

Key Facts Statement (KFS) for Overdraft Facility

CMB Wing Lung Bank Limited (“the Bank”)

Secured Overdraft Facility Services
 Apr 2025

<p>This product is an overdraft facility.</p> <p>This statement 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.</p>							
Interest Rates and Interest Charges							
Annualised Interest Rate	<table border="1"> <tr> <td>Range of Annualised Interest Rates Based on The Bank’s HKD Prime Rate (P)</td><td>P + 2.50% to P – 2.75%</td></tr> <tr> <td>Range of Annualised Interest Rates Based on Hong Kong Association of Banks (HKAB) 1-Month HIBOR</td><td>H + 0.5% to H + 4.50%</td></tr> <tr> <td>Range of Fixed Annualised Interest Rates</td><td>3.00% to 7.00%</td></tr> </table> <p>Or at such other rate or rates as may from time to time be determined by the Bank at the Bank’s absolute discretion. * TDR refer to annualized interest rate of pledged time deposit</p>	Range of Annualised Interest Rates Based on The Bank’s HKD Prime Rate (P)	P + 2.50% to P – 2.75%	Range of Annualised Interest Rates Based on Hong Kong Association of Banks (HKAB) 1-Month HIBOR	H + 0.5% to H + 4.50%	Range of Fixed Annualised Interest Rates	3.00% to 7.00%
Range of Annualised Interest Rates Based on The Bank’s HKD Prime Rate (P)	P + 2.50% to P – 2.75%						
Range of Annualised Interest Rates Based on Hong Kong Association of Banks (HKAB) 1-Month HIBOR	H + 0.5% to H + 4.50%						
Range of Fixed Annualised Interest Rates	3.00% to 7.00%						
Interest Rate on Overdraft Exceeding Available Loan Amount	Overlimit interest will be levied in accordance with the amount in excess of the re-arranged limit at <u>8%</u> per annum over Prime Rate, subject to market fluctuations (calculated on a daily basis).						
Fees and Charges							
Annual Handling Fee	<u>0.10% - 0.50%</u> per annum on the amount of the overdraft facility granted (non-refundable), and charge on the next working day of limit setup or on annual review date. The Handling Charge is calculated from the facility set up day, based on the actual number of effective loan days each year, with a basis of 365 days per year (including leap years).						
Handling Fee for Overdraft Exceeding Available Loan Amount	HKD120 per transaction						
Early Facility Termination Charge(if applicable)	1.00% of the original loan amount. Early termination of facility is only permitted upon submission of 1 month prior written notice to us.						
Additional Information							
Minimum Loan Amount	HKD1,000,000						
Overdraft Interest	To be charged on daily debit balances.						
<ul style="list-style-type: none"> ● Prime Rate (P) means the Hong Kong Dollar Best Lending Rate from time to time quoted by the Bank, subject to market fluctuation. For details of the Bank’s Prime Rate(P), please refer to the Bank’s website of www.cmbwinglungbank.com (Home> Personal> Investment> Financial Information> Interest Rates> CMB Wing Lung Bank Best Lending Rate). ● HIBOR (H) means the Hong Kong Interbank Offered Rate which shall be determined by the Bank by reference to the HKAB HIBOR page (or its replacement) as of 11:00 a.m. (Hong Kong Time) on the first day of the relevant drawdown or rollover date. If the first day of an Interest Period is a Saturday, Sunday or public holiday, HIBOR will be determined on the immediately preceding business date. 							

此乃透支服務產品。

本概要所提供的利息、費用及收費等資料僅供參考，
透支服務的最終條款以貸款要約函為準。

利率及利息支出

年化利率	按本行港元最優惠利率所釐訂的年化利率範圍	P + 2.50% 至 P - 2.75%
	按本行一個月香港銀行同業拆息所釐訂的年化利率範圍	H + 0.50% 至 H + 4.50%
	固定年化利率範圍	3.00%至7.00%

