

Key Facts Statement (KFS) for Revolving Credit Facility

Citibank (Hong Kong) Limited

Investment Plus
Oct 8, 2019

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 Letter of Offer for the final terms of your revolving credit facility.

Interest Rates and Interest Charges

Annualised Floating Rate	Loan Amount	Annualised Floating Rate
	US\$10,000 or equivalent	HKD: 1-month HIBOR + 1.2% / 1.4% ¹ USD: 1-month LIBOR + 1.2% / 1.4% ¹ EUR/AUD/JPY/GBP/CHF/CAD/NZD/SGD: Reference rate + 2.0% ¹
Annualised Overdue / Default Interest Rate	Not applicable	
Overlimit Interest Rate	Not applicable	
Minimum Payment	Not applicable	

Fees and Charges

Handling Fee	Not applicable
Annual Fee / Monthly Fee	Not applicable
Withdrawal Fee / Transaction Fee	Not applicable
Late Payment Fee and Charge	Not applicable
Overlimit Handling Fee	Not applicable
Returned Cheque Charge / Rejected Autopay Charge	Not applicable
Lost Card Replacement Fee	Not applicable

Additional Information

1. The minimum loan amount is US\$ 10,000 or equivalent. Please refer to the Annualised Floating Rate for each type of customer as follows:

Customer Type	Annualised Floating Rate
Citigold Private Client	HKD: 1-month HIBOR* + 1.2% USD: 1-month LIBOR^ + 1.2% EUR/AUD/JPY/GBP/CHF/CAD/NZD/SGD: Reference rate# + 2.0%
Citigold	HKD: 1-month HIBOR* + 1.4% USD: 1-month LIBOR^ + 1.4% EUR/AUD/JPY/GBP/CHF/CAD/NZD/SGD: Reference rate# + 2.0%

*HIBOR (Hong Kong Interbank Offered Rate) is the reference HKD interest rate used by Citibank (Hong Kong) Limited. HIBOR may vary daily. To get the latest HIBOR, please visit www.hkab.org.hk/index.jsp.

^LIBOR (London Interbank Offered Rate) is the reference USD interest rate used by Citibank (Hong Kong) Limited. LIBOR may vary daily.

#Reference rate is an interest rate set by Citigroup Inc's affiliate based on the respective currency's benchmark interest rate index. The reference rate has a floor rate of 0% and may vary daily. If you would like to know the prevailing reference rate, please visit www.citibank.com.hk/english/investment/investment-plus.htm. Alternatively, you may call our Investment Service Hotline at 2860 0183 to find out more.

2. Loan interest rate will be adjusted monthly in accordance with the prevailing 1-month HIBOR / LIBOR, or the respective currency's prevailing reference rate.
3. Interest will be charged on a quarterly basis.
4. For repayment of loan and set-off details, please refer to the Letter of Offer.
5. Please call our Investment Service Hotline at 2860 0183 if you have any inquiries.

循環貸款產品資料概要

花旗銀行(香港)有限公司

增值投資組合
2019年10月8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

浮動年利率	貸款金額	浮動年利率
	US\$10,000 或其等值	港元: 1 個月 HIBOR + 1.2% / 1.4% ¹ 美元: 1 個月 LIBOR + 1.2% / 1.4% ¹ 歐羅/澳元/日圓/英鎊/瑞士法郎/加元/ 紐元/星幣: 參考利率 + 2.0% ¹
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	不適用	
最低還款額	不適用	
費用及收費		
手續費	不適用	
年費 / 月費	不適用	
提款收費 / 交易收費	不適用	
逾期還款費用及收費	不適用	
超出信用額度手續費	不適用	
退票 / 退回自動轉帳授權指示的收費	不適用	
替換遺失卡的收費	不適用	

其他資料

1. 最低貸款金額為美元\$10,000或其等值。請參考以下符合最低貸款金額之浮動年利率：

客戶類別	浮動年利率
Citigold Private Client	港元: 1 個月 HIBOR* + 1.2% 美元: 1 個月 LIBOR^ + 1.2% 歐羅/澳元/日圓/英鎊/瑞士法郎/加元/紐元/星幣: 參考利率 + 2.0%#
Citigold	港元: 1 個月 HIBOR* + 1.4% 美元: 1 個月 LIBOR^ + 1.4% 歐羅/澳元/日圓/英鎊/瑞士法郎/加元/紐元/星幣: 參考利率 + 2.0%#

*HIBOR(香港銀行同業拆息)是花旗銀行(香港)有限公司所使用之港元參考利率。參考利率可能每日改動。如欲取得最新的HIBOR，請瀏覽www.hkab.org.hk/index.jsp?lang=b5。

^LIBOR(倫敦銀行同業拆息)是花旗銀行(香港)有限公司所使用之美元參考利率。參考利率可能每日改動。

#參考利率是由Citigroup Inc. 其附屬機構根據各貨幣的基準利率指數所釐定的利率。參考利率下限為0%，可能會每日改動，如若查詢當日的參考利率，請瀏覽

www.citibank.com.hk/english/investment/investment-plus.htm或透過投資服務專線2860 0183查詢。

2. 貸款利率會根據最新的1個月HIBOR / LIBOR，或貸款貨幣的現行參考利率作每月更新。
3. 利息會每三個月收取。
4. 有關借貸償還及抵銷之詳情，請參考戶口之授信函。
5. 客戶可透過投資服務專線2860 0183查詢有關資料。

Key Facts Statement (KFS) for Revolving Credit Facility

Citibank, N.A.

