

Key Facts Statement (“KFS”) for Revolving Credit Facility

Citibank (Hong Kong) Limited

Investment Plus
April 17, 2023

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 ¹	Minimum Loan Amount	Benchmark Rate [√]	Spread
	USD10,000 or equivalent		HKD: 1-month HIBOR*
		USD: Secured Facility Base Lending Rate [#]	+ 1.2%/1.4%
		EUR/AUD/JPY/GBP/CHF/CAD/NZD: Secured Facility Base Lending Rate [#]	+ 2.0%
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. With the minimum loan amount of USD10,000 or equivalent, the Annualised Floating Rate for each type of customer is as follows:

Customer Type	Annualised Floating Rate	
	Benchmark Rate [√]	Spread
Citigold Private Client	HKD: 1-month HIBOR*	+ 1.2%
	USD: Secured Facility Base Lending Rate [#]	
	EUR/AUD/JPY/GBP/CHF/CAD/NZD: Secured Facility Base Lending Rate [#]	+ 2.0%
Citigold	HKD: 1-month HIBOR*	+ 1.4%
	USD: Secured Facility Base Lending Rate [#]	
	EUR/AUD/JPY/GBP/CHF/CAD/NZD: Secured Facility Base Lending 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.

[#]Secured Facility Base Lending Rate is an interest rate set by Citigroup Inc. or its affiliates based on a benchmark interest rate index for the relevant currency. It broadly reflects our costs (for the relevant currency) which we would actually or potentially incur to fund our lending facilities for the relevant period. The calculation of the Secured Facility Base Lending Rate shall be determined by us in our absolute discretion based on (i) either published market rates or internal estimates; and (ii) the cost that we may incur, on an actual or notional basis, and may also include any premia as we deem appropriate.

If you would like to know the prevailing reference rate applicable to your revolving facility, please contact your Relationship Manager. Alternatively, you may call CitiPhone Banking at (852) 2860 0222 to find out more.

2. Loan interest rate will be adjusted monthly in accordance with the Benchmark Rate[√] for the relevant currency. In the event that the Benchmark Rate[√] becomes negative, it shall be deemed to be 0% for the purposes of this KFS.

[√]“Benchmark Rate” means

- For HKD, the HIBOR published by the Hong Kong Association of Banks (or a successor chosen by us); or
- For USD, EUR, AUD, JPY, GBP, CHF, CAD or NZD (or such other currencies as may be offered by us from time to time), the Secured Facility Base Lending Rate (or a successor chosen by us); or
- any successor rate, screen or index determined in accordance with this provision.

3. **Temporary Unavailability of Benchmark Rate.** If, for whatever reason, the Benchmark Rate is not published in respect of a relevant calculation day and a Benchmark Trigger has not occurred, the Benchmark Rate for that day shall be:

- the last published rate for the Benchmark Rate, unless (ii) below applies; or
- a rate formally recommended by the benchmark administrator or the supervisor responsible for the Benchmark Rate or the benchmark administrator, where we consider that rate to be capable of use by us across the business at that time.

4. **Replacement of Benchmark Rate.** We may change the terms of this KFS and other relevant documentation for any of the following reasons (whether occurring before, on or after the date of this agreement) (referred to as a “Benchmark Trigger”):

- the relevant Benchmark Rate has permanently ceased or is likely to permanently cease to be

published or available;

- ii. a regulator, administrator, court, or other competent authority:
 - i. states that the relevant Benchmark Rate (or any feature of the calculation, methodology or convention used to determine interest under this KFS) is no longer representative, appropriate or recommended; or
 - ii. requires or (where relevant) recommends that the relevant Benchmark Rate (or any feature of the calculation, methodology or convention used to determine interest under this KFS) be discontinued; or
- iii. in our reasonable opinion, we determine that:
 - i. market practice with respect to the relevant Benchmark Rate (or any feature of the calculation, methodology or convention used to determine interest under this KFS) has changed or is reasonably expected to change, for example, as a result of any public announcement to that effect; or
 - ii. the relevant Benchmark Rate (or any feature of the calculation, methodology or convention used to determine interest under this KFS) is no longer representative or appropriate for calculating interest under this KFS.