或根據本行以其絕對酌情權不時決定的其他利率或利率等計算。
*TDR指作押之定期存款年化利率

超出可用貸款額度利率	透支利息將根據貸款餘額超出其預先安排之貸款的信用額度徵收，按每年最優惠利率加 <u>8%</u> 計算，隨市況調整（以每日計算）。
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費用及收費

年度手續費	授予透支貸款額度之年利率 <u>0.10% - 0.50%</u> （費用不獲發還），額度建立後下一個工作天或每年續期日支付。貸款年費由授信額度建立日算起，按每年實際貸款有效日數並以每年為365天(包括閏年)計算。
超出可用貸款額度手續費	每次收取港幣120元
提前取消額度手續費（如適用）	原貸款金額之1.00%。如欲提前取消額度貸款餘額，必須於1個月前以書面通知本行。

其他資料

最低貸款金額	港幣1,000,000元
透支利息	於每日借方餘額上計算。

- **最優惠利率（P）**指本行港元最優惠貸款利率，隨市況調整。有關本行最優惠利率(P)，請瀏覽本行網頁 www.cmbwinglungbank.com（主頁>個人銀行>投資>財經情報>利率>招商永隆銀行最優惠貸款利率）。
- **香港銀行同業拆息（H）**是香港銀行同業市場拆借資金的息率。香港銀行同業拆息將於貸款支用日及每一定息期的首日（定息期續期日）參考由香港銀行公會（HKAB）之港元利息結算利率網頁（或其代替品）當日上午11時之報價釐定。如定息期的首日是星期六、日或公眾假期，香港銀行同業拆息將於緊接之前的營業日釐定。

Key Facts Statement (KFS) for Fixed Loan

CMB Wing Lung Bank Limited ("the Bank")

Fixed Loan

Apr 2025

This product is a fixed loan.

This statement 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 fixed loan.

Interest Rates and Interest Charges

Annualised Interest Rate

Range of Annualised Interest Rates Based on The Bank's HKD Prime Rate (P)	P + 2.50% to P – 2.75%
Range of Annualised Interest Rates Based on Hong Kong Association of Banks (HKAB) 1-Month HIBOR	H + 0.5% to H + 4.50%
Range of Fixed Annualised Interest Rates	3.00% to 7.00%

Or at such other rate or rates as may from time to time be determined by the Bank at the Bank's absolute discretion.
 * TDR refer to annualized interest rate of pledged time deposit

Fees and Charges

Handling Fee	0.1% - 1% per annum on the amount of the fixed loan granted (non-refundable), and charge on the loan drawdown date or the next working day of loan drawdown date or on annual review date. The Handling Charge is calculated from the facility set up day, based on the actual number of effective loan days each year, with a basis of 365 days per year (including leap years).
Late Payment Fee and Charge	HKD400 for each overdue repayment; and all other fees and expenses reasonably incurred by the Bank arising from the recovery of outstanding payment including all legal costs and expenses.
Late Payment Interest Rate	7% per annum over contract rate, subject to fluctuations. Apart from the late payment interest, we reserve the right to levy administration fees as determined by us from time to time for any late payment.

Additional Information

Minimum Loan Amount	HKD1,000,000
Partial Repayment Charge	1% of the Repayment Amount. Partial repayment is only permitted upon submission of 1 month prior written notice to us.
Early Full Repayment/Facility Termination Charge	1% of the original loan amount Early full repayment/termination of facility is only permitted upon submission of 1 month prior written notice to us.

- **Prime Rate (P)** means the Hong Kong Dollar Best Lending Rate from time to time quoted by the Bank, subject to market fluctuation. For details of the Bank's Prime Rate (P), please refer to the Bank's website of www.cmbwinglungbank.com (Home> Personal> Investment> Financial Information> Interest Rates> CMB Wing Lung Bank Best Lending Rate).
- **HIBOR (H)** means the Hong Kong Interbank Offered Rate which shall be determined by the Bank by reference to the HKAB HIBOR page (or its replacement) as of 11:00 a.m. (Hong Kong Time) on the first day of the relevant drawdown or rollover date. If the first day of an Interest Period is a Saturday, Sunday or public holiday, HIBOR will be determined on the immediately preceding business date.

