

# 循環貸款產品資料概要

創興銀行有限公司(「本行」)

人壽保險保費融資 / 保單融資貸款 (循環定期貸款 / 定期貸款)

2025年6月

借定唔借？還得到先好借！

此乃循環貸款產品。

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。

## 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) 本行1個月香港銀行同業拆息 (HIBOR)
港幣\$500,000至港幣\$3,000,000以下	HIBOR+2.75% (上限為BLR-0.25%) 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	HIBOR+2.65% (上限為BLR-0.5%) 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](http://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%，或本行不時適用的其他利率。

### 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%，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\$2,157.53
HK\$3,000,000	HK\$12,328.77

### 總還款金額

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 4.15518%，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\$502,157.53
HK\$3,000,000	HK\$3,012,328.77

註：如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上的透支服務計算機或到：[www.chbank.com](http://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% (一次性收費)。

### 年費 / 月費

額度年檢費：循環定期信貸額 0.2% (每次年檢收費)。

### 提款費用 / 交易費用

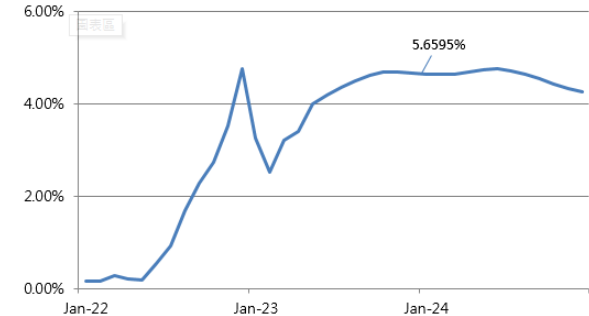
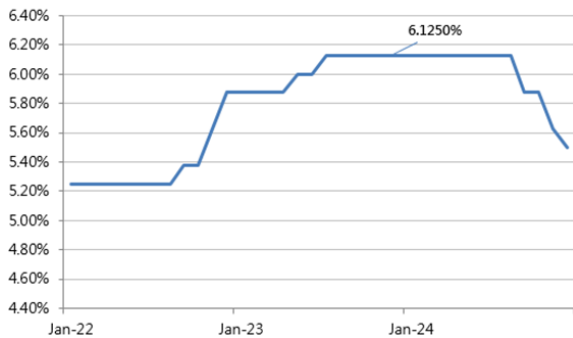
不適用

### 逾期還款費用及收費

不適用

### 超出信用額度手續費

不適用

<b>退票 / 退回自動轉賬授權指示的費用</b>	不適用						
<b>替換遺失卡的費用</b>	不適用						
<b>其他資料</b>							
<p>1. 最低貸款金額為HK\$500,000或其等值。</p> <p>2. 此循環定期貸款只適用於私人銀行客戶。</p> <p>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。</p> <p>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。</p> <p><b>5. 保險公司支付保單利益的周轉時間（僅適用於保費融資）：</b></p> <ul style="list-style-type: none"> <li>如該融資的全部債務在該融資到期日或還款到期日（以較早者為準）起計 30 天內全部償還，則本行將在此期間收取貸款確認書所述的利率。然而，這將受制於且不影響本行任何其他款項的償還權利，包括利息、費用及收費，而這些款項可能已經產生並且授信函項下的借款人在融資到期日或還款到期日之前已經支付或已需支付。</li> <li>如在融資到期日或還款到期日（以較早者為準）起計 30 天內未能完全償還融資的債務，則自該 30 天期限屆滿日期起對逾期金額收取利息並以違約利率計算。</li> </ul> <p>6. 即使申請人已在冷靜期內取消此人壽保單，申請人仍須償還保費融資 / 保單融資貸款的本金、提前還款罰款(如適用)、貸款利息及每次提前還款收取不時適用的手續費收費。</p> <p>7. “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。</p>							
<b>參考資料</b>							
<b>利率基準的歷史變動</b>	<p>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。</p> <p>香港銀行同業拆息（HIBOR）利率的歷史變動 (2022-2024)</p>  <p>過去三年內，香港銀行同業拆息（HIBOR）的最高利率為5.6595%。</p> <p>最優惠利率（BLR）的歷史變動 (2022 - 2024)</p>  <p>過去三年內，本行最優惠利率的最高利率為 6.125%。</p>						
<b>分期還款金額</b> (說明示例)	<p>(以下示例僅供參考，其展示了根據過去三年內最高利率計算的分期還款金額。)</p> <table border="1"> <thead> <tr> <th>貸款金額</th><th>根據過去三年內最高的利率計算之每月還款金額</th></tr> </thead> <tbody> <tr> <td>HK\$500,000</td><td>HK\$2,414.38</td></tr> <tr> <td>HK\$3,000,000</td><td>HK\$13,869.86</td></tr> </tbody> </table>	貸款金額	根據過去三年內最高的利率計算之每月還款金額	HK\$500,000	HK\$2,414.38	HK\$3,000,000	HK\$13,869.86
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<b>總還款金額</b> (說明示例)	<p>(以下示例僅供參考，其展示了根據過去三年內最高利率計算的總還款金額。)</p> <table border="1"> <thead> <tr> <th>貸款金額</th><th>根據過去三年內最高利率計算的總還款金額</th></tr> </thead> <tbody> <tr> <td>HK\$500,000</td><td>HK\$502,414.38</td></tr> <tr> <td>HK\$3,000,000</td><td>HK\$3,013,869.86</td></tr> </tbody> </table>	貸款金額	根據過去三年內最高利率計算的總還款金額	HK\$500,000	HK\$502,414.38	HK\$3,000,000	HK\$3,013,869.86
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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”)**

