



Citi Credit Card "FlexiBill" Installment Program and Citi Credit Card "PayLite" Installment Program Key Facts Statement

Citi信用卡賬單「分期更好使」計劃及Citi信用卡簽賬「分期更好使」計劃資料概要

Key Facts Statement (KFS) for Instalment Loan

分期貸款產品資料概要

Citi Credit Card "FlexiBill" Installment Program and Citi Credit Card "PayLite" Installment Program
Citi信用卡賬單「分期更好使」計劃及Citi信用卡簽賬「分期更好使」計劃

Effective Date: February 17, 2021

生效日期：2021年2月17日

This product is an installment 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 installment loan.
此乃分期貸款產品。本概要所提供的利息、費用及收費等資料僅供參考，分期貸款的最終條款以貸款確認書為準。

Interest Rate and Interest Charges 利率及利息支出									
Annualized Percentage Rate (APR) 實際年利率	<p>For a loan amount of HK\$100,000: 貸款金額：港幣100,000元</p> <table border="1"> <thead> <tr> <th>Loan Tenor 貸款期</th> <th>6-month 6個月</th> <th>12-month 12個月</th> <th>24-month 24個月</th> </tr> </thead> <tbody> <tr> <td>APR (or range of APR) 實際年利率(或實際年利率範圍)</td> <td>5.03%-34.79%</td> <td>5.40%-36.76%</td> <td>5.57%-36.42%</td> </tr> </tbody> </table> <p>Interest is calculated on the basis of 365 days per year. The actual APR applicable may differ. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualized rate. For participants of Citi Credit Card "PayLite" Installment Plan for iPhone for Life only: Annualized Percentage Rate (APR) is 0%. Installments shall be billed to your credit card account on a monthly basis similar to a normal retail transaction. Installments are subject to interest rate or other fees pursuant to the applicable Citi Credit Card Agreement if you pay less than the total amount due indicated on the monthly statement of your account. 利息以每年365日計算。個別客戶之實際年利率或有差異。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。 僅適用於iPhone for Life專屬Citi信用卡簽賬「分期更好使」計劃之參加者： 實際年利率為0%。分期供款將以類似一般零售簽賬的形式每月從你的信用卡賬戶中收取。如你所支付的還款額少於你的賬戶月結單上所顯示的應付總金額，本行將根據Citi信用卡合約收取利息或其他費用。</p>	Loan Tenor 貸款期	6-month 6個月	12-month 12個月	24-month 24個月	APR (or range of APR) 實際年利率(或實際年利率範圍)	5.03%-34.79%	5.40%-36.76%	5.57%-36.42%
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Annualized Default Interest Rate 逾期還款年化利率 / 就違約貸款收取的年化利率	<p>If the minimum due of the entire statement balance stated in any monthly statement is not received in full by the payment due date, a finance charge of range between 10.22%-46.93% will be imposed on the Monthly Installment Amount (excluding the Monthly Fee and Initial Fee, if any) from the billing date until full payment is credited to the Account in accordance with the Cardholder Agreement. The minimum payment due of the Monthly Installment Amount shall comprise of (i) 1.5% of the current month's billed principal and unbilled principal of the Loan; (ii) the Monthly Fee; and (iii) the Initial Fee, if any. 如在該付款限期未收到月結單總結欠之最低付款額，花旗銀行將根據信用卡持有人合約收取財務費用10.22%-46.93%，直至付款被存入該戶口為止；每月供款金額(不包括此計劃之每月行政費及首次行政費)，從月結單日起計。 在此計劃下，客戶月結單內顯示之最低付款額將會為：(i)每月供款金額之本金部份及所有未償還借貸本金的1.5%；(ii)每月行政費；及(iii)首次行政費的100%</p>								
Fees and Charges 費用及收費									
Handling Fee 手續費	Not Applicable 不適用								
Late Payment Fee and Charge 逾期還款費用及收費	Not Applicable 不適用								
Prepayment/ Early Settlement/ Redemption Fee 提前還款 / 提前清償 / 贖回的收費	<p>In the event of cancellation of the Account (or early repayment of the Loan in full) for whatever reason, the following will become immediately due and payable: the outstanding principal amount and an early cancellation fee equivalent to 4% of outstanding principal amount. Not applicable for participants of Citi Credit Card "PayLite" Installment Plan for iPhone for Life. 不論任何原因，若該賬戶或此計劃一經取消(或提早清還全部款項)，以下款項需立即全數繳付：未償還之總借貸金額及提早償還費用即未償還之總借貸金額4%。 不適用於iPhone for Life專屬Citi信用卡簽賬「分期更好使」計劃之參加者。</p>								
Returned Check/ Rejected Autopay Charge 退票 / 退回自動轉帳授權指示的收費	Not Applicable 不適用								
Additional Information 其他資料									
<p>Initial Fee 首次行政費 An initial fee ("Initial Fee") will be charged only once. It is calculated by multiplying (i) the Loan; (ii) the monthly flat rate from time to time applicable to the Eligible Cardholder ("Monthly Flat Rate"); (iii) the number of days from the loan approval date to the first statement date, and dividing the total by 30 days. The Initial Fee will be payable on the first statement date. 一次性收取的首次行政費(「首次行政費」)將於借貸金額交易日(即批核當日)起徵收，並顯示於第一期月結單上。此費用之計算方法如下： (i)借貸金額乘以(ii)每月平均行政費用率及由(iii)借貸金額交易日至第一期月結單日之日數，除以每月30日。</p>									