。 2.本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。 3.本貸款的利率除每月重設。 2.本貸款的利率除每月重設。 4.有關本行最優惠利率的最新利率及其他詳情,請查閱本行網站:www.chbank.com。 本貸款的利率方最優惠利率的最新利率及其他詳情,請查閱本行網站:www.chbank.com。 本貸款的利率方量優惠利率的最新利率及其他詳情,請查閱本行網站:www.chbank.com。 本貸款的利率方量優惠利率的最新利率及其他詳情,請查閱本行網站:www.chbank.com。 本貸款的利率方量優惠利率的最新利率及其他詳情,請查閱本行網站:www.chbank.com。 如現有的貸款餘額超出透支的信用額度,超出透支信用額度之部分本行將按年化港元最優惠利率(BLR)加109 取利息。 如現有的貸款餘額超出透支的信用額度,超出透支信用額度之部分本行將按年化港元最優惠利率(BLR)加109 取利息。 加減力量。 		法敝\$5,000,000 云洪敝\$10,000	BLR-0.25%			
港幣\$10,000,000 及以上 本貸款的外率並無上限,可能面對較高的利率風險. 1.本行貸款確認書中的利率可能會在貸款期內變動. 2.本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險. 3.本貸款的利率於每月重設. 4.有關本行最優惠利率的最新利率及其他詳情,請查閱本行網站:www.chbank.com.		▲帶\$3,000,000 主商幣\$10,000	,000 以下 本貸款的利率並無上限,可能面對較高的利率風險。			
		洗漱(10,000,000,及い)と	BLR-1%			
2.本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。 3.本貸款的利率於每月重設。 4.有關本行最優惠利率的最新利率及其他詳情,請查閩本行網站:www.chbank.com。 顧期還款年化利率/就 違約貸款收取的年化利率 28出信用限額利率 如現有的貸款餘額超出透支的信用額度,超出透支信用額度之部分本行將按年化港元最優惠利率(BLR)加10% 取利息。 電防 電影頻率 此貸款無需分期償還固定金額。 分期還款金額 假設本行港元最優惠利率為5.5%,透支金額的全月使用率為100%以及該月有 30 個曆日。 貸款金額 根據上述利率計算之每月還款金額 HK\$5.000,000 HK\$21,575.34 HK\$5.000,000 HK\$21,575.34 HK\$5.000,000 HK\$21,575.34 HK\$5.000,000 HK\$21,575.34 制息每月按時支付。 貸款金額 「報線本行港元最優惠利率為5.5%,透支金額的全月使用率為100%以及透支額度於第12 個月全數結清以及近 利息每月按時支付。 貸款金額 根據上述利率計算之總還款金額 HK\$5,000,000 HK\$5,021,342.47 HK\$5,000,000 HK\$5,021,342.47 HK\$5,000,000 HK\$5,021,342.47 HK\$5,000,000 HK\$5,021,342.47 HK\$5,000,000 HK\$5,021,342.47 HK\$5,000,000 HK\$5,021,342.47 HK\$5,000,000 HK\$5,021,3561.64		/高帝\$10,000,000 及以上	本貸款的利率並無上限,可能面對較高的利率風險。			
3.本貸款的利率於每月重設。 4.有關本行最優惠利率的最新利率及其他詳情,請查閱本行網站:www.chbank.com。 範期還款年化利率/前 不適用 都出信用限額利率 如現有的貸款餘額超出透支的信用額度,超出透支信用額度之部分本行將按年化港元最優惠利率(BLR)加109 取利息。 取利息。 書於 書款頻率 此貸款無需分期償還固定金額。 分期還款金額 假設本行港元最優惠利率為5.5%,透支金額的全月使用率為100%以及該月有 30 個曆日。 「放金額 根據上述利率計算之每月還款金額 HK\$500,000 HK\$21,375.34 HK\$500,000 HK\$36,986.30 總還款金額 假設本行港元最優惠利率為5.5%,透支金額的全月使用率為100%以及透支額度於第12 個月全數結清以及近利息每月按時支付。 「貸款金額 根據上述利率計算之總還款金額 HK\$500,000 HK\$30,00,00 HK\$500,000 HK\$36,986.30 #認款金額 「貸款金額 根據上述利率計算之總還款金額 HK\$500,000 HK\$500,000 HK\$3,013,561.64 HK\$500,000 HK\$5,02,342.47 HK\$500,000 HK\$5,02,342.47 HK\$500,000 HK\$5,02,42,47 HK\$3,000,000 HK\$3,63,986.30 # 日日 算款金額 日日 日日 日 日 日 日 日 日 日 日 日 日		1.本行貸款確認書中的利率可能會	在貸款期內變動。			
4.有關本行最優惠利率的最新利率及其他詳情,請查閱本行網站: www.chbank.com。 @組還款年化利率/就 不適用 @組還款年化利率 如現有的貸款餘額超出透支的信用額度,超出透支信用額度之部分本行將按年化港元最優惠利率(BLR)加10% W現有的貸款餘額超出透支的信用額度,超出透支信用額度之部分本行將按年化港元最優惠利率(BLR)加10% 取利息。 電防 取利息。 電防 取利息。 電防		2.本貸款的利率是根據利率基準計算	算。此貸款的主要風險為利率風險。			
 金期還款年化利率 / 就 童約貸款收取的年化利率 知現有的貸款餘額超出透支的信用額度,超出透支信用額度之部分本行將按年化港元最優惠利率(BLR)加109 取利息。 電款 電款 電款 電数		3.本貸款的利率於每月重設。				
abidjäywunine+knaw 不適用 abullefn限額利率 如現有的貸款餘額超出透支的信用額度,超出透支信用額度之部分本行將按年化港元最優惠利率(BLR)加109 取利息。 取利息。 電款 電款 電款 電数類率 此貸款無需分期償還固定金額。 分期還款金額 貸款金額 <		4.有關本行最優惠利率的最新利率	及其他詳情,請查閱本行網站: www.chbank.com。			
超出信用限額利率 如現有的貸款餘額超出透支的信用額度,超出透支信用額度之部分本行將按年化港元最優惠利率(BLR)加10% 取利息。 還款 還款類率 此貸款無需分期償還固定金額。 分期還款金額 假設本行港元最優惠利率為5.5%,透支金額的全月使用率為100%以及該月有 30 個曆日。 貸款金額 根據上述利率計算之每月還款金額 HK\$500,000 HK\$2,342.47 HK\$500,000 HK\$21,551.64 HK\$5,000,000 HK\$21,575.34 HK\$10,000,000 HK\$21,575.34 附影事金額 假設本行港元最優惠利率為5.5%,透支金額的全月使用率為100%以及透支額度於第12 個月全數結清以及近利息每月按時支付。 貸款金額 根據上述利率計算之總還款金額 HK\$500,000 HK\$502,342.47 HK\$500,000 HK\$35,986.30 總運款金額 假設本行港元最優惠利率為5.5%,透支金額的全月使用率為100%以及透支額度於第12 個月全數結清以及近利息每月按時支付。 貸款金額 根據上述利率計算之總還款金額 HK\$500,000 HK\$5,02,342.47 HK\$500,000 HK\$5,02,342.47 HK\$5,00,000 HK\$5,02,342.47 HK\$5,00,000 HK\$5,02,342.47						
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HK\$3,000,000 HK\$3,013,561.64 HK\$5,000,000 HK\$5,021,575.34	皇約貸款收取的年化利率 超出信用限額利率 豊款 豊款頻率 分期還款金額	如現有的貸款餘額超出透支的信用 取利息。 此貸款無需分期償還固定金額。 假設本行港元最優惠利率為5.5%, 貸款金額 HK\$500,000 HK\$3,000,000 HK\$10,000,000 HK\$10,000,000 HK\$10,000,000	透支金額的全月使用率為100%以及該月有 30 個曆日。 根據上述利率計算之每月還款金額 HK\$2,342.47 HK\$13,561.64 HK\$21,575.34 HK\$36,986.30 透支金額的全月使用率為100%以及透支額度於第12 個月全數結清以及透			
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	違約貸款收取的年化利率 超出信用限額利率 還款 還款頻率 分期還款金額	如現有的貸款餘額超出透支的信用 取利息。 此貸款無需分期償還固定金額。 假設本行港元最優惠利率為5.5%, 貸款金額 HK\$500,000 HK\$3,000,000 HK\$10,000,000 HK\$10,000,000 HK\$10,000,000 HK\$10,000,000 HK\$10,000,000	透支金額的全月使用率為100%以及該月有 30 個曆日。 根據上述利率計算之每月還款金額 HK\$2,342.47 HK\$13,561.64 HK\$21,575.34 HK\$36,986.30 透支金額的全月使用率為100%以及透支額度於第12 個月全數結清以及透 根據上述利率計算之總還款金額 HK\$502,342.47			
	違約貸款收取的年化利率 超出信用限額利率 還款 還款頻率 分期還款金額	如現有的貸款餘額超出透支的信用 取利息。 此貸款無需分期償還固定金額。 假設本行港元最優惠利率為5.5%, 貸款金額 HK\$500,000 HK\$3,000,000 HK\$10,000,000 HK\$10,000,000 HK\$10,000,000 HK\$10,000,000 HK\$3,000,000 HK\$3,000,000	透支金額的全月使用率為100%以及該月有 30 個曆日。 根據上述利率計算之每月還款金額 HK\$2,342.47 HK\$13,561.64 HK\$21,575.34 HK\$36,986.30 透支金額的全月使用率為100%以及透支額度於第12 個月全數結清以及透 根據上述利率計算之總還款金額 HK\$502,342.47 HK\$3,013,561.64			