**Life Insurance Premium Financing / Policy Financing 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

<b>Interest Rate</b>	The following interest rates apply to revolving credit facilities falling within the respective loan amount brackets below:	
	<b>Loan Amount</b>	<b>Interest rate (or range of interest rate) The Bank's 1-Month HIBOR basis</b>
	HK\$500,000 and below HK\$3,000,000	HIBOR+2.75% p.a. (Capped at BLR-0.25% p.a.) <i>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</i>
	HK\$3,000,000 and above	HIBOR+2.65% p.a. (Capped at BLR-0.5% p.a.) <i>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</i>

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](http://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.

<b>Annualised Percentage Rate (APR)</b>	Not applicable
<b>Annualised Overdue / Default Interest Rate</b>	The corresponding Interest Rate plus 10% p.a. or such other rates as the Bank may charge from time to time.
<b>Overlimit Interest Rate</b>	Not applicable
<b>Minimum Payment</b>	Not applicable

## Repayment

<b>Repayment Frequency</b>	This loan requires monthly repayment on the interest incurred and repay the principal at the same time in the last instalment.	
<b>Periodic Repayment Amount</b>	Assume the BLR is 5.5% and 30 calendar days for the month.	
	<b>Loan Amount</b>	<b>Monthly repayment amount for the interest rate specified above</b>
	HK\$500,000	HK\$2,157.53
	HK\$3,000,000	HK\$12,328.77
<b>Total Repayment Amount</b>	Assume the BLR is 5.5%, the loan is fully repaid at 12 months and loan interest is fully repaid monthly.	
	<b>Loan Amount</b>	<b>Total repayment amount for the interest rate specified above</b>
	HK\$500,000	HK\$502,157.53
	HK\$3,000,000	HK\$3,012,328.77

**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](http://www.chbank.com).

## Fees and Charges

<b>Handling Fee</b>	Set Up Fee : 0.3% of the Facility Amount (one-off charge).
<b>Annual Fee / Monthly Fee</b>	Facility Review Fee : 0.2% of Facility Amount (charge per annual review).
<b>Withdrawal Fee / Transaction Fee</b>	Not applicable
<b>Late Payment Fee and Charge</b>	Not applicable
<b>Overlimit Handling Fee</b>	Not applicable
<b>Returned Cheque Charge / Rejected Autopay Charge</b>	Not applicable
<b>Lost Card Replacement Fee</b>	Not applicable