借梗貸款產品資料概要

招商永隆銀行有限公司（「本行」）

借梗貸款

2025年4月

此乃借梗貸款產品。

本概要所提供的利息、費用及收費等資料僅供參考，
借梗貸款的最終條款以貸款要約函為準。

利率及利息支出

年化利率

按本行港元最優惠利率所釐訂的年化利率範圍

P + 2.50% 至
P - 2.75%

按本行一個月香港銀行同業拆息所釐訂的年化利率範圍

H + 0.50% 至
H + 4.50%

固定年化利率範圍

3.00%至7.00%

或根據本行以其絕對酌情權不時決定的其他利率或利率等計算。

*TDR指作押之定期存款年化利率

費用及收費

手續費

授予貸款額度之年利率 0.1% - 1%（費用不獲發還），貸款提取日或貸款提取日的下一個工作天或每年續期日支付。貸款年費由授信額度建立日算起，按每年實際貸款有效日數並以每年為365天(包括閏年)計算。

逾期還款費用及收費

每次逾期還款費用為港幣 400 元；及本行因追討欠款所支付的一切其他合理費用及開支，當中包括所有法律費用及支出。

逾期還款利率

按合約利率加年率7%計算，隨市況浮動。除逾期還款利率外，本行保留權利於任何延遲還款時收取本行不時釐定之金額作為行政費。

其他資料

最低貸款金額

港幣1,000,000元

部分還款手續費

還款額的1%。如欲部分還款，必須於1個月前以書面通知本行

提前全數還款/取消額度手續費

原貸款金額之 1%。提早全數還款/取消額度必須於還款期到期前最少兩個工作天以書面向本行申請才獲批准。

- **最優惠利率（P）** 指本行港元最優惠貸款利率（P），隨市況調整。有關本行最優惠利率(P)，請瀏覽本行網頁 www.cmbwinglungbank.com（主頁>個人銀行>投資>財經情報>利率>招商永隆銀行最優惠貸款利率）。
- **香港銀行同業拆息（H）** 是香港銀行同業市場拆借資金的息率。香港銀行同業拆息將於貸款支用日及每一定期息期的首日（定息期續期日）參考由香港銀行公會（HKAB）之港元利息結算利率網頁（或其代替品）當日上午11時之報價釐定。如定息期的首日是星期六、日或公眾假期，香港銀行同業拆息將於緊接之前的營業日釐定。

Key Facts Statement (KFS) for Revolving Fixed Loan

CMB Wing Lung Bank Limited ("the Bank")

Revolving Fixed Loan

Apr 2025

This product is a revolving fixed loan.

This statement 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 fixed loan.