費用及收費	
年費 / 費用	額度成立費:透支額度之0.3% (一次性收費)。
	額度年檢費:透支額度之0.2% (每次年檢時從閣下戶口收取,而本行不會另行通知有關收費)。
逾期還款費用及收費	不適用
超出信用額度手續費	每次交易HK\$200
退票 / 退回自動轉賬授權	 每張退票/退回自動轉賬授權指示每次HK\$200
指示的費用	
其他資料	
1.最低透支額度金額為HK\$5	500,000.
2.利息應按所逝去的天數及打	安日累算,則一年按 365 天 (不論平年或閏年) 計算,每月收取利息。
3.如適用於透支額度的利率	有任何變動,利息計算應按照港元最優惠利率或代表銀行不時對其他貨幣貸款的最優惠放款利率的任何其他利
率,新利率應適用並且在	即時生效。
4. 按本行港元最優惠利率(Bl	.R)所釐訂的年化利率範圍。"港元最優惠利率"指本行不時指定的銀行最優惠港元貸款放款利率。

多·5 页件						
利率基準的歷史變動	下表僅供參考,顯示過去三年内利率基準	隼的歷史變動。				
	最優惠利率(BLR)的歷史變動 (2022 - 2024)					
	6.40%	1250%				
	6.20%					
	6.00%					
	5.80%					
	5.60%					
	5.40%					
	5.20%					
	5.00%					
	4.80%					
	4.60%					
	4.40%	24				
	過去三年内,本行最優惠利率的最高利率	率為 6.125%。				
分期還款金額	(以下示例僅供參考,展示了根據過去=	三年内最高利率計算的分期還款金額。)				
(示例說明)	假設透支金額的全月使用率為100%以及	該月有 30 個曆日。				
	貸款金額	根據過去三年内最高的利率計算之每月還款金額				
	HK\$500,000	HK\$2,517.12				
	HK\$3,000,000	HK\$15,102.74				
	HK\$5,000,000	HK\$25,171.23				
	HK\$10,000,000	HK\$50,342.47				
總還款金額	(以下示例展示了根據過去三年内最高和	利率計算的總還款金額。)				
(示例說明)	假設透支金額的全月使用率為100%以及	透支額度於第12 個月全數結清以及透支利息每月按時支付。				
	貸款金額	根據過去三年内最高利率計算的總還款金額				
	HK\$500,000	HK\$502,517.12				
	HK\$3,000,000	HK\$3,015,102.74				
	HK\$5,000,000	HK\$5,025,171.23				
	HK\$10,000,000	HK\$10,050,342.47				
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此概要的中文版本僅供參考。如中文及英文版本有任何不一致, 概以英文版本為準。

金土次州

Key Facts Statement (KFS) for Overdraft Facility Chong Hing Bank Limited (the "Bank")

Asset Secured Facility (Overdraft Facility) June 2025

To borrow or not to borrow? Borrow only if you can repay! This product is an overdraft facility. This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your overdraft facility. Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application. **Interest Rates and Interest Charges** Annualised Interest Rate The following annualised rates apply to overdraft facilities falling within the respective loan amount brackets below: Loan Amount Annualised interest rate (or range of annualised interest rate) HK\$500,000 and below BLR+0.2% The interest rate for the loan is not subject to a cap and thus may subject HK\$3,000,000 to higher interest rate risk. HK\$3,000,000 and below BI R% The interest rate for the loan is not subject to a cap and thus may subject HK\$5,000,000 to higher interest rate risk. HK\$5,000,000 and below BLR-0.25% The interest rate for the loan is not subject to a cap and thus may subject HK\$10,000,000 to higher interest rate risk. HK\$10,000,000 and above **BI R-1%** The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk. 1. The interest rate in our offer letter for your loan may change during the tenor of this loan. 2. The interest of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk. 3. Interest rate re-fixing for this loan takes place monthly. 4. Latest rate and other details of the Bank's BLR is published on our website at www.chbank.com. Annualised Overdue / Not applicable **Default Interest Rate** BLR plus 10% p.a. will be applied to the overlimit amount of overdraft facility if the outstanding overdraft **Overlimit Interest Rate** balance exceeds the overdraft facility amount. Repayment **Repayment Frequency** This loan does not require periodic repayment in regular amount. **Periodic Repayment** Assume the BLR is 5.5% and the overdraft usage is 100% for the whole month of 30 calendar days. Amount Loan Amount Monthly repayment amount for the interest rate specified above HK\$500,000 HK\$2,342.47 HK\$3,000,000 HK\$13,561.64 HK\$5,000,000 HK\$21,575.34 HK\$10,000,000 HK\$36,986.30 **Total Repayment Amount** Assume the BLR is 5.5% and the overdraft usage is 100% for the whole facility period while the overdraft is fully repaid at 12months and overdraft interest is fully repaid monthly. Loan Amount Total repayment amount for the interest rate specified above HK\$500,000 HK\$502,342.47 HK\$3,000,000 HK\$3,013,561.64 HK\$5,000,000 HK\$5,021,575.34 HK\$10,000,000 HK\$10,036,986.30 Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides overdraft facilities at www.chbank.com **Fees and Charges** Annual Fee / Fee Set Up Fee : 0.3% of Facility Amount (one-off fee). Facility Review Fee : 0.2% of Facility Amount (payable annually by debiting to your account without further notification to you on each anniversary of your offer letter acceptance date). Late Payment Fee and Not applicable Charge **Overlimit Handling Fee** HK\$200 per transaction Returned Cheque Charge / HK\$200 per cheque or rejected autopay **Rejected Autopay Charge**

Additional Information

- 1. With minimum Facility Amount of HK\$500,000.
- 2. Interest shall be charged monthly in arrears and calculated on the basis of the actual number of days elapsed and a 365-day year (whether an ordinary year or a leap year).
- 3. If there is any change in the interest rate applicable to an overdraft facility due to the change of corresponding base rate such as the Hong Kong Dollar Prime Rate or any other interest rate representing the Bank's best lending rate for overdraft facilities in other currencies from time to time, the new interest rate shall apply immediately.
- 4. Annualised interest rate based on the Bank's BLR. "BLR" means the Bank's best lending rate for loans in Hong Kong Dollars designated by the Bank from time to time.