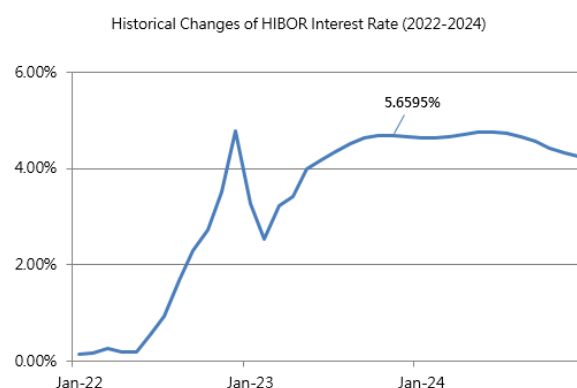
## Additional Information

1. With minimum facility amount of HK\$500,000 or its equivalent.
2. This revolving term loan is only applicable to private banking customers.
3. Interest shall be charged monthly in arrears and calculated on the basis of the actual number of days elapsed and a 365-day year for HKD facility or 360-day year for USD facility (whether an ordinary year or a leap year).
4. If there is any change in the interest rate applicable to revolving term loan due to change of the corresponding base rate such as the Hong Kong Dollar Prime Rate or any other interest rate representing the Bank's best lending rate for revolving term loan in other currencies from time to time, the new interest rate shall apply immediately.
5. **Turn-around time for disbursement of insurance policy benefits by insurer (for premium financing only):**
  - If the whole indebtedness in respect of the Facility is fully repaid within the period of 30 days from the maturity date or repayment due date (whichever the earlier) of the revolving term loan facility, the interest rate for the revolving term loan facility as specified in the offer letter shall be charged by the Bank for such period. This however will be subject to and without affecting the Bank's rights to repayment of any other sum including interests, fees and charges which may have already accrued and been payable or paid by you before such maturity date or repayment due date of the revolving term loan facility.
  - If the indebtedness of the facility is not fully repaid within such 30 days from the earlier of maturity date or repayment due date of the revolving term loan facility, default interest rate shall be charged and calculated on the outstanding amount under the revolving term loan facility from the date on which such 30-day period expires.
6. For a life policy acquired through the use of premium financing/ with policy financing and cancelled within the cooling-off period, the applicant will be obligated to fully repay the loan principal, accrued interest, prepayment fee (if applicable), and the handling fee per prepayment, and such amount is subject to change from time to time.
7. "BLR" means the Bank's best lending rate for loans in Hong Kong Dollars designated by the Bank from time to time.

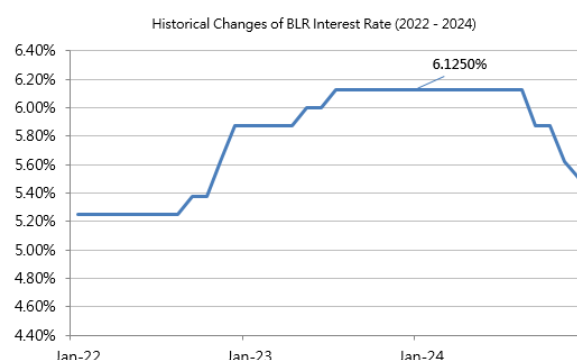
## Reference Information

### Historical Changes of Interest Rate Benchmark

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.



The highest HIBOR interest rate noted in the past 3 years is 5.6595%.



The highest BLR interest rate noted in the past 3 years is 6.125%.

### Periodic Repayment Amount (Illustrative Example)

(The following example is for illustrative purpose only and illustrate the periodic repayment amount 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\$2,414.38
HK\$3,000,000	HK\$13,869.86

### Total Repayment Amount (Illustrative Example)

(The following example is for illustrative purpose only and illustrate the total repayment amount based 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
HK\$500,000	HK\$502,414.38
HK\$3,000,000	HK\$3,013,869.86

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.

# 透支服務產品資料概要

創興銀行有限公司 (「本行」)