Annualised Interest Rate	<table> <tr> <td>Range of Annualised Interest Rates Based on The Bank's HKD Prime Rate (P)</td><td>P + 2.50% to P – 2.75%</td></tr> <tr> <td>Range of Annualised Interest Rates Based on Hong Kong Association of Banks (HKAB) 1-Month HIBOR</td><td>H + 0.5% to H + 4.50%</td></tr> <tr> <td>Range of Fixed Annualised Interest Rates</td><td>3.00% to 7.00%</td></tr> </table>	Range of Annualised Interest Rates Based on The Bank's HKD Prime Rate (P)	P + 2.50% to P – 2.75%	Range of Annualised Interest Rates Based on Hong Kong Association of Banks (HKAB) 1-Month HIBOR	H + 0.5% to H + 4.50%	Range of Fixed Annualised Interest Rates	3.00% to 7.00%
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Range of Annualised Interest Rates Based on Hong Kong Association of Banks (HKAB) 1-Month HIBOR	H + 0.5% to H + 4.50%						
Range of Fixed Annualised Interest Rates	3.00% to 7.00%						
<p>Or at such other rate or rates as may from time to time be determined by the Bank at the Bank's absolute discretion. * TDR refer to annualized interest rate of pledged time deposit</p>							
Handling Fee	<p>0.1% - 1% per annum on the amount of the revolving fixed loan granted (non-refundable), and charge on the loan drawdown date or the next working day of loan drawdown date or on annual review date. The Handling Charge is calculated from the facility set up day, based on the actual number of effective loan days each year, with a basis of 365 days per year (including leap years).</p>						
Late Payment Fee and Charge	<p>HKD400 for each overdue repayment; and all other fees and expenses reasonably incurred by the Bank arising from the recovery of outstanding payment including all legal costs and expenses.</p>						
Late Payment Interest Rate	<p>7% per annum over contract rate, subject to fluctuations. Apart from the late payment interest, we reserve the right to levy administration fees as determined by us from time to time for any late payment.</p>						
Minimum Loan Amount	<p>HKD1,000,000</p>						
Partial Repayment Charge	<p>1% of the Repayment Amount. Partial repayment is only permitted upon submission of 1 month prior written notice to us.</p>						
Early Full Repayment Charge	<p>1% of the original loan amount Early full repayment is only permitted upon submission of 1 month prior written notice to us.</p>						
<ul style="list-style-type: none"> ● Prime Rate (P) means the Hong Kong Dollar Best Lending Rate from time to time quoted by the Bank, subject to market fluctuation. For details of the Bank's Prime Rate (P), please refer to the Bank's website of www.cmbwinglungbank.com (Home> Personal> Investment> Financial Information> Interest Rates> CMB Wing Lung Bank Best Lending Rate). ● HIBOR (H) means the Hong Kong Interbank Offered Rate which shall be determined by the Bank by reference to the HKAB HIBOR page (or its replacement) as of 11:00 a.m. (Hong Kong Time) on the first day of the relevant drawdown or rollover date. If the first day of an Interest Period is a Saturday, Sunday or public holiday, HIBOR will be determined on the immediately preceding business date. 							

循環借梗貸款產品資料概要
招商永隆銀行有限公司（「本行」）

循環借梗貸款
2025年4月

此乃循環借梗貸款產品。
本概要所提供的利息、費用及收費等資料僅供參考，
借梗貸款的最終條款以貸款要約函為準。

年化利率	按本行港元最優惠利率所釐訂的年化利率範圍	P + 2.50% 至 P - 2.75%
	按本行一個月香港銀行同業拆息所釐訂的年化利率範圍	H + 0.50% 至 H + 4.50%
	固定年化利率範圍	3.00%至7.00%
	或根據本行以其絕對酌情權不時決定的其他利率或利率等計算。*TDR指作押之定期存款年化利率 *TDR指作押之定期存款年化利率	
手續費	授予貸款額度之年利率 <u>0.1% - 1%</u> （費用不獲發還），貸款提取日或貸款提取日的下一個工作天或每年續期日支付。貸款年費由授信額度建立日算起, 按每年實際貸款有效日數並以每年為365天(包括閏年)計算。	
逾期還款費用及收費	每次逾期還款費用為港幣 400 元；及本行因追討欠款所支付的一切其他合理費用及開支，當中包括所有法律費用及支出。	
逾期還款利率	按合約利率加年利率7%計算，隨市況浮動。除逾期還款利率外，本行保留權利於任何延遲還款時收取本行不時釐定之金額作為行政費。	
最低貸款金額	港幣1,000,000元	
部分還款手續費	還款額的1%。如欲部分還款，必須於1個月前以書面通知本行	
提前全數還款手續費	貸款額的1%。如欲提早清還全部貸款餘額，必須於1個月前以書面通知本行	
<ul style="list-style-type: none">● 最優惠利率（P）指本行港元最優惠貸款利率（P），隨市況調整。有關本行最優惠利率(P)，請瀏覽本行網頁www.cmbwinglungbank.com（主頁>個人銀行>投資>財經情報>利率>招商永隆銀行最優惠貸款利率）。● 香港銀行同業拆息（H）是香港銀行同業市場拆借資金的息率。香港銀行同業拆息將於貸款支用日及每一定息期的首日（定息期續期日）參考由香港銀行公會（HKAB）之港元利息結算利率網頁（或其代替品）當日上午11時之報價釐定。如定息期的首日是星期六、日或公眾假期，香港銀行同業拆息將於緊接之前的營業日釐定。		