Following a Benchmark Trigger, we can change the terms of this KFS and other relevant documentation to:

- a. replace the relevant Benchmark Rate with:
 - i. a substitute or successor rate that we have reasonably determined is the appropriate industry-accepted substitute or successor rate; or
 - ii. in the event that there is no such appropriate industry-accepted substitute or successor rate, another rate that we, in our reasonable opinion, determine is an appropriate alternative to the relevant Benchmark Rate;
- b. introduce a new charge, adjustment or add an adjustment to the spread and/or change to the methodology by which interest is calculated to help reduce the risk that a party is financially worse off as a result of the change(s) described in this provision; and/or
- c. make such other technical, administrative, operational or consequential changes from time to time to this KFS and other relevant documentation that we reasonably determine are necessary or desirable to ensure that this KFS and other relevant documentation and related documentation work properly and make sense once any of the changes referred to above have been made.

We will provide prior notice of any such changes. You have a right to repay any outstanding loan in full or terminate the facility prior to the changes taking effect. We will not charge any fees for such repayment or termination.

- 5. Interest will be charged on a quarterly basis.
- 6. For repayment of loan and set-off details, please refer to the Letter of Offer.
- 7. If you would like to know the prevailing reference rate applicable to your revolving facility, please contact your Relationship Manager. Alternatively, you may call CitiPhone Banking at (852) 2860 0222 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
2023年4月17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 ¹	最低貸款金額	基準利率 [√]	息差
	USD10,000 或其等值		港元: 1 個月 HIBOR *
		美元: 有抵押貸款基礎利率 [#]	+1.2%/1.4%
		歐羅/澳元/日圓/英鎊/瑞士法郎/加元/紐元 : 有抵押貸款基礎利率 [#]	+ 2.0%

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	
	基準利率 [√]	息差
Citigold Private Client	港元: 1 個月 HIBOR *	+ 1.2%
	美元: 有抵押貸款基礎利率 [#]	
	歐羅/澳元/日圓/英鎊/瑞士法郎/加元/紐元: 有抵押貸款基礎利率 [#]	+ 2.0%
Citigold	港元: 1 個月 HIBOR *	+ 1.4%
	美元: 有抵押貸款基礎利率 [#]	
	歐羅/澳元/日圓/英鎊/瑞士法郎/加元/紐元: 有抵押貸款基礎利率 [#]	+ 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。

[#]有抵押貸款基礎利率是Citigroup Inc.或其聯屬機構根據相關貨幣的基準利率指數所釐定的利率，廣泛地反映花旗銀行於相關期間為其借貸服務融資（就相關貨幣）實際或可能引致的成本。花旗銀行將全權酌情基於(i)已公佈市場利率或內部估計；及(ii)花旗銀行實際或名義上可能引致的成本，並且可能亦包括花旗銀行認為適當的任何溢價，釐定有抵押貸款基礎利率的計算方法。

如欲了解適用於循環貸款的現時參考利率，請聯絡客戶經理。同時亦可致電電話服務理財熱線(852) 2860 0222獲得更多資訊。

2. 貸款利率會根據貸款貨幣的現行基準利率[√]作每月更新。假如基準利率[√]變為負值，就本產品資料概要而言，其將被設為0%。

[√]「基準利率」指

- (i) 就港元貨幣而言，由香港銀行工會（或由本行選擇的後繼發佈者）公佈的香港銀行同業拆息（「HIBOR」）；或
- (ii) 就美元、歐羅、澳元、日圓、英鎊、瑞士法郎、加元或紐元（或本行可能不時提供的其他貨幣）而言，為有抵押貸款基礎利率（或由本行選擇的後繼利率）；或
- (iii) 根據本條文釐定的任何後繼利率、發布者、或指數。

3. **暫未能取得基準利率**。如果由於某種原因，相關計算日的基準利率未公佈、或基準觸發因素未發生，則該日的基準利率應為：

- (i) 基準利率的最後公佈利率，除非以下(ii)適用；或
- (ii) 由基準管理機構或負責基準利率的機構或認為當時我們可以在整個業務中使用該利率的基準管理機構正式推薦的利率。

4. **基準利率的替代**。

本行可為以下任何原因(不論發生在本協議之前、當日、或之後)(統稱「基準觸發因素」)更改本產品資料概要及其他相關文件的條款：

- a. 相關基準利率已停止使用或可能將停止公佈或無法使用；
- b. 監管機構、行政機構、法院或其他主管當局：
 - i. 聲明相關基準利率（或根據本產品資料概要用於釐定利率的計算、方法或慣例的任何特