人壽保險保費融資 / 保單融資 (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。							
利率及利息支出							
年化利率	<div>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：</div> <table><tr><th>貸款金額</th><th>年化利率 (或年化利率範圍)</th></tr><tr><td>港幣\$500,000 至港幣\$3,000,000 以下</td><td>BLR-0.25% 本貸款的利率並無上限，可能面對較高的利率風險。</td></tr><tr><td>港幣\$3,000,000 及以上</td><td>BLR-0.5% 本貸款的利率並無上限，可能面對較高的利率風險。</td></tr></table> <div>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: <a href="http://www.chbank.com">www.chbank.com</a>。</div>	貸款金額	年化利率 (或年化利率範圍)	港幣\$500,000 至港幣\$3,000,000 以下	BLR-0.25% 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-0.5% 本貸款的利率並無上限，可能面對較高的利率風險。
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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%收取利息。						
還款							
還款頻率	此貸款無需分期償還固定金額。						
分期還款金額	<div>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。</div> <table><tr><th>貸款金額</th><th>根據上述利率計算之每月還款金額</th></tr><tr><td>HK\$500,000</td><td>HK\$2,157.53</td></tr><tr><td>HK\$3,000,000</td><td>HK\$12,328.77</td></tr></table>	貸款金額	根據上述利率計算之每月還款金額	HK\$500,000	HK\$2,157.53	HK\$3,000,000	HK\$12,328.77
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總還款金額	<div>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 個月全數結清以及透支利息每月按時支付。</div> <table><tr><th>貸款金額</th><th>根據上述利率計算之總還款金額</th></tr><tr><td>HK\$500,000</td><td>HK\$502,157.53</td></tr><tr><td>HK\$3,000,000</td><td>HK\$3,012,328.77</td></tr></table> <div>註：如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上的透支服務計算機或到：<a href="http://www.chbank.com">www.chbank.com</a>以取得較準確資料。</div>	貸款金額	根據上述利率計算之總還款金額	HK\$500,000	HK\$502,157.53	HK\$3,000,000	HK\$3,012,328.77
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HK\$3,000,000	HK\$3,012,328.77						
費用及收費							
年費 / 費用	<div>額度成立費：透支額度之0.3% (一次性收費)。</div> <div>額度年檢費：透支額度之0.2% (每年年檢時從閣下戶口收取，而本行不會另行通知有關收費)。</div>						
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 / 退回自動轉賬授權指示的費用	每張退票/退回自動轉賬授權指示每次HK\$200						

## 其他資料

1. 最低透支額度為HK\$500,000。
2. 利息應按所逝去的天數及按日累算，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. **保險公司支付保單利益的周轉時間（僅適用於保費融資）：**
  - 如該融資的全部債務在該融資到期日或還款到期日（以較早者為準）起計30天內全部償還，則本行將在此期間收取貸款確認書中所述的利率。然而，這將受制於且不影響本行任何其他款項的償還權利，包括利息、費用及收費，而這些款項可能已經產生並且授信函項下的借款人在融資到期日或還款到期日之前已經支付或已需支付。透支額度的到期日或還款日表示本行會在當日要求客戶全額償還透支貸款。
  - 如在融資到期日或還款到期日（以較早者為準）起計30天內未能完全償還融資的債務，則自該30天期限屆滿日期起對逾期金額收取利息並以違約利率計算。
5. 即使申請人已在冷靜期內取消此人壽保單，申請人仍須償還保費融資 / 保單融資貸款的本金、貸款利息及每次提前還款收取不時適用的手續費收費。
6. 按本行港元最優惠利率(BLR)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。

## 參考資料

<b>利率基準的歷史變動</b>	<p>下表僅供參考，顯示過去三年內利率基準的歷史變動。</p> <p>最優惠利率 (BLR) 的歷史變動 (2022 - 2024)</p>  <p>過去三年內，本行最優惠利率的最高利率為 6.125%。</p>						
<b>分期還款金額</b> (示例說明)	<p>(以下示例僅供參考，展示了根據過去三年內最高利率計算的分期還款金額。)</p> <p>假設透支金額的全月使用率為100%以及該月有 30 個曆日。</p> <table><tr><th>貸款金額</th><th>根據過去三年內最高的利率計算之每月還款金額</th></tr><tr><td>HK\$500,000</td><td>HK\$2,414.38</td></tr><tr><td>HK\$3,000,000</td><td>HK\$13,869.86</td></tr></table>	貸款金額	根據過去三年內最高的利率計算之每月還款金額	HK\$500,000	HK\$2,414.38	HK\$3,000,000	HK\$13,869.86
貸款金額	根據過去三年內最高的利率計算之每月還款金額						
HK\$500,000	HK\$2,414.38						
HK\$3,000,000	HK\$13,869.86						
<b>總還款金額</b> (示例說明)	<p>(以下示例展示了根據過去三年內最高利率計算的總還款金額。)</p> <p>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。</p> <table><tr><th>貸款金額</th><th>根據過去三年內最高利率計算的總還款金額</th></tr><tr><td>HK\$500,000</td><td>HK\$502,414.38</td></tr><tr><td>HK\$3,000,000</td><td>HK\$3,013,869.86</td></tr></table>	貸款金額	根據過去三年內最高利率計算的總還款金額	HK\$500,000	HK\$502,414.38	HK\$3,000,000	HK\$3,013,869.86
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HK\$500,000	HK\$502,414.38						
HK\$3,000,000	HK\$3,013,869.86						