Reference Information								
Historical Changes of Interest Rate Benchmark		provided for illustrative purposes only and shows the historical movement of the ark in the past 3 years.						
	Historical Cha	anges of BLR Interest Rate (2022 - 2024)						
	6.40%	6.1250%						
	6.20%							
	6.00%							
	5.60%							
	5.40%							
	5.20%							
	5.00%							
	4.80%							
	4.60%							
	4.40%	an-23 Jan-24						
		rest rate noted in the past 3 years is 6.125%.						
Periodic Repayment		le is for illustrative purpose only and illustrate the periodic repayment amount based						
Amount		st rate noted in the past 3 years.)						
(Illustrative Example)	Assume the overdraft	t usage is 100% for the whole month of 30 calendar days.						
	Loan Amount	Monthly repayment amount based on the highest interest rate noted in the past 3 years						
	HK\$500,000	HK\$2,517.12						
	HK\$3,000,000	HK\$15,102.74						
	HK\$5,000,000	HK\$25,171.23						
	HK\$10,000,000	HK\$50,342.47						
Total Repayment Amount		ole illustrate the total repayment amount based on the highest interest rate noted in						
(Illustrative Example)	the past 3 years.)							
		It usage is 100% for the whole facility period while the overdraft is fully repaid at						
		12months and overdraft interest is fully repaid monthly. Total repayment amount based on the highest interest rate noted in the						
	Loan Amount	past 3 years						
	HK\$500,000	HK\$502,517.12						
	HK\$3,000,000	HK\$3,015,102.74						
	HK\$5,000,000	HK\$5,025,171.23						
	HK\$10,000,000	HK\$10,050,342.47						

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

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) 2025 年 6 月

借定唔借?還得到先好借!