徵)不再具有代表性、適當或推薦;或

ii. 要求或(如相關)建議相關基準利率(或根據本產品資料概要用於釐定利率的計算、方法或慣例的任何特徵)停用;或

c. 本行經合理考慮後認為:

i. 關於相關基準利率(或根據本產品資料概要用於釐定利率的計算、方法或慣例的任何特徵)的市場慣例已經變更或合理預期將變更,例如基於任何與此相關的公告;或

ii. 相關基準利率(或根據本產品資料概要用於釐定利率的計算、方法或慣例的任何特徵)對於本產品資料概要利率的計算已不再適當或具有代表性。

在基準觸發之後,本行可更改本產品資料概要及其他相關文件的條款用於:

a. 將基準利率替換為:

i. 本行合理確定為行業認可的適當後繼或替代利率;或

ii. 若無法獲得行業認可的適當替代或後繼利率,本行經合理考慮後認為是相關基準利率的適當替代的另一利率;

b. 引入新收費、調整或加入息差調整及/或更改計算利率所用方法,以確保任何一方的財務狀況沒有因本條所述變動而惡化;及/或

c. 不時對本產品資料概要及其他相關文件作出本行合理認為有必要或可取的其他技術、行政管理、運營或連帶變更,以確保在作出上述任何變動後本產品資料概要及其他相關文件邏輯通順,涵義清晰。

本行將事先通知任何該等變動。閣下有權在該等變動生效之前提前全額償還所有欠款或終止協議。本行將不會對此償還或終止行為收費。

5. 利息會每三個月收取。

6. 有關借貸償還及抵銷之詳情,請參考戶口之授信函。

7. 如欲了解適用於循環貸款的現時參考利率,請聯絡客戶經理。同時亦可致電電話服務理財熱線(852) 2860 0222獲得更多資訊。

Key Facts Statement (“KFS”) for Revolving Credit Facility

Citibank, N.A. (organized under the laws of U.S.A. with limited liability)

Investment Plus
April 17, 2023

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 ¹	Minimum Loan Amount	Benchmark Rate ^v	Spread
	USD10,000 or equivalent	HKD: 1-month HIBOR*	+ 1.2%/1.4%
		USD: Secured Facility Base Lending Rate [#]	+ 1.2%/1.4%
		EUR/AUD/JPY/GBP/CHF/CAD/NZD: Secured Facility Base Lending Rate [#]	+ 2.0%

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. With the minimum loan amount of USD10,000 or equivalent, the Annualised Floating Rate for each type of customer is as follows:

Customer Type	Annualised Floating Rate	
	Benchmark Rate [√]	Spread
Citigold Private Client	HKD: 1-month HIBOR*	+ 1.2%
	USD: Secured Facility Base Lending Rate [#]	
	EUR/AUD/JPY/GBP/CHF/CAD/NZD: Secured Facility Base Lending Rate [#]	+ 2.0%
Citigold	HKD: 1-month HIBOR*	+ 1.4%
	USD: Secured Facility Base Lending Rate [#]	
	EUR/AUD/JPY/GBP/CHF/CAD/NZD: Secured Facility Base Lending 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.

[#]Secured Facility Base Lending Rate is an interest rate set by Citigroup Inc. or its affiliates based on a benchmark interest rate index for the relevant currency. It broadly reflects our costs (for the relevant currency) which we would actually or potentially incur to fund our lending facilities for the relevant period. The calculation of the Secured Facility Base Lending Rate shall be determined by us in our absolute discretion based on (i) either published market rates or internal estimates; and (ii) the cost that we may incur, on an actual or notional basis, and may also include any premia as we deem appropriate.

If you would like to know the prevailing reference rate applicable to your revolving facility, please contact your Relationship Manager. Alternatively, you may call CitiPhone Banking at (852) 2860 0222 to find out more.

2. Loan interest rate will be adjusted monthly in accordance with the Benchmark Rate[√] for the relevant currency. In the event that the Benchmark Rate[√] becomes negative, it shall be deemed to be 0% for the purposes of this KFS.