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 Overdraft Facility

Chong Hing Bank Limited (the "Bank")

Life Insurance Premium Financing / Policy Financing (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 HK\$3,000,000	BLR-0.25% <i>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</i>
	HK\$3,000,000 and above	BLR-0.5% <i>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</i>
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 <a href="http://www.chbank.com">www.chbank.com</a> .		
Annualised Overdue / Default Interest Rate	Not applicable	
Overlimit Interest Rate	BLR plus 10% p.a. will be applied to the overlimit amount of overdraft facility if the outstanding overdraft balance exceeds the overdraft facility amount.	

## Repayment

Repayment Frequency	This loan does not require periodic repayment in regular amount.	
Periodic Repayment Amount	Assume the BLR is 5.5% and the overdraft usage is 100% for the whole month of 30 calendar days.	
	Loan Amount	Monthly repayment amount for the interest rate specified above
	HK\$500,000	HK\$2,157.53
	HK\$3,000,000	HK\$12,328.77
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\$502,157.53
	HK\$3,000,000	HK\$3,012,328.77
<b>Remark:</b> 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 <a href="http://www.chbank.com">www.chbank.com</a> .		

## 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 Charge	Not applicable
Overlimit Handling Fee	HK\$200 per transaction
Returned Cheque Charge / Rejected Autopay Charge	HK\$200 per cheque or rejected autopay

## Additional Information

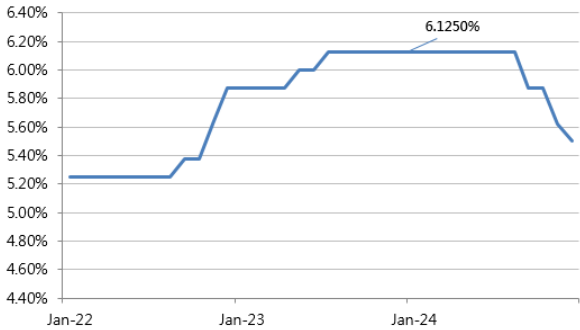
1. With minimum Facility Amount of HK\$500,000.
2. Interest shall be charged monthly in arrears and calculated on the basis of the actual number of days elapsed and a 365-day year (whether an ordinary year or a leap year).
3. If there is any change in the interest rate applicable to an overdraft facility 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. **Turn-around time for disbursement of insurance policy benefits by insurer (for premium financing only):**
  - If the whole indebtedness in respect of the Facility is fully repaid within the period of 30 days from the maturity date or repayment due date (whichever the earlier) of the Facility, the interest rate for the overdraft facility as specified in the offer letter shall be

charged by the Bank for such period. This however will be subject to and without affecting the Bank's rights to repayment of any other sum including interests, fees and charges which may have already accrued and been payable or paid by you before such maturity date or repayment due date of the Facility. The "maturity date" or "repayment due date" of the overdraft facility mean such date when we demand your fully repayment of the overdraft facility.

- If the indebtedness of the facility is not fully repaid within such 30 days from the earlier of maturity date or repayment due date of the facility, default interest rate shall be charged on the outstanding overdraft amount and calculated from the date on which such 30-day period expires.

5. For a life policy acquired through the use of premium financing/ with policy financing and cancelled within the cooling-off period, the applicant will be obligated to fully repay the outstanding overdraft facility including principal amount, accrued interest, and the handling fee and such amount is subject to change from time to time.