此乃分期貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的分期貸款的最終條款。

在申請此產品前,請閱讀並理解本概要中的資訊。提交申請時,您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出										
利率	貸款金額為港幣 50 萬元:									
	貸款期	6個月	12個月			24個月				
			BLR+0.2% / HIB	OR+2.8%	BLR+0.2	2% / HIBOR+2.8%				
	利率 (或利率範圍)	不適用	本貸款的利率並無上	限,可能面	本貸款的補	利率並無上限,可能面				
			對較高的利率	風險。	對軟	交高的利率風險。				
	1.本行貸款確認書中的利率可	可能會在貸款	期内變動。							
	2.本貸款的利率是根據利率基	基準計算。此為	賞款的主要風險為利	率風險。						
	3.本貸款的利率於每月重設。	•								
	4.有關本行最優惠利率的最新	新利率及其他語	洋情, 請查閱本行網	站: www.chb	ank.com	。有關本行1個月香				
	銀行同業拆息的最新利率及	及其他詳情,	適用於銀行以其絕對	酌情權於相關	利息期的	的首日上午 11 時或				
	約此時,參考路透社屏幕的	的某一版面(這	或銀行所指定的功能	同等的)而釐	定的該利	息期的年度利率。				
實際年利率	不適用									
逾期還款實際年利率	/ 相關分期貸款合約利率加10)%。								
就違約貸款收取的實際	任何到期但未支付的金額(色)	包括但不限於伯	王何未付利息、成本、	費用和閣下就	就該貸款有	与關的任何其他應付				
年利率	(額)的違約利息將按上述利率	亥計笛 遺約:	间自不识是任全頞	任何到期但未支付的金額(包括但不限於任何未付利息、成本、費用和閣下就該貸款有關的任何其他 額)的違約利息將按上述利率計算。違約利息不設最低金額。						
	如果有任何延迟付款/延迟償還貸款分期付款,銀行將就違約貸款徵收違約利息。就違約貸款收取的年化利									
-	,			該徵收違約和	利息。就違	皇約貸款收取的年化				
-	,	還貸款分期付	款,銀行將就違約貸							
	如果有任何延遲付款/延遲償	還貸款分期付額 x 就違約貸	款,銀行將就違約貨 款收取的年化利率 y	% (按每年 3	65 天為基	基準(或閏年 366 天				
	如果有任何延遲付款/延遲償 率按以下公式計算:逾期金額	還貸款分期付額 x 就違約貸 全違約當日起計	款,銀行將就違約貸款收取的年化利率 y 計算直至全數清還違約	%(按每年3 的總數。違約和	865 天為基 利息應在關	基準(或閏年 366 天 閣下作出判決之前和				
	如果有任何延遲付款/延遲償 率按以下公式計算:逾期金額 基準)計算),違約利息將從	還貸款分期付額 x 就違約貸 給違約當日起計 胡金額產生的這	款,銀行將就違約算 款收取的年化利率 y)算直至全數清還違約 違約利息 (如未支付)	%(按每年3 的總數。違約和	865 天為基 利息應在關	基準(或閏年 366 天 閣下作出判決之前和				
還款	如果有任何延遲付款/延遲償 率按以下公式計算:逾期金額 基準)計算),違約利息將從 後銀行指定的日期支付。逾其	還貸款分期付額 x 就違約貸 給違約當日起計 胡金額產生的這	款,銀行將就違約算 款收取的年化利率 y)算直至全數清還違約 違約利息 (如未支付)	%(按每年3 的總數。違約和	865 天為基 利息應在關	基準(或閏年 366 天 閣下作出判決之前和				
還款	如果有任何延遲付款/延遲償 率按以下公式計算:逾期金額 基準)計算),違約利息將從 後銀行指定的日期支付。逾其	還貸款分期付額 x 就違約貸 給違約當日起計 胡金額產生的這	款,銀行將就違約算 款收取的年化利率 y)算直至全數清還違約 違約利息 (如未支付)	%(按每年3 的總數。違約和	865 天為基 利息應在關	基準(或閏年 366 天 閣下作出判決之前和				
	如果有任何延遲付款/延遲償 率按以下公式計算:逾期金額 基準)計算),違約利息將從 後銀行指定的日期支付。逾其 與逾期金額以複利計算,但(還貸款分期付額 x 就違約貸 給違約當日起計 期金額產生的证 仍須到期即付。	款,銀行將就違約算 款收取的年化利率 y)算直至全數清還違約 違約利息 (如未支付)	%(按每年3 的總數。違約和	865 天為基 利息應在關	基準(或閏年 366 天 閣下作出判決之前和				
還款頻率	如果有任何延遲付款/延遲償 率按以下公式計算:逾期金額 基準)計算),違約利息將從 後銀行指定的日期支付。逾其 與逾期金額以複利計算,但(本貸款需按每月還款。	還貸款分期付額 x 就違約貸 給違約當日起計 期金額產生的证 仍須到期即付。	款,銀行將就違約算 款收取的年化利率 y)算直至全數清還違約 違約利息 (如未支付)	%(按每年3 的總數。違約和	865 天為基 利息應在關	基準(或閏年 366 天 閣下作出判決之前和				
還款頻率	如果有任何延遲付款/延遲償 率按以下公式計算:逾期金額 基準)計算),違約利息將從 後銀行指定的日期支付。逾期 與逾期金額以複利計算,但(本貸款需按每月還款。 以貸款額港幣 50 萬元,每月	這貸款分期付額 x 就違約貸 給違約當日起計 胡金額產生的近 仍須到期即付。	款,銀行將就違約貸款收取的年化利率 y 算直至全數清還違約 違約利息 (如未支付)	% (按每年 3 均總數。違約7 將在適用於言 12個月	65 天為基 利息應在開 該逾期金額	基準(或閏年 366 天 閣下作出判決之前和 額的每個利息期結束 24個月				
還款頻率	如果有任何延遲付款/延遲償 率按以下公式計算:逾期金額 基準)計算),違約利息將從 後銀行指定的日期支付。逾期 與逾期金額以複利計算,但(本貸款需按每月還款。 以貸款額港幣 50 萬元,每月 貸款期	這貸款分期付額 x 就違約貸 給違約當日起計 胡金額產生的近 仍須到期即付。	款,銀行將就違約貸款收取的年化利率 y 計算直至全數清還違約 違約利息 (如未支付)	%(按每年3 的總數。違約和 將在適用於言	65 天為基 利息應在開 該逾期金額	基準(或閏年 366 天 閣下作出判決之前和 額的每個利息期結束				
還款頻率	如果有任何延遲付款/延遲償 率按以下公式計算:逾期金額 基準)計算),違約利息將從 後銀行指定的日期支付。逾其 與逾期金額以複利計算,但(本貸款需按每月還款。 以貸款額港幣 50 萬元,每月 貸款期 根據上述利率(或利率範圍	 還貸款分期付額 x 就違約貸 違約當日起詰 胡金額產生的減 仍須到期即付。 引還款為例: 副)計算之 	款,銀行將就違約貸款收取的年化利率 y 算直至全數清還違約 違約利息 (如未支付)	% (按每年 3 的總數。違約和 將在適用於言 12個月 HK\$42,964.30 HK\$42,503.9	65 天為基 利息應在開 該逾期金額	基準(或閏年 366 天 閣下作出判決之前和 額的每個利息期結束 24個月 HK\$22,092.78 /				
還款頻率	如果有任何延遲付款/延遲償 率按以下公式計算:逾期金額 基準)計算),違約利息將從 後銀行指定的日期支付。逾期 與逾期金額以複利計算,但(本貸款需按每月還款。 以貸款額港幣 50 萬元,每月 貸款期 根據上述利率(或利率範圍 分期還款金額	 還貸款分期付額 x 就違約貸 給違約當日起詰 胡金額產生的近 仍須到期即付。 引還款為例: 引算之 う計算之 5.5%,本行 	款,銀行將就違約貸款收取的年化利率 y 算直至全數清還違約 違約利息 (如未支付)	% (按每年 3 的總數。違約和 將在適用於言 12個月 HK\$42,964.30 HK\$42,503.9	65 天為基 利息應在開 該逾期金額	基準(或閏年 366 天 閣下作出判決之前和 額的每個利息期結束 24個月 HK\$22,092.78 /				
還款頻率 分期還款金額	如果有任何延遲付款/延遲償 率按以下公式計算:逾期金額 基準)計算),違約利息將從 後銀行指定的日期支付。逾期 與逾期金額以複利計算,但(本貸款需按每月還款。 以貸款額港幣 50 萬元,每月 貸款期 根據上述利率(或利率範圍 分期還款金額 (假設本行港元最優惠利率為	 還貸款分期付額 x 就違約貸 給違約當日起詰 胡金額產生的近 仍須到期即付。 引還款為例: 引算之 う計算之 5.5%,本行 	款,銀行將就違約貸款收取的年化利率 y 算直至全數清還違約 違約利息 (如未支付)	% (按每年 3 的總數。違約和 將在適用於言 12個月 HK\$42,964.30 HK\$42,503.9	65 天為基 利息應在開 該逾期金額	基準(或閏年 366 天 閣下作出判決之前和 額的每個利息期結束 24個月 HK\$22,092.78 /				
還款頻率 分期還款金額	如果有任何延遲付款/延遲償 率按以下公式計算:逾期金額 基準)計算),違約利息將從 後銀行指定的日期支付。逾期 與逾期金額以複利計算,但(本貸款需按每月還款。 以貸款額港幣50萬元,每月 貸款期 根據上述利率(或利率範圍 分期還款金額 (假設本行港元最優惠利率為 以貸款額港幣50萬元,每,	還貸款分期付額 x 就違約貸 違約當日起記 胡金額產生的近 防須到期即付 引還款為例: 1)計算之 5.5%,本行 月還款為例:	款,銀行將就違約貨款收取的年化利率 y 算直至全數清還違約 違約利息(如未支付) 6個月 不適用 ^ト 1個月香港銀行同業	% (按每年 3 均總數。違約7 將在適用於言 12個月 HK\$42,964.30 HK\$42,503.9 拆息為 0.888 12個月	65 天為基 利息應在開 該逾期金額	基準(或閏年 366 天 閣下作出判決之前和 額的每個利息期結束 24個月 HK\$22,092.78 / HK\$21,643.30 24個月				
還款頻率 分期還款金額	如果有任何延遲付款/延遲償 率按以下公式計算:逾期金額 基準)計算),違約利息將從 後銀行指定的日期支付。逾期 與逾期金額以複利計算,但(本貸款需按每月還款。 以貸款額港幣 50 萬元,每月 貸款期 根據上述利率(或利率範圍 分期還款金額 (假設本行港元最優惠利率為 以貸款額港幣 50 萬元,每,	還貸款分期付額 x 就違約貸 違約當日起記 胡金額產生的近 防須到期即付 引還款為例: 1)計算之 5.5%,本行 月還款為例:	款,銀行將就違約貨 款收取的年化利率 y 貸直至全數清還違約 違約利息 (如未支付) 6個月 不適用 1 個月香港銀行同業 6個月 五 流田	%(按每年 3 的總數。違約和 將在適用於言 12個月 HK\$42,964.30 HK\$42,503.9 拆息為 0.888	65 天為基 利息應在開 該逾期金額	基準(或閏年 366 天 閣下作出判決之前和 額的每個利息期結束 24個月 HK\$22,092.78 / HK\$21,643.30				
還款頻率 分期還款金額	如果有任何延遲付款/延遲償 率按以下公式計算:逾期金額 基準)計算),違約利息將從 後銀行指定的日期支付。逾期 與逾期金額以複利計算,但(本貸款需按每月還款。 以貸款額港幣50萬元,每月 貸款期 根據上述利率(或利率範圍 分期還款金額 (假設本行港元最優惠利率為 以貸款額港幣50萬元,每, 貸款期 根據上述利率(或利率範圍	還貸款分期付額 x 就違約貸 違約當日起記 胡金額產生的近 仍須到期即付 週 計算之 1	款,銀行將就違約貨 款收取的年化利率 y 貸直至全數清還違約 量約利息 (如未支付) 6個月 不適用 1 個月香港銀行同業 6個月 不適用 月 不適用 日 6個月 不適用 日 不適用 日 6個月 不適用	% (按每年 3 5)總數。違約 將在適用於 12個月 HK\$42,964.30 HK\$42,503.9 拆息為 0.888 12個月 HK\$515,643.6 HK\$515,643.6	65 天為基 利息應在 該逾期金 0 / 2 93%。)	基準(或閏年 366 天 國下作出判決之前和 顏的每個利息期結束 24個月 HK\$22,092.78 / HK\$21,643.30 24個月 HK\$530,302.84 /				
還款頻率 分期還款金額	如果有任何延遲付款/延遲償 率按以下公式計算:逾期金額 基準)計算),違約利息將從 後銀行指定的日期支付。逾期 與逾期金額以複利計算,但(本貸款需按每月還款。 以貸款額港幣 50 萬元,每月 貸款期 根據上述利率(或利率範圍 分期還款金額 (假設本行港元最優惠利率為 以貸款額港幣 50 萬元,每, 貸款期 根據上述利率(或利率範圍 總還款金額	還貸款分期付額 x 就違約貸 額 x 就違約貸 約當日起言 期金額產生的近 仍須到期即付 引還款為例: 引還款為例: 引還款為例: 引還款為例: 引還款為例: 引還款為例: 引還款為例: 1) 計算之 引還款為例: 1) 計算之	款,銀行將就違約貨 款收取的年化利率 y 貸直至全數清還違約 量約利息(如未支付) 6個月 不適用 1個月香港銀行同業 6個月 不適用 1個月香港銀行同業 1個月香港銀行同業 1個月香港銀行同業	%(按每年 3 的總數。違約和 將在適用於言 12個月 HK\$42,964.30 HK\$42,503.9 拆息為 0.888 12個月 K\$515,643.6 HK\$510,047.0 拆息為 0.888	65 天為基 利息應在閣 該逾期金額 0 / 2 93%。) 11 / 04 93%。)	基準(或閏年 366 天 國下作出判決之前和 額的每個利息期結束 24個月 HK\$22,092.78 / HK\$21,643.30 24個月 HK\$530,302.84 / HK\$519,439.20				

