

Key Facts Statement (KFS) for Overdraft Facility

CMB Wing Lung Bank Limited (“the Bank”)

Secured Overdraft Facility Services
 Dec 2023

This product is an overdraft facility.

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

Interest Rates and Interest Charges

Annualised Interest Rate	Range of annualised interest rates based on the Bank’s HKD Prime Rate (P)	P + 2.00% to P – 2.75%
	Range of annualised interest rates based on Hong Kong Association of Banks (HKAB) 1-month HIBOR	H + 1.00% to H + 4%
	Or at such other rate or rates as may from time to time be determined by the Bank at the Bank’s absolute discretion.	
Annualised Overdue / Default Interest Rate	Not Applicable	
Overlimit Interest Rate	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 Fee / Fee	0.10% - 1% 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.
Late Payment Fee and Charge	Not Applicable
Overlimit Handling Fee	HKD120 per transaction
Returned Cheque / Rejected Autopay Charge (Reasons: “Insufficient Funds”, “Refer to Drawer” and “Not Arranged For”)	HKD150 per returned cheque / rejected autopay payment.

Additional Information

Minimum Loan Amount	HKD1,000,000
Early Full Repayment Charge	1% of the original loan amount. Early full repayment is only permitted upon submission of application to the Bank in writing at least two working days before the due date of the repayment date.
Commitment Fee	0.25% - 0.50% per annum (based on the daily unused balance of the facility and secured product type)
Overdraft Interest	To be charged on daily debit balances.
Expiry Date	Subject to the Bank’s review and revision at the Bank’s absolute discretion from time to time.

- **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”** 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.
- Please also refer to the Loan Service Charges as set out in the *CMB Wing Lung Bank Tariff Guide* (available at any branches of the Bank or the Bank’s website www.cmbwinglungbank.com) as amended from time to time.

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 + 2.00% 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 + 1.00% 至 H + 4%
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。		

逾期還款年化利率／就違約
 貸款收取的年化利率

不適用

超出信用額度利率

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 **8%** 計算，隨市況調整（以每日計算）。

費用及收費

年費／收費

授予透支貸款額度之年利率 **0.10% - 1%**（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。

逾期還款費用及收費

不適用

超出信用額度手續費

每次收取港幣120元

退票／退回自動轉賬授權指示的收費（原因：「存款不足」、「與發票人接洽」及「未經接洽」）

每次退票／退回自動轉賬授權指示時，將收取港幣150元。

其他資料

最低貸款金額

港幣1,000,000元

提早全數還款費用

原貸款金額之 **1%**。提早全數還款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。

承諾費

年息 **0.25% - 0.50%**（按每日未動用額度及作押的產品類別計算）

透支利息

於每日借方餘額上計算。

到期日

受制於本行不時以其絕對酌情權之覆核及調整。

- **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**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。
- 有關貸款服務收費，請查閱《招商永隆銀行服務收費手冊》及不時修訂的文本（亦可於本行各分行或本行網頁www.cmbwinglungbank.com查閱）。

Key Facts Statement (KFS) for Fixed Loan
CMB Wing Lung Bank Limited (“the Bank”)
**Fixed Loan
Dec 2023**
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 – 2.20%
	Range of annualised interest rates based on Hong Kong Association of Banks (HKAB) 1-month HIBOR	H + 1.10% to H + 4.50%
	Or at such other rate or rates as may from time to time be determined by the Bank at the Bank’s absolute discretion.	
Annualised Overdue / Default Interest Rate	Default interest rate will be levied at <u>7%</u> per annum over Prime Rate, subject to market fluctuations.	
Overlimit Interest Rate	Not Applicable	

Fees and Charges

Annual Fee / Fee	<u>0.1% - 1%</u> 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.	
Late Payment Fee and Charge	HKD 400 per transaction	
Overlimit Handling Fee	Not Applicable	
Returned Cheque / Rejected Autopay Charge (Reasons: “Insufficient Funds”, “Refer to Drawer” and “Not Arranged For”)	HKD150 per returned cheque / rejected autopay payment.	

Additional Information

Minimum Loan Amount	HKD1,000,000
Early Full Repayment Charge	<u>1%</u> of the original loan amount. Early full repayment is only permitted upon submission of application to the Bank in writing at least two working days before the due date of the repayment date.
Commitment Fee	Not Applicable
Overdraft Interest	Not Applicable
Expiry Date	Subject to the Bank’s review and revision at the Bank’s absolute discretion from time to time.

- **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”** 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.
- Please also refer to the Loan Service Charges as set out in the *CMB Wing Lung Bank Tariff Guide* (available at any branches of the Bank or the Bank’s website www.cmbwinglungbank.com) as amended from time to time.

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
 2023年12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 - 2.20%
	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 + 1.10% 至 H + 4.50%
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。		
逾期還款年化利率／就違約貸款收取的年化利率	逾期還款利息按年利率加7%計算，隨市況浮動。	
超出信用額度利率	不適用	

費用及收費

年費／收費	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。
逾期還款費用及收費	每次收取港幣400元
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收費（原因：「存款不足」、「與發票人接洽」及「未經接洽」）	每次退票／退回自動轉賬授權指示時，將收取港幣150元。

其他資料

最低貸款金額	港幣1,000,000元
提早全數還款費用	原貸款金額之 1% 。提早全數還款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。
承諾費	不適用
透支利息	不適用
到期日	受制於本行不時以其絕對酌情權之覆核及調整。

- 最優惠利率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。
- 有關貸款服務收費，請查閱《招商永隆銀行服務收費手冊》及不時修訂的文本（亦可於本行各分行或本行網頁 www.cmbwinglungbank.com 查閱）。