6. 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							
<b>Historical Changes of Interest Rate Benchmark</b>	<p>The chart below is provided for illustrative purposes only and shows the historical movement of the interest rate benchmark in the past 3 years.</p> <p>Historical Changes of BLR Interest Rate (2022 - 2024)</p>  <p>The highest BLR interest rate noted in the past 3 years is 6.125%.</p>						
<b>Periodic Repayment Amount</b> (Illustrative Example)	<p>(The following example is for illustrative purpose only and illustrate the periodic repayment amount based on the highest interest rate noted in the past 3 years.)</p> <p>Assume the overdraft usage is 100% for the whole month of 30 calendar days.</p> <table border="1"> <thead> <tr> <th>Loan Amount</th><th>Monthly repayment amount based on the highest interest rate noted in the past 3 years</th></tr> </thead> <tbody> <tr> <td>HK\$500,000</td><td>HK\$2,414.38</td></tr> <tr> <td>HK\$3,000,000</td><td>HK\$13,869.86</td></tr> </tbody> </table>	Loan Amount	Monthly repayment amount based on the highest interest rate noted in the past 3 years	HK\$500,000	HK\$2,414.38	HK\$3,000,000	HK\$13,869.86
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HK\$500,000	HK\$2,414.38						
HK\$3,000,000	HK\$13,869.86						
<b>Total Repayment Amount</b> (Illustrative Example)	<p>(The following example illustrate the total repayment amount based on the highest interest rate noted in the past 3 years.)</p> <p>Assume the overdraft usage is 100% for the whole facility period while the overdraft is fully repaid at 12 months and overdraft interest is fully repaid monthly.</p> <table border="1"> <thead> <tr> <th>Loan Amount</th><th>Total repayment amount based on the highest interest rate noted in the past 3 years</th></tr> </thead> <tbody> <tr> <td>HK\$500,000</td><td>HK\$502,414.38</td></tr> <tr> <td>HK\$3,000,000</td><td>HK\$3,013,869.86</td></tr> </tbody> </table>	Loan Amount	Total repayment amount based on the highest interest rate noted in the past 3 years	HK\$500,000	HK\$502,414.38	HK\$3,000,000	HK\$3,013,869.86
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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」)

人壽保險保費融資 / 保單融資 (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
利率（或利率範圍） 本行1個月香港銀行同業拆息 (HIBOR)	不適用	HIBOR+2.75% 上限為BLR-0.25% 本貸款的利率並無上限，可能 面對較高的利率風險。	HIBOR+2.75% 上限為BLR-0.25% 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](http://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
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逾期還款實際年利率 / 就違約貸款收取的實際年利率	相關分期貸款合約利率加 10%。 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應付金額）的違約利息將按上述利率計算。違約利息不設最低金額。 如果有任何延遲付款/延遲償還貸款分期付款，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率按以下公式計算：逾期金額 x 就違約貸款收取的年化利率 y%（按每年 365 天為基準（或閏年 366 天為基準）計算），違約利息將從違約當日起計算直至全數清還違約總數。違約利息應在閣下作出判決之前和之後銀行指定的日期支付。逾期金額產生的違約利息（如未支付）將在適用於該逾期金額的每個利息期結束時與逾期金額以複利計算，但仍須到期即付。
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## 還款

還款頻率	本貸款需按每月還款。
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分期還款金額	以貸款額港幣 50 萬元，每月還款為例：			
	貸款期	6個月	12個月	24個月
	根據上述利率（或利率範圍）計算之分期還款金額	不適用	HK\$42,861.05	HK\$21,991.72
(假設本行港元最優惠利率為 5.5%。)				

總還款金額	以貸款額港幣 50 萬元，每月還款為例：			
	貸款期	6個月	12個月	24個月
	根據上述 利率（或利率範圍）計算之總還款金額	不適用	HK\$514,398.59	HK\$527,870.83
(假設本行港元最優惠利率為 5.5%。)				
註：如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上的分期貸款服務計算機或到： <a href="http://www.chbank.com">www.chbank.com</a> 以取得較準確資料。				

## 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	<p>允許提前全數或部份清還：</p> <p>如在提取貸款後首年內                      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內                      退回本行提供的全數現金回贈（如有）。</p> <p>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。</p>
<p>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 <a href="http://www.chbank.com">www.chbank.com</a>。</p>	
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HK\$500,000。
2. 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。
3. 如果適用於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. **保險公司支付保單利益的周轉時間（僅適用於保費融資）：**
  - 如該融資的全部債務在該融資到期日或還款到期日（以較早者為準）起計30天內全部償還，則本行將在此期間收取貸款確認書所述的利率。然而，這將受制於且不影響本行任何其他款項的償還權利，包括利息、費用及收費，而這些款項可能已經產生並且貸款確認書項下的借款人在融資到期日或還款到期日之前已經支付或已需支付。
  - 如在融資到期日或還款到期日（以較早者為準）起計30天內未能完全償還融資的債務，則自該30天期限屆滿日期起對逾期金額收取利息並以違約利率計算。
5. 即使申請人已在冷靜期內取消此人壽保單，申請人仍須償還保費融資 / 保單融資貸款的本金、提前還款罰款(如適用)、貸款利息及每次提前還款收取不時適用的手續費收費。
6. “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。