費用及收費	
手續費	不適用
逾期還款費用及收費	每次逾期還款額外收取港幣\$400
提早還款 / 提前清償 /	
贖回的收費	如在提取貸款後首年内 收取原貸款金額之1%及退回本行提供的全數現金回贈(如有)。
	如在提取貸款後第二年内 退回本行提供的全數現金回贈(如有)。
	1.提前還款金額最低港幣\$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每貸款賬戶港幣\$1,000。
本行可收取不時適用的費用	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。	
退票 / 退回自動轉賬授	
權指示的費用	不適用
其他資料	
1.最低貸款金額為港幣\$50	
2.美元貸款只適用於私人銷	
3.利息應按所逝去的天數及	及按日累算, 則一年港元貸款按 365 天或美元貸款按360天計算(不論平年或閏年), 每月收取利息。
4.如果適用於貸款的利率有	有任何變動,利息計算應按照港元最優惠利率或代表銀行不時對其他貨幣貸款的最優惠放款利率的任何其他
利率,新利率應適用並且	且在即時生效。
5. "港元最優惠利率" (B	BLR)指本行不時指定的銀行最優惠港元貸款放款利率。
參考資料	
利率基準的歷史變動	以下圖表僅供參考,顯示過去三年香港銀行同業拆息(HIBOR)及本行最優惠利率基準的歷史走勢。 香港銀行同業拆息(HIBOR)利率的歷史變動 (2022-2024)
	6.00%
	5.6595%
	4.00%
	2.00%
	0.00% Jan-22 Jan-23 Jan-24
	過去三年内,香港銀行同業拆息 (HIBOR) 的最高利率為5.6595%。
	最便惠利率(BLR)的歷史變動 (2022 - 2024)
	6.40% 6.20%
	6.00%
1	5.80%
	5.60%
	5.60%
	5.60% 5.40% 5.20% 5.00% 4.80%
	5.60% 5.40% 5.20% 5.00%
	5.60% 5.40% 5.20% 5.00% 4.80% 4.60%

分期還款金額	(以下例子展示了根據過去三年内最高利率計算的分期還款金額。)				
(示例說明)	以貸款額港幣50萬元,本行最優惠利率,每月還	款為例:			
	貸款期	6個月	12個月	24個月	
	根據過去三年內最高利率計算的每月還款金額	不適用	HK\$43,107.94	HK\$22,233.60	
	」 以貸款額港幣50萬元,香港銀行同業拆息(HIBC	DR), 每月還款為	•例:		
	貸款期	6個月	12個月	24個月	
	根據過去三年内最高利率計算的每月還款金額	不適用	HK\$43,600.52	HK\$22,718.58	
總還款金額	(以下例子展示了根據過去三年内最高利率計算	的總還款金額。)		
(示例說明)	以貸款額港幣50萬元,本行最優惠利率,每月還	款為例:			
	貸款期限	6個月	12個月	24個月	
	根據過去三年内最高利率計算的總還款金額	不適用	HK\$517,375.68	HK\$533,691.95	
	」 以貸款額港幣50萬元,香港銀行同業拆息(HIBC	DR), 每月還款為	•例:		
	貸款期限	6個月	12個月	24個月	
	根據過去三年内最高利率計算的總還款金額	不適用	HK\$523,315.80	HK\$545,364.98	

此概要的中文版本僅供參考。如中文及英文版本有任何不一致, 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) June 2025

