

Key Facts Statement (KFS) for Revolving Credit Facility

Citibank (Hong Kong) Limited

Citibank Ready Credit
Oct 2, 2018

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.

Interest Rates and Interest Charges

| | | |
|----------------------------------|---|--|
| Annualized Percentage Rate (APR) | Loan Amount | APR |
| | HK\$5,000 | Not applicable. |
| | HK\$20,000 | Range between 9.66% - 15.22% ¹ when you open your account and it will be reviewed from time to time ² . |
| | HK\$100,000 | Range between 9.66% - 15.22% ¹ when you open your account and it will be reviewed from time to time ² . |
| Annualized Default Interest Rate | 0.67% per month (APR 8.30% per annum) shall be charged on the overdraft balance of the current statement if the Minimum Payment Due set out in the previous statement is not received in full before the payment due date; 1% per month (APR 12.68% per annum) will be charged if the respective Minimum Payment Due is not received in full for two or more consecutive times. | |
| Overlimit Interest Rate | Not applicable. | |
| Minimum Payment | 1% of the overdraft balance (excluding any applicable interest, fees and charges), plus current month's interest, annual fee, late charge, past due amount, overlimit amount and other fees and charges, if any, subject to a minimum amount of HK\$50. | |

Fees and Charges

| | |
|----------------------------------|---|
| Handling Fee | Not applicable. |
| Annual Fee | 1% of the Account's overdraft limit and rounded up to the nearest HK\$50, subject to a minimum amount of HK\$300 and a maximum amount of HK\$1,000. |
| Withdrawal Fee / Transaction Fee | Not applicable. |
| Late Payment Fee and Charge | Late payment fee is 5% of the Minimum Payment Due, subject to a minimum amount of HK\$100 and a maximum amount of HK\$200. |
| Overlimit Handling Fee | Not applicable. |
| Returned Cheque Charge | HK\$50 per returned cheque due to technical errors. HK\$150 per returned cheque due to insufficient funds. |
| Lost Card Replacement Fee | HK\$50 per replacement of lost card. |

Additional Information

1. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualized rate.
2. The finance charge and default finance charge will be calculated at the applicable rate on a 365-day yearly basis. Please call our CitiPhone Banking at 2860 0333 to ascertain the finance charge or the default finance charge applicable to you.



循環貸款產品資料概要

花旗銀行(香港)有限公司

Citibank靈活錢

2018年10月2日

此乃循環貸款產品。
本概要所提供的利息、費用及收費等資料僅供參考，
循環貸款的最終條款以貸款確認書為準。

利率及利息支出

| | | |
|----------|---|---|
| 實際年利率 | 貸款金額 | 實際年利率 |
| | HK\$5,000 | 不適用。 |
| | HK\$20,000 | 當您開立戶口時，利率為 9.66% - 15.22% ¹ 之間，花旗銀行亦會不時對此作出檢討 ² 。 |
| | HK\$100,000 | 當您開立戶口時，利率為 9.66% - 15.22% ¹ 之間，花旗銀行亦會不時對此作出檢討 ² 。 |
| 逾期還款年利率 | 若未能在付款限期或之前收到上期月結單所載的最低還款額，每月0.67%(實際年利率為8.30%)的拖欠財務利息將另加於當時適用之貸款利率上。若花旗銀行連續兩次或以上未能收到該最低還款額，有關的拖欠財務利息為每月1%(實際年利率為12.68%)。 | |
| 超出信用額度利率 | 不適用。 | |
| 最低還款額 | 透支結欠中的1%(不包括任何適用的利息、手續費及費用)，及當期月結單的利息、服務年費、逾期付款收費、逾期款項、超額款項、及其他手續費及費用(如適用)，最低為HK\$50。 | |

費用及收費

| | |
|-------------|--|
| 手續費 | 不適用。 |
| 年費 | 將收取戶口信貸限額中的1%，以每HK\$50為計算單位，最低為HK\$300，最高為HK\$1,000。 |
| 提款收費 / 交易收費 | 不適用。 |
| 逾期還款費用及收費 | 逾期還款費用為最低還款額中的5%，最低為HK\$100，而最高為HK\$200。 |
| 超出信用額度手續費 | 不適用。 |
| 退票的收費 | 每次因支票填寫錯漏而退票時，將收取每張HK\$50。 每次由於存款不足而退票時，將收取每張HK\$150。 |
| 替換遺失卡的收費 | 每次替換已遺失的卡，本行將收取每張HK\$50。 |

其他資料

1. 實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費。
2. 財務費用及拖欠財務費用按每年365日的基準計算。客戶可透過Citibank電話理財服務2860 0333查詢有關適用於您的財務費用或拖欠財務費用。