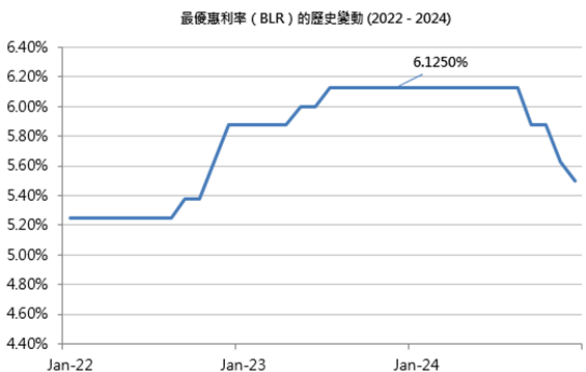
參考資料

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。



過去三年內，香港銀行同業拆息（HIBOR）的最高利率為5.6595%。



過去三年內，本行最優惠利率的最高利率為 6.125%。

分期還款金額  
(示例說明)

(以下例子展示了根據過去三年內最高利率計算的分期還款金額。)  
以貸款額港幣50萬元，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\$43,004.49	HK\$22,132.15

總還款金額  
(示例說明)

(以下例子展示了根據過去三年內最高利率計算的總還款金額。)  
以貸款額港幣50萬元，每月還款為例：

貸款期限	6個月	12個月	24個月
根據過去三年內最高利率計算的總還款金額	不適用	HK\$516,128.26	HK\$531,250.50

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 Overdraft Facility

Chong Hing Bank Limited (the "Bank")

Life Insurance Premium Financing / Policy Financing (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 HK\$500,000:			
	Loan Tenor	6-month	12-month	24-month
	Interest rate (or range of interest rate) <i>The Bank's 1-month HIBOR basis</i>	Not applicable	HIBOR+2.75% p.a. Capped at BLR-0.25% p.a. <i>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</i>	HIBOR+2.75% p.a. Capped at BLR-0.25% p.a. <i>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</i>
	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 <a href="http://www.chbank.com">www.chbank.com</a> . 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 Percentage Rate (APR)	Not applicable			
Annualised Overdue / Default Interest Rate	The corresponding Interest Rate (i.e.the applicable rate of your Loan) plus 10% p.a.. Default interest will accrue at the aforesaid rate on any amount due but not paid in full (including without limitation any amount of unpaid interest, costs, expenses and any other amount payable by you in respect of or in connection with your Loan) from the date on which it is due or demanded up to and excluding the date on which the Bank receives payment in full. No minimum amount of default interest will be applied. 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 default interest rate of y% (calculated on a 365-day per year basis (or 366-day year basis in a leap year) and on a daily basis from the date of default to the date of full repayment of the overdue amount. Default interest should be payable on the dates as the Bank may specify by you both before and after judgment. Default interest (if unpaid) arising on an overdue amount will be compounded with the overdue amount at the end of each interest period applicable to that overdue amount but will remain immediately due and payable.			

## Repayment

Repayment Frequency	This loan requires monthly repayment.			
Periodic Repayment Amount	For a loan amount of HK\$500,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Periodic repayment amount for the interest rate (or range of interest rate) specified above (Assume the Bank's BLR is 5.5% p.a..)	Not applicable	HK\$42,861.05	HK\$21,991.72
Total Repayment Amount	For a loan amount of HK\$500,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Total repayment amount for the interest rate (or range of interest rate) specified above (Assume the Bank's BLR is 5.5% p.a..)	Not applicable	HK\$514,398.59	HK\$527,870.83
	<b>Remark:</b> To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at <a href="http://www.chbank.com">www.chbank.com</a> .			

## Fees and Charges

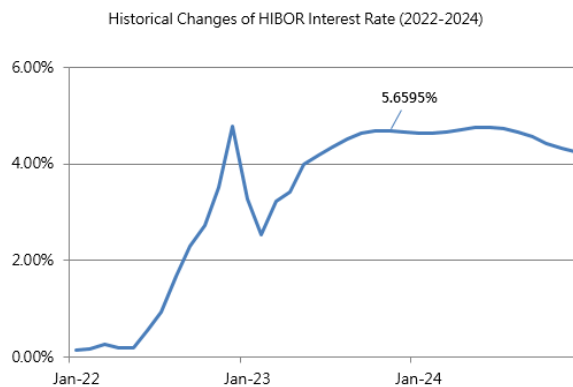
Handling Fee	Not applicable
Late Payment Fee and Charge	HK\$400 per each overdue instalment which is in addition to the default interest charged.