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 our offer letter for the final terms of your instalment loan.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and	Interest Charges					
Interest Rate	For a loan amount of H	K\$500,000:				
	Loan Tenor	6-month	12-month		24-month	
			BLR+0.2% p.a. /	BL	LR+0.2% p.a. /	
	interest rate (or	Not	HIBOR+2.8% p.a.		BOR+2.8% p.a.	
	range of interest	applicable	The interest rate for the loar		est rate for the loan is not	
	rate)		subject to a cap and thus		to a cap and thus may	
	1 The interest rate in o	ur offer letter of	subject to higher interest ra		higher interest rate risk.	
			lated based on an interest			
	is the interest rate ris					
	3. Interest rate re-fixing		es place monthly.			
			Bank's BLR are published o	on our website at w	www.chbank.com. Late	
			IIBOR is determined by refe			
			te discretion (or its function	nal equivalent desig	nated by the Bank) at	
	about 11:00 a.m. on	the first day of the	ne relevant interest period.			
Annualised						
Percentage Rate (APR)	Not applicable					
Annualised Overdue / Default	The corresponding Inte	erest Rate (i.e. th	ne applicable interest rate o	of your Loan) plus 1	0% p.a	
Interest Rate			said rate on any amount d			
			expenses and any other a			
			ate on which it is due or d full. No minimum amount of			
	If there is any late payr	ment / late settle	ment of loan instalment d	ofault interest will b	o imposed by the Ban	
	If there is any late payment / late settlement of loan instalment, default interest will be imposed by the Bank Default interest is calculated according to the following formula: overdue amount x annualized defaul					
	Default interest is cale					
		culated according		ila: overdue amour	nt x annualized defau	
	interest rate of y% (call daily basis from the da	culated accordin culated on a 365 ate of default to	ng to the following formu 5-day per year basis (or 36 o the date of full repaymer	Ila: overdue amour 66-day year basis in nt of the overdue a	nt x annualized defau a leap year) and on amount. Default intere	
	interest rate of y% (call daily basis from the da should be payable on	culated accordin culated on a 365 ate of default to the dates as th	ng to the following formu 5-day per year basis (or 36 o the date of full repaymer e Bank may specify by yo	Ila: overdue amour 66-day year basis in nt of the overdue a ou both before and	nt x annualized defau a leap year) and on amount. Default intere after judgment. Defau	
	interest rate of y% (cald daily basis from the da should be payable on interest (if unpaid) arisi	culated accordi culated on a 365 ate of default to the dates as th ng on an overdu	ng to the following formu 5-day per year basis (or 36 o the date of full repaymer e Bank may specify by yo ue amount will be compoun	Ila: overdue amour 66-day year basis in nt of the overdue a bu both before and nded with the overd	nt x annualized defau a leap year) and on amount. Default intere after judgment. Defau ue amount at the end	
	interest rate of y% (cald daily basis from the da should be payable on interest (if unpaid) arisi	culated accordi culated on a 365 ate of default to the dates as th ng on an overdu	ng to the following formu 5-day per year basis (or 36 o the date of full repaymer e Bank may specify by yo	Ila: overdue amour 66-day year basis in nt of the overdue a bu both before and nded with the overd	nt x annualized defau a leap year) and on amount. Default intere after judgment. Defau ue amount at the end	
Repayment	interest rate of y% (cald daily basis from the da should be payable on interest (if unpaid) arisi	culated accordi culated on a 365 ate of default to the dates as th ng on an overdu	ng to the following formu 5-day per year basis (or 36 o the date of full repaymer e Bank may specify by yo ue amount will be compoun	Ila: overdue amour 66-day year basis in nt of the overdue a bu both before and nded with the overd	nt x annualized defau a leap year) and on amount. Default intere after judgment. Defau ue amount at the end	
Repayment Repayment Frequency	interest rate of y% (cald daily basis from the da should be payable on interest (if unpaid) arisi	culated accordi culated on a 365 ate of default to the dates as th ng on an overdu plicable to that o	ng to the following formu 5-day per year basis (or 36 o the date of full repaymer e Bank may specify by yo ue amount will be compoun	Ila: overdue amour 66-day year basis in nt of the overdue a bu both before and nded with the overd	nt x annualized defau a leap year) and on amount. Default intere after judgment. Defau ue amount at the end	
Repayment	interest rate of y% (cald daily basis from the da should be payable on interest (if unpaid) arisi each interest period ap	culated accordi culated on a 365 ate of default to the dates as th ng on an overdu plicable to that o thly repayment.	ng to the following formu 5-day per year basis (or 36 5 the date of full repaymer e Bank may specify by yo ue amount will be compoun overdue amount but will ren	Ila: overdue amour 66-day year basis in nt of the overdue a bu both before and nded with the overd	nt x annualized defau a leap year) and on amount. Default intere after judgment. Defau ue amount at the end	
Repayment Frequency Periodic	interest rate of y% (cald daily basis from the da should be payable on interest (if unpaid) arisi each interest period ap This loan requires mon	culated accordi culated on a 365 ate of default to the dates as th ng on an overdu plicable to that o thly repayment.	ng to the following formu 5-day per year basis (or 36 5 the date of full repaymer e Bank may specify by yo ue amount will be compoun overdue amount but will ren	Ila: overdue amour 66-day year basis in nt of the overdue a bu both before and nded with the overd	nt x annualized defau a leap year) and on amount. Default intere after judgment. Defau ue amount at the end	
Repayment Frequency Periodic Repayment	interest rate of y% (cald daily basis from the da should be payable on interest (if unpaid) arisi each interest period ap This loan requires mon For a loan amount of H	culated accordi culated on a 365 ate of default to the dates as th ng on an overdu plicable to that o thly repayment. K\$500,000 with	ng to the following formu 5-day per year basis (or 36 5 the date of full repaymer e Bank may specify by yo ue amount will be compoun overdue amount but will ren	Ila: overdue amour 6-day year basis in nt of the overdue a bu both before and nded with the overd nain immediately du	nt x annualized defau a leap year) and on amount. Default intere after judgment. Defau ue amount at the end ue and payable. 24-month	
Repayment Frequency Periodic Repayment	interest rate of y% (cald daily basis from the da should be payable on interest (if unpaid) arisi each interest period ap This loan requires mon For a loan amount of H Loan Tenor	culated accordin culated on a 365 ate of default to the dates as th ng on an overdu plicable to that o thly repayment. K\$500,000 with amount for the	ng to the following formu 5-day per year basis (or 36 5 the date of full repaymer e Bank may specify by yo ue amount will be compoun overdue amount but will ren monthly repayment: 6-month	Ila: overdue amour 66-day year basis in nt of the overdue a bu both before and nded with the overd nain immediately du 12-month HK\$42,964.30 /	nt x annualized defau a leap year) and on amount. Default intere after judgment. Defau ue amount at the end ue and payable. 24-month HK\$22,092.78 /	
Repayment Frequency Periodic Repayment	interest rate of y% (cald daily basis from the da should be payable on interest (if unpaid) arisi each interest period ap This loan requires mon For a loan amount of H Loan Tenor Periodic repayment a interest rate (or range specified above	culated accordii culated on a 365 ate of default to the dates as th ng on an overdu plicable to that o thly repayment. K\$500,000 with amount for the e of interest rate)	ng to the following formu 5-day per year basis (or 36 5 the date of full repaymer e Bank may specify by yo ue amount will be compoun overdue amount but will ren <u>monthly repayment:</u> 6-month Not applicable	Ila: overdue amour 66-day year basis in nt of the overdue a bu both before and nded with the overd nain immediately du 12-month HK\$42,964.30 / HK\$42,503.92	nt x annualized defau a leap year) and on amount. Default intere after judgment. Defau ue amount at the end ue and payable. 24-month HK\$22,092.78 / HK\$21,643.30	
Repayment Frequency Periodic Repayment Amount	interest rate of y% (cald daily basis from the da should be payable on interest (if unpaid) arisi each interest period ap This loan requires mon For a loan amount of H Loan Tenor Periodic repayment a interest rate (or range specified above (Assume the Bank's BL	culated accordia culated on a 365 ate of default to the dates as th ng on an overdu plicable to that on thly repayment. K\$500,000 with amount for the e of interest rate)	ng to the following formu 5-day per year basis (or 36 5 the date of full repaymer e Bank may specify by yo ue amount will be compoun overdue amount but will ren worthly repayment: 6-month Not applicable and the Bank's 1-month HIE	Ila: overdue amour 66-day year basis in nt of the overdue a bu both before and nded with the overd nain immediately du 12-month HK\$42,964.30 / HK\$42,503.92	nt x annualized defau a leap year) and on amount. Default intere after judgment. Defau ue amount at the end ue and payable. 24-month HK\$22,092.78 / HK\$21,643.30	
Repayment Frequency Periodic Repayment Amount Total Repayment	interest rate of y% (cald daily basis from the da should be payable on interest (if unpaid) arisi each interest period ap This loan requires mon For a loan amount of H Loan Tenor Periodic repayment a interest rate (or range specified above (Assume the Bank's BL For a loan amount of H	culated accordia culated on a 365 ate of default to the dates as th ng on an overdu plicable to that on thly repayment. K\$500,000 with amount for the e of interest rate)	ng to the following formu 5-day per year basis (or 36 5 the date of full repayment e Bank may specify by yo ue amount will be compound overdue amount but will rem monthly repayment: 6-month Not applicable and the Bank's 1-month HIE monthly repayment:	Ila: overdue amour 66-day year basis in nt of the overdue a bu both before and nded with the overd main immediately du 12-month HK\$42,964.30 / HK\$42,503.92 BOR is 0.88893% p	nt x annualized defau a leap year) and on amount. Default intere after judgment. Defau ue amount at the end ue and payable. 24-month HK\$22,092.78 / HK\$21,643.30 p.a)	
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Repayment Frequency Periodic Repayment Amount	interest rate of y% (cald daily basis from the da should be payable on interest (if unpaid) arisi each interest period ap This loan requires mon For a loan amount of H Loan Tenor Periodic repayment a interest rate (or range specified above (Assume the Bank's BL For a loan amount of H Loan Tenor Total repayment amo interest rate (or range specified above (Assume the Bank's BL Remark: To calculate	culated accordia culated on a 365 ate of default to the dates as th ng on an overdu plicable to that of thly repayment. IK\$500,000 with amount for the e of interest rate) IR is 5.5% p.a. a wount for the e of interest rate) IR is 5.5% p.a. a e the above inf	Image to the following formu 5-day per year basis (or 36 6-month Image the Bank's 1-month HIE Mot applicable 6-month Image the Bank's 1-month HIE Mot applicable Image the Bank's 1-month HIE Image the Bank's 1-month HIE Image the Bank's 1-month HIE	Ila: overdue amour 66-day year basis in nt of the overdue a bu both before and nded with the overd nain immediately du 12-month HK\$42,964.30 / HK\$42,503.92 BOR is 0.88893% p 12-month HK\$515,643.61 / HK\$510,047.04 BOR is 0.88893% p our specific case,	nt x annualized defau a leap year) and on amount. Default intere after judgment. Defau ue amount at the end ue and payable. 24-month HK\$22,092.78 / HK\$21,643.30 .a) 24-month HK\$530,302.84 / HK\$519,439.20 o.a) please use our onlin	
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Prepayment / Early Settlement /	Prepayment in full or in part is allowed: If within 1st year of drawdown Prepayment fee of 1% of the original Loan Amount plus refund full amount
Redemption Fee	of cash reward (if any) paid by the Bank.
	If within 2nd year of drawdown Refund full amount of cash reward (if any) paid by the Bank. 1. Minimum prepayment amount HK\$50,000.00.
	2. Prepayment will be allowed subject to you 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.
	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 per loan account will be charged as handling fee per prepayment and this amount is subject
	to change.
	harge are 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.
Rejected Autopay	Not applicable
Charge	
Additional Information	on
	Amount of HK\$500,000.
	applicable to Private Banking Customers.
	rged monthly in arrears and calculated on the basis of the actual number of days elapsed and a 365-day year 60-day year for USD facility (whether an ordinary year or a leap year).
	ge in the interest rate applicable to the loan due to change of the corresponding base rate such as the Hong
Kong Dollar Prime F	Rate or any other interest rate representing the Bank's best lending rate for the loan in other currencies from
	v interest rate shall apply immediately.
	ank's best lending rate for loans in Hong Kong Dollars designated by the Bank from time to time.
Reference Information	
Historical	The chart below is provided for illustrative purposes only and shows the historical movement of the Bank's
Changes of Interest Rate	HIBOR and BLR interest rate benchmarks in the past 3 years.
Benchmark	
	Historical Changes of HIBOR Interest Rate (2022-2024)
	6.00%
	5.6595%
	4.00%
	2.00%
	0.00% Jan-22 Jan-23 Jan-24
	The highest HIBOR interest rate noted in the past 3 years is 5.6595%.
	Historical Changes of BLR Interest Rate (2022 - 2024)
	6.40% 6.1250%
	6.20%
	6.00% 5.80%
	5.60%
	5.40%
	5.20% -
	5.00%
	4.80%
	4.60%
	4.40%
	The highest BLR interest rate noted in the past 3 years is 6.125%.