[√]“Benchmark Rate” means

- (i) For HKD, the HIBOR published by the Hong Kong Association of Banks (or a successor chosen by us); or
- (ii) For USD, EUR, AUD, JPY, GBP, CHF, CAD or NZD (or such other currencies as may be offered by us from time to time), the Secured Facility Base Lending Rate (or a successor chosen by us); or
- (iii) any successor rate, screen or index determined in accordance with this provision.

3. **Temporary Unavailability of Benchmark Rate.** If, for whatever reason, the Benchmark Rate is not published in respect of a relevant calculation day and a Benchmark Trigger has not occurred, the Benchmark Rate for that day shall be:

- (i) the last published rate for the Benchmark Rate, unless (ii) below applies; or
- (ii) a rate formally recommended by the benchmark administrator or the supervisor responsible for the Benchmark Rate or the benchmark administrator, where we consider that rate to be capable of use by us across the business at that time.

4. **Replacement of Benchmark Rate.** We may change the terms of this KFS and other relevant documentation for any of the following reasons (whether occurring before, on or after the date of this agreement) (referred to as a “Benchmark Trigger”):

- (i) the relevant Benchmark Rate has permanently ceased or is likely to permanently cease to be published or available;

- (ii) a regulator, administrator, court, or other competent authority:
 - a. states that the relevant Benchmark Rate (or any feature of the calculation, methodology or convention used to determine interest under this KFS) is no longer representative, appropriate or recommended; or
 - b. requires or (where relevant) recommends that the relevant Benchmark Rate (or any feature of the calculation, methodology or convention used to determine interest under this KFS) be discontinued; or

(iii) in our reasonable opinion, we determine that:

- a. market practice with respect to the relevant Benchmark Rate (or any feature of the calculation, methodology or convention used to determine interest under this KFS) has changed or is reasonably expected to change, for example, as a result of any public announcement to that effect; or
- b. the relevant Benchmark Rate (or any feature of the calculation, methodology or convention used to determine interest under this KFS) is no longer representative or appropriate for calculating interest under this KFS.

Following a Benchmark Trigger, we can change the terms of this KFS and other relevant documentation to:

- a. replace the relevant Benchmark Rate with:
 - i. a substitute or successor rate that we have reasonably determined is the appropriate industry-accepted substitute or successor rate; or
 - ii. in the event that there is no such appropriate industry-accepted substitute or successor rate, another rate that we, in our reasonable opinion, determine is an appropriate alternative to the relevant Benchmark Rate;
- b. introduce a new charge, adjustment or add an adjustment to the spread and/or change to the methodology by which interest is calculated to help reduce the risk that a party is financially worse off as a result of the change(s) described in this provision; and/or
- c. make such other technical, administrative, operational or consequential changes from time to time to this KFS and other relevant documentation that we reasonably determine are necessary or desirable to ensure that this KFS and other relevant documentation and related documentation work properly and make sense once any of the changes referred to above have been made.

We will provide prior notice of any such changes. You have a right to repay any outstanding loan in full or terminate the facility prior to the changes taking effect. We will not charge any fees for such repayment or termination.

- 5. Interest will be charged on a quarterly basis.
- 6. For repayment of loan and set-off details, please refer to the Letter of Offer.
- 7. If you would like to know the prevailing reference rate applicable to your revolving facility, please contact your Relationship Manager. Alternatively, you may call CitiPhone Banking at (852) 2860 0222 if you have any inquires.

循環貸款產品資料概要

花旗銀行（根據美國法律組建的有限責任公司）

增值投資組合
2023 年4月17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 ¹	最低貸款金額	基準利率 [√]	息差
	USD10,000 或其等值		港元: 1 個月 HIBOR *
		美元: 有抵押貸款基礎利率 [#]	+1.2%/1.4%
		歐羅/澳元/日圓/英鎊/瑞士法郎/加元/紐元 : 有抵押貸款基礎利率 [#]	+ 2.0%

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
----------	-----

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	
	基準利率 [√]	息差
Citigold Private Client	港元: 1 個月 HIBOR *	+ 1.2%
	美元: 有抵押貸款基礎利率 [#]	
	歐羅/澳元/日圓/英鎊/瑞士法郎/加元/紐元: 有抵押貸款基礎利率 [#]	+ 2.0%
Citigold	港元: 1 個月 HIBOR *	+ 1.4%
	美元: 有抵押貸款基礎利率 [#]	
	歐羅/澳元/日圓/英鎊/瑞士法郎/加元/紐元: 有抵押貸款基礎利率 [#]	+ 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。

