



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 Installment 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: June 16, 2025

生效日期：2025年6月16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. 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. 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。

Interest Rates and Interest Charges 利率及利息支出

Interest Rate 利率	For a loan amount of HK\$100,000: 貸款金額為港幣10萬元：			
	Loan Tenor 貸款期	6-month 6個月	12-month 12個月	24-month 24個月
	Interest rate (or range of interest rate) Monthly Flat Rate Plan 利率(或利率範圍) 月平息方案	0.18%-1.46%	0.18%-1.46%	0.18%-1.46%
	One-Time Booking Fee (or range of One-Time Booking Fee) One-Time Booking Fee Plan 一次性手續費(或一次性手續費範圍) 一次性手續費方案	1%-8.5%	2%-15%	Not Applicable 不適用
Interest rate (Monthly Flat Rate) is the basic interest rate shown as a percentage of the loan amount over a month. One-Time Booking Fee is a fixed fee shown as a percentage of the loan amount. 利率(月平息)以貸款金額的百分比表示的基本利率，按月計算。一次性手續費是以貸款金額的百分比表示，一次性收取的固定手續費。				
Annualized Percentage Rate (APR) 實際年利率	For a loan amount of HK\$100,000: 貸款金額為港幣10萬元：			
	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) Monthly Flat Rate Plan 實際年利率(或實際年利率範圍) 月平息方案	3.76%-33.76%	4.04%-35.68%	4.17%-35.39%
	APR (or range of APR) One-Time Booking Fee Plan 實際年利率(或實際年利率範圍) 一次性手續費方案	3.50%-34.96%	5.78%-34.83%	Not Applicable 不適用
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。				
Annualized Default Interest Rate 逾期還款實際年利率 / 就違約貸款收取的實際年利率	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 5.01%-35.81% 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, if any; and (iii) the Initial Fee or One-Time Booking 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5.01%-35.81%，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)首次行政費或一次性手續費的100%。			

Repayment 還款				
Repayment Frequency 還款頻率	This loan requires monthly repayment. 本貸款需按每月還款。			
Periodic Repayment Amount 每期還款金額	For a loan amount of HK\$100,000 with monthly repayment: 以貸款額港幣10萬元，每月還款為例：			
	Loan Tenor 貸款期	6-month 6個月	12-month 12個月	24-month 24個月
	Periodic repayment amount for the interest rate (or range of interest rate) specified above Monthly Flat Rate Plan 根據上述利率(或利率範圍) 計算之分期還款金額 月平息方案	HK\$16,846.66 - HK\$18,126.66	HK\$8,513.33 - HK\$9,793.33	HK\$4,346.66 - HK\$5,626.66
	Periodic repayment amount for the One-Time Booking Fee (or range of One-Time Booking Fee) specified above One-Time Booking Fee Plan 根據上述一次性手續費 (或一次性手續費率範圍) 計算之分期還款金額 一次性手續費方案	HK\$16,666.67	HK\$8,333.33	Not Applicable 不適用
Total Repayment Amount 還款總金額	For a loan amount of HK\$100,000: 以貸款額港幣10萬元，每月還款為例：			
	Loan Tenor 貸款期	6-month 6個月	12-month 12個月	24-month 24個月
	Total Repayment amount for the range of interest rate specified above Monthly Flat Rate Plan 根據上述利率(或利率範圍) 計算之總還款金額 月平息方案	HK\$101,079.96 - HK\$108,759.96	HK\$102,159.96 - HK\$117,519.96	HK\$104,319.84 - HK\$135,039.84
	Total Repayment amount for the range of One-Time booking fee specified above One-Time Booking Fee Plan 根據上述一次性手續費 (或一次性手續費率範圍) 計算之總還款金額 一次性手續費方案	HK\$101,000 - HK\$108,500	HK\$102,000 - HK\$115,000	Not Applicable 不適用
Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website at https://www.citibank.com.hk/english/credit-cards/card-loan/card-loan-calculator/ (for Monthly Flat Rate Plan) and https://www.citibank.com.hk/english/credit-cards/card-loan/paylite/onetimebookingfeeplan/loan-calculator/ (for One-Time Booking Fee Plan). 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： https://www.citibank.com.hk/english/credit-cards/card-loan/card-loan-calculator/ (適用於月平息方案)及 https://www.citibank.com.hk/english/credit-cards/card-loan/paylite/onetimebookingfeeplan/loan-calculator/ (適用於一次性手續費方案)以取得較準確資料。				
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	Monthly Flat Rate Plan: 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 the outstanding principal amount. Not applicable for participants of Citi Credit Card “PayLite” Installment Plan for iPhone for Life or the One-Time Booking Fee Plan. 月平息方案：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」計劃或一次性手續費方案之參加者。			
Returned Check/ Rejected Autopay Charge 退票 / 退回自動轉賬授權指示的收費	Not Applicable 不適用			
Additional Information 其他資料				
Monthly Flat Rate Plan: 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. 月平息方案： 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(iii)由借貸金額交易日至第一期月結單日之日數，除以每月30日。 One-Time Booking Fee Plan: A One-Time Booking Fee will be charged upfront upon approval of the One-Time Booking Fee Plan. The paid One-Time Booking Fee will not be refunded. 一次性手續費方案： 一次性手續費將於借貸金額交易日(即批核當日)收取。已繳付的一次性手續費將不獲退回。				