Periodic	(The following example illustrates the periodic re	epayment amount	based on the highes	st interest rate noted
Repayment	in the past 3 years.)		C C	
Amount				
(Illustrative	For a loan amount of HK\$500,000 with monthly	repayment under	BLR:	
Example)	Loan Tenor	6-month	12-month	24-month
	Monthly repayment amount based on the highest interest rate noted in the past 3 years	Not applicable	HK\$43,107.94	HK\$22,233.60
	For a loan amount of HK\$500,000 with monthly	repayment under	HIBOR:	
	Loan Tenor	6-month	12-month	24-month
	Monthly repayment amount based on the highest interest rate noted in the past 3 years	Not applicable	HK\$43,600.52	HK\$22,718.58
Total Repayment	(The following example illustrates the total repa	wment amount ha	sed on the highest i	
Amount (Illustrative	the past 3 years.)		Ū.	nterest rate noted in
Amount	the past 3 years.) For a loan amount of HK\$500,000 with monthly	repayment under	BLR:	
Amount (Illustrative	the past 3 years.)		Ū.	24-month HK\$533,691.95
Amount (Illustrative	the past 3 years.) For a loan amount of HK\$500,000 with monthly Loan Tenor Total repayment amount based on the highest	repayment under 6-month Not applicable	BLR: 12-month HK\$517,375.68	24-month
Amount (Illustrative	the past 3 years.) For a loan amount of HK\$500,000 with monthly Loan Tenor Total repayment amount based on the highest interest rate noted in the past 3 years	repayment under 6-month Not applicable	BLR: 12-month HK\$517,375.68	24-month

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

循環貸款產品資料概要

創興銀行有限公司(「本行」)

資產抵押貸款(循環定期貸款 / 定期貸款) 2025年6月

借定唔借?還得到先好借!

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的循環貸款的最終條款。 在申請此產品前,請閱讀並理解本概要中的資訊。提交申請時,您將被要求確認已閱讀並理解本概要的內容。

此乃循環貸款產品。

利率及利息支出						
利率	以下利率適用於屬於各自貸款金額範圍內的循環貸款:					
	貸款金額	利率(或利率範圍)				
	洗漱すこののの石洗漱するののののいます。	BLR+0.2% / HIBOR+2.8%				
	港幣\$500,000至港幣\$3,000,000以下	本貸款的利率並無上限,可能面對較高的利率風險。				
	港幣\$3,000,000及以上	BLR% / HIBOR+2.55%				
	/ 唐帝\$3,000,000 及以上	本貸款的利率並無上限,可能面對較高的利率風險。				
	1.本行貸款確認書中的利率可能會在貸款期內	變動 。				
	2.本貸款的利率是根據利率基準計算。此貸款的	的主要風險為利率風險。				
	3.本貸款的利率於每月重設。					
	4.有關本行最優惠利率的最新利率及其他詳情,	,請查閱本行網站: www.chbank.com。有關本行1個				
	月香港銀行同業拆息的最新利率及其他詳情,	適用於銀行以其絕對酌情權於相關利息期的首日上午				
	11 時或大約此時,參考路透社屏幕的某一版	页面(或銀行所指定的功能同等的)而釐定的該利息期				
	的年度利率。					
實際年利率	不適用					
逾期還款年化利率 / 就						
違約貸款收取的年化利率	相關貸款合約利率加10%,或本行不時適用的	具他利率。				
超出信用限額利率	不適用					
最低還款額	不適用					
還款						
還款頻率	本貸款需按月償還利息並於最後一期還款同時償還本金。					
分期還款金額	假設本行港元最優惠利率為 5.5%, 本行 1 個月香港銀行同業拆息為 0.88893%, 該月有 30 個曆					
	貸款金額	根據上述利率計算之每月還款金額				
	HK\$500,000	HK\$2,342.47 / HK\$1,516,00				
	HK\$3,000,000	HK\$13,561.64 / HK\$8,479.55				
總還款金額]香港銀行同業拆息為 0.88893%,貸款於第 12 個月				
	全數結清以及貸款利息每月按時支付。					
	貸款金額	根據上述利率計算之總還款金額				
	HK\$500,000	HK\$502,342.47 / HK\$501,516.00				
	HK\$3,000,000	│ HK\$3,013,561.64 / HK\$3,008,479.55 │ 聲訊,您可透過本行網站上的透支服務計算機或到:				
		11, 芯可透過平门約如工的透文服物計算機或到.				
	www.chbank.com 以取得較準確資料。					
費用及收費						
手續費	額度成立費:循環定期信貸額 0.3% (一次性收	文費)。				
年費 / 月費	額度年檢費:循環定期信貸額 0.2% (每次年校	僉收費) 。				
提款費用 / 交易費用	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	
權指示的費用	不適用
替換遺失卡的費用	不適用