#有抵押貸款基礎利率是Citigroup Inc.或其聯屬機構根據相關貨幣的基準利率指數所釐定的利率，廣泛地反映花旗銀行於相關期間為其借貸服務融資（就相關貨幣）實際或可能引致的成本。花旗銀行將全權酌情基於(i)已公佈市場利率或內部估計；及(ii)花旗銀行實際或名義上可能引致的成本，並且可能亦包括花旗銀行認為適當的任何溢價，釐定有抵押貸款基礎利率的計算方法。

如欲了解適用於循環貸款的現時參考利率，請聯絡客戶經理。同時亦可致電電話服務理財熱線(852) 2860 0222獲得更多資訊。

2. 貸款利率會根據貸款貨幣的現行基準利率[√]作每月更新。假如基準利率[√]變為負值，就本產品資料概要而言，其將被設為0%。

[√]「基準利率」指

- (i) 就港元貨幣而言，由香港銀行工會（或由本行選擇的後繼發佈者）公佈的香港銀行同業拆息（「HIBOR」）；或
- (ii) 就美元、歐羅、澳元、日圓、英鎊、瑞士法郎、加元或紐元（或本行可能不時提供的其他貨幣）而言，為有抵押貸款基礎利率（或由本行選擇的後繼利率）；或
- (iii) 根據本條文釐定的任何後繼利率、發布者、或指數。

3. **暫未能取得基準利率**。如果由於某種原因，相關計算日的基準利率未公佈、或基準觸發因素未發生，則該日的基準利率應為：

- (i) 基準利率的最後公佈利率，除非以下(ii)適用；或
- (ii) 由基準管理機構或負責基準利率的機構或認為當時我們可以在整個業務中使用該利率的基準管理機構正式推薦的利率。

4. **基準利率的替代**。

本行可為以下任何原因(不論發生在本協議之前、當日、或之後) (統稱「基準觸發因素」) 更改本產品資料概要及其他相關文件的條款：

- a. 相關基準利率已停止使用或可能將停止公佈或無法使用；
- b. 監管機構、行政機構、法院或其他主管當局；

- i. 聲明相關基準利率 (或根據本產品資料概要用於釐定利率的計算、方法或慣例的任何特徵) 不再具有代表性、適當或推薦 ; 或
- ii. 要求或 (如相關) 建議相關基準利率 (或根據本產品資料概要用於釐定利率的計算、方法或慣例的任何特徵) 停用 ; 或
- c. 本行經合理考慮後認為 :
 - i. 關於相關基準利率 (或根據本產品資料概要用於釐定利率的計算、方法或慣例的任何特徵) 的市場慣例已經變更或合理預期將變更 , 例如基於任何與此相關的公告 ; 或
 - ii. 相關基準利率 (或根據本產品資料概要用於釐定利率的計算、方法或慣例的任何特徵) 對於本產品資料概要利率的計算已不再適當或具有代表性。

在基準觸發之後 , 本行可更改本產品資料概要及其他相關文件的條款用於 :

- a. 將基準利率替換為 :
 - i. 本行合理確定為行業認可的適當後繼或替代利率 ; 或
 - ii. 若無法獲得行業認可的適當替代或後繼利率 , 本行經合理考慮後認為是相關基準利率的適當替代的另一利率 ;
- b. 引入新收費、調整或加入息差調整及 / 或更改計算利率所用方法 , 以確保任何一方的財務狀況沒有因本條所述變動而惡化 ; 及 / 或
- c. 不時對本產品資料概要及其他相關文件作出本行合理認為有必要或可取的其他技術、行政管理、運營或連帶變更 , 以確保在作出上述任何變動後本產品資料概要及其他相關文件邏輯通順 , 涵義清晰。

本行將事先通知任何該等變動。閣下有權在該等變動生效之前提前全額償還所有欠款或終止協議。本行將不會對此償還或終止行為收費。

- 5. 利息會每三個月收取。
- 6. 有關借貸償還及抵銷之詳情 , 請參考戶口之授信函。
- 7. 如欲了解適用於循環貸款的現時參考利率 , 請聯絡客戶經理。同時亦可致電電話服務理財熱線 (852) 2860 0222 獲得更多資訊。