<b>Prepayment / Early Settlement / Redemption Fee</b>	<p>Prepayment in full or in part is allowed:</p> <p>If within 1st year of drawdown      Prepayment fee of 1% of the original Loan Amount plus refund full amount of cash reward (if any) paid by the Bank.</p> <p>If within 2nd year of drawdown      Refund full amount of cash reward (if any) paid by the Bank.</p> <ol style="list-style-type: none"> <li>1. Minimum prepayment amount HK\$50,000.00.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>5. HK\$1,000 per loan account will be charged as handling fee per prepayment and this amount is subject to change.</li> </ol>
All relevant fees and charge 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 <a href="http://www.chbank.com">www.chbank.com</a> .	
<b>Returned Cheque / Rejected Autopay Charge</b>	Not applicable
<b>Additional Information</b>	
<ol style="list-style-type: none"> <li>1. With minimum Loan Amount of HK\$500,000.</li> <li>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 for HKD facility or 360-day year for USD facility (whether an ordinary year or a leap year).</li> <li>3. If there is any change in the interest rate applicable to the loan due to change of the corresponding base rate such as the Hong Kong Dollar Prime Rate or any other interest rate representing the Bank's best lending rate for the loan in other currencies from time to time, the new interest rate shall apply immediately.</li> <li>4. <b>Turn-around time for disbursement of insurance policy benefits by insurer (for premium financing only):</b> <ul style="list-style-type: none"> <li>• If the whole indebtedness in respect of the Facility is fully repaid within the period of 30 days from the maturity date or repayment due date (whichever the earlier) of the Loan, the normal interest rate for the loan specified in the offer letter shall be charged by the Bank on the loan for such period. This however will be subject to and without affecting the Bank's rights to repayment of any other sum including interests, fees and charges which may have already accrued and been payable or paid by you before such maturity date or repayment due date of the Loan.</li> <li>• If the indebtedness of the Loan is not fully repaid within 30 days from the earlier of maturity date or repayment due date of the Loan, default interest rate shall be charged on the outstanding amount under Loan and calculated from the date on which such 30-day period expires.</li> </ul> </li> <li>5. For a life policy acquired through the use of premium financing/ with policy financing and cancelled within the cooling-off period, the applicant will be obligated to fully repay all outstanding including the loan principal, accrued interest, prepayment fee (if applicable) and the handling fee per prepayment, and such amount is subject to change from time to time.</li> <li>6. "BLR" means the Bank's best lending rate for loans in Hong Kong Dollars designated by the Bank from time to time.</li> </ol>	

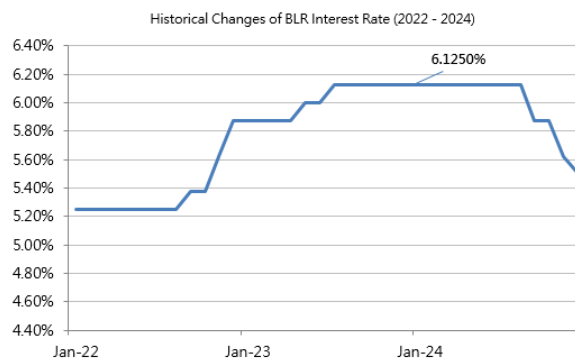
## Reference Information

### Historical Changes of Interest Rate Benchmark

The chart below is provided for illustrative purposes only and shows the historical movement of the HIBOR and the Bank's BLR interest rate benchmarks in the past 3 years.



The highest HIBOR interest rate noted in the past 3 years is 5.6595%.



The highest BLR interest rate noted in the past 3 years is 6.125%.

### Periodic Repayment Amount (Illustrative Example)

(The following example illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)

For a loan amount of HK\$500,000 with monthly repayment:

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\$43,004.49	HK\$22,132.15

### Total Repayment Amount (Illustrative Example)

(The following example illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)

For a loan amount of HK\$500,000 with monthly repayment:

Loan Tenor	6-month	12-month	24-month
Total repayment amount based on the highest interest rate noted in the past 3 years	Not applicable	HK\$516,128.26	HK\$531,250.50

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.