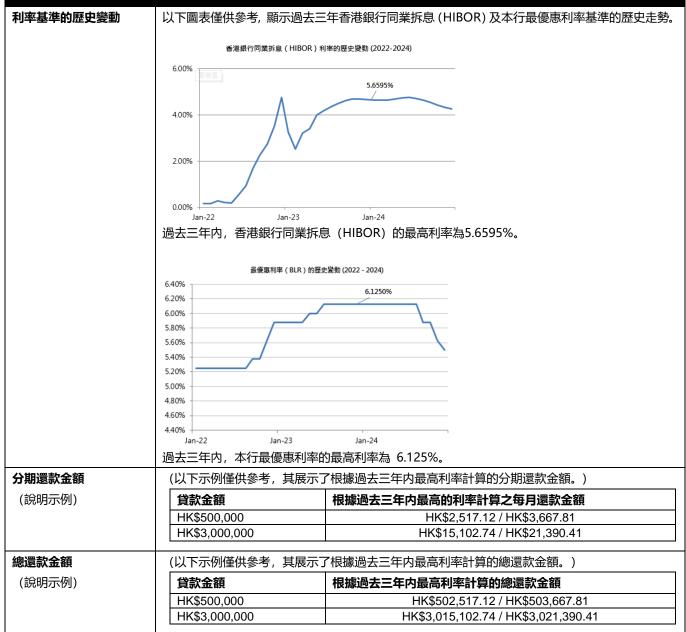
其他資料

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。

- 3.利息應按所逝去的天數及按日累算,則一年港元貸款按365天或美元貸款按360天計算(不論平年或閏年),每月收取利息。
- 4.如果適用於循環定期貸款的利率有任何變動,利息計算應按照港元最優惠利率或代表銀行不時對其他貨幣循環定期貸款的最優惠放款利率的任何其他利率,新利率應適用並且在即時生效。
- 5. "港元最優惠利率" (BLR) 指本行不時指定的銀行最優惠港元貸款放款利率。

參考資料



此概要之中文版本僅供參考。如中英文版本有任何不一致之處,概以英文版本為準。

Key Facts Statement (KFS) for Revolving Credit Facility Chong Hing Bank Limited (the "Bank")

Asset Secured Facility (Revolving Term Loan / Term Loan)

June 2025

To borrow or not to borrow? Borrow only if you can repay! This product is a revolving credit facility. This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your revolving credit facility. Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application. **Interest Rates and Interest Charges** Interest Rate The following interest rates apply to the revolving credit facilities falling within the respective loan amount brackets below: Loan Amount Interest rate (or range of interest rate) BLR+0.2% p.a. / HIBOR+2.8% p.a. HK\$500,000 and below HK\$3,000,000 The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk. BLR% p.a. / HIBOR+2.55% p.a. HK\$3,000,000 and above The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk. 1. The interest rate in our offer letter of your loan may change during the tenor of this loan. 2. The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk 3. Interest rate re-fixing for this loan takes place monthly. 4. Latest rate and other details of the Bank's BLR are published on our website at www.chbank.com. Latest rate and other details of the Bank's HIBOR is determined by reference to such page on the Reuters screen as the Bank determines at its absolute discretion (or its functional equivalent designated by the Bank) at or about 11:00 a.m. on the first day of the relevant interest period. Annualised Not applicable Percentage Rate (APR) The corresponding Interest Rate plus 10% p.a. or such other rates as the Bank may charge from time to Annualised Overdue / **Default Interest Rate** time. **Overlimit Interest Rate** Not applicable **Minimum Payment** Not applicable Repayment Repayment Frequency This loan requires monthly repayment on the interest incurred and repay the principal at the same time in the last instalment. **Periodic Repayment** Assume the BLR is 5.5% and the Bank's 1-month HIBOR is 0.88893%, 30 calendar days for the month. Amount Loan Amount Monthly repayment amount for the interest rate specified above HK\$500,000 HK\$2,342.47 / HK\$1,516,00 HK\$3,000,000 HK\$13,561.64 / HK\$8,479.55 **Total Repayment** Assume the BLR is 5.5% and the Bank's 1-month HIBOR is 0.88893%, the loan is fully repaid at 12 months Amount and loan interest is fully repaid monthly. Loan Amount Total repayment amount for the interest rate specified above HK\$500,000 HK\$502,342.47 / HK\$501,516.00 HK\$3,000,000 HK\$3,013,561.64 / HK\$3,008,479.55 Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides overdraft facilities at www.chbank.com **Fees and Charges Handling Fee** Set Up Fee : 0.3% of the Facility Amount(one-off charge). **Annual Fee / Monthly** Facility Review Fee : 0.2% of Facility Amount (charge per annual review). Fee Withdrawal Fee / Not applicable **Transaction Fee** Late Payment Fee and Not applicable Charge

Overlimit Handling Fee

Not applicable

Returned Cheque Charge / Rejected	Not applicable
Autopay Charge	
Lost Card Replacement Fee	Not applicable
Additional Information	
 USD Facility is only applied Interest shall be charged HKD facility or 360-day yet If there is any change in Hong Kong Dollar Prime currencies from time to tir 	bunt of HK\$500,000 or its equivalent. cable to Private Banking Customers. monthly in arrears and calculated on the basis of the actual number of days elapsed and a 365-day year for ear for USD facility (whether an ordinary year or a leap year). the interest rate applicable to revolving term loan due to change of the corresponding base rate such as the Rate or any other interest rate representing the Bank's best lending rate for revolving term loan in other ne, the new interest rate shall apply immediately. best lending rate for loans in Hong Kong Dollars designated by the Bank from time to time.
Historical Changes of Interest Rate Benchmark	The chart below is provided for illustrative purposes only and shows the historical movement of HIBOR and the Bank's BLR interest rate benchmarks in the past 3 years.
	Historical Changes of HIBOR Interest Rate (2022-2024)
	5.6595%
	4.00%
	2.00%
	0.00%
	Jan-22 Jan-23 Jan-24
	The highest HIBOR interest rate noted in the past 3 years is 5.6595%.
	Historical Changes of BLR Interest Rate (2022 - 2024) 6.40%
	6.1250%
	6.00%
	5.80%
	5.60%
	5.20%
	5.00%
	4.80%
	4.60%
	4.40%
	The highest BLR interest rate noted in the past 3 years is 6.125%.
Periodic Repayment	(The following example is for illustrative purpose only and illustrate the periodic repayment amount
Amount (Illustrative Example)	based on the highest interest rate noted in the past 3 years.) Loan Amount Monthly repayment amount based on the highest interest rate noted
	in the past 3 years
	HK\$500,000 HK\$2,517.12 / HK\$3,667.81
	HK\$3,000,000 HK\$15,102.74 / HK\$21,390.41
Total Repayment Amount	(The following example is for illustrative purpose only and illustrate the total repayment amount based
(Illustrative Example)	on the highest interest rate noted in the past 3 years.)
	Loan Amount Total repayment amount based on the highest interest rate noted in the past 3 years
	the past 3 years HK\$500,000 HK\$502,517.12 / HK\$503,667.81
	HK\$3,000,000 HK\$3,015,102.74 / HK\$3,021,390.41

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.