Investment Plus
Oct 8, 2019

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 Letter of Offer for the final terms of your revolving credit facility.

Interest Rates and Interest Charges

Annualised Floating Rate	Loan Amount	Annualised Floating Rate
	US\$10,000 or equivalent	HKD: 1-month HIBOR + 1.2% / 1.4% ¹ USD: 1-month LIBOR + 1.2% / 1.4% ¹ EUR/AUD/JPY/GBP/CHF/CAD/NZD/SGD: Reference rate + 2.0% ¹
Annualised Overdue / Default Interest Rate	Not applicable	
Overlimit Interest Rate	Not applicable	
Minimum Payment	Not applicable	

Fees and Charges

Handling Fee	Not applicable
Annual Fee / Monthly Fee	Not applicable
Withdrawal Fee / Transaction Fee	Not applicable
Late Payment Fee and Charge	Not applicable
Overlimit Handling Fee	Not applicable
Returned Cheque Charge / Rejected Autopay Charge	Not applicable
Lost Card Replacement Fee	Not applicable

Additional Information

1. The minimum loan amount is US\$ 10,000 or equivalent. Please refer to the Annualised Floating Rate for each type of customer as follows:

Customer Type	Annualised Floating Rate
Citigold Private Client	HKD: 1-month HIBOR* + 1.2% USD: 1-month LIBOR^ + 1.2% EUR/AUD/JPY/GBP/CHF/CAD/NZD/SGD: Reference rate# + 2.0%
Citigold	HKD: 1-month HIBOR* + 1.4% USD: 1-month LIBOR^ + 1.4% EUR/AUD/JPY/GBP/CHF/CAD/NZD/SGD: Reference rate# + 2.0%

*HIBOR (Hong Kong Interbank Offered Rate) is the reference HKD interest rate used by Citibank (Hong Kong) Limited. HIBOR may vary daily. To get the latest HIBOR, please visit www.hkab.org.hk/index.jsp.

^LIBOR (London Interbank Offered Rate) is the reference USD interest rate used by Citibank (Hong Kong) Limited. LIBOR may vary daily.

#Reference rate is an interest rate set by Citigroup Inc's affiliate based on the respective currency's benchmark interest rate index. The reference rate has a floor rate of 0% and may vary daily. If you would like to know the prevailing reference rate, please visit www.citibank.com.hk/english/investment/investment-plus.htm. Alternatively, you may call our Investment Service Hotline at 2860 0183 to find out more.

2. Loan interest rate will be adjusted monthly in accordance with the prevailing 1-month HIBOR / LIBOR, or the respective currency's prevailing reference rate.
3. Interest will be charged on a quarterly basis.
4. For repayment of loan and set-off details, please refer to the Letter of Offer.
5. Please call our Investment Service Hotline at 2860 0183 if you have any inquiries.

循環貸款產品資料概要

花旗銀行

增值投資組合
2019年10月8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

浮動年利率	貸款金額	浮動年利率
	US\$10,000 或其等值	港元: 1 個月 HIBOR + 1.2% / 1.4% ¹ 美元: 1 個月 LIBOR + 1.2% / 1.4% ¹ 歐羅/澳元/日圓/英鎊/瑞士法郎/加元/ 紐元/星幣: 參考利率 + 2.0% ¹
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	不適用	
最低還款額	不適用	
費用及收費		
手續費	不適用	
年費 / 月費	不適用	
提款收費 / 交易收費	不適用	
逾期還款費用及收費	不適用	
超出信用額度手續費	不適用	
退票 / 退回自動轉帳授權指示的收費	不適用	
替換遺失卡的收費	不適用	

其他資料

1. 最低貸款金額為美元\$10,000或其等值。請參考以下符合最低貸款金額之浮動年利率：

客戶類別	浮動年利率
Citigold Private Client	港元: 1 個月 HIBOR* + 1.2% 美元: 1 個月 LIBOR^ + 1.2% 歐羅/澳元/日圓/英鎊/瑞士法郎/加元/紐元/星幣: 參考利率 + 2.0%#
Citigold	港元: 1 個月 HIBOR* + 1.4% 美元: 1 個月 LIBOR^ + 1.4% 歐羅/澳元/日圓/英鎊/瑞士法郎/加元/紐元/星幣: 參考利率 + 2.0%#

*HIBOR(香港銀行同業拆息)是花旗銀行(香港)有限公司所使用之港元參考利率。參考利率可能每日改動。如欲取得最新的HIBOR，請瀏覽www.hkab.org.hk/index.jsp?lang=b5。

^LIBOR(倫敦銀行同業拆息)是花旗銀行(香港)有限公司所使用之美元參考利率。參考利率可能每日改動。

#參考利率是由Citigroup Inc. 其附屬機構根據各貨幣的基準利率指數所釐定的利率。參考利率下限為0%，可能會每日改動，如若查詢當日的參考利率，請瀏覽

www.citibank.com.hk/english/investment/investment-plus.htm或透過投資服務專線2860 0183查詢。

2. 貸款利率會根據最新的1個月HIBOR / LIBOR，或貸款貨幣的現行參考利率作每月更新。
3. 利息會每三個月收取。
4. 有關借貸償還及抵銷之詳情，請參考戶口之授信函。
5. 客戶可透過投資服務專線2860 0183查詢有關資料。