

# Key Facts Statement (KFS) for Instalment Loan

Citibank (Hong Kong) Limited

Premium Financing – Secured by Insurance Principal + Interest Option  
Aug 5, 2020

This product is an instalment loan.

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 instalment loan.

## Interest Rates and Interest Charges

Annualised Floating Rate	Loan Amount	Annualised Floating Rate
	HK\$5,000	Not applicable <sup>1</sup>
	HK\$20,000	Not applicable <sup>1</sup>
	HK\$100,000	Not applicable <sup>1</sup>
Annualised Overdue / Default Interest Rate	Not applicable	

## Fees and Charges

Handling Fee	Not applicable
Late Payment Fee and Charge <sup>2</sup>	0.5% of past due amount will be charged for each late payment
Prepayment / Early Settlement / Redemption Fee	Not applicable
Returned Cheque / Rejected Autopay Charge	Not applicable

## Additional Information

1. The minimum loan amount is US\$ 50,000 or equivalent. Please refer to the Annualised Floating Rate as follows for the minimum loan amount:

Customer Type	Annualised Floating Rate <sup>^</sup>	Loan Tenor
Citigold Private Client	USD Prime* – 2% <sup>^</sup>	6-month/ 12-month/ 24-month
Citigold	USD Prime* – 1.1% <sup>^</sup>	

\*Prime rate is the Prime Lending Rate quoted by Citibank (Hong Kong) Limited from time to time. To get the latest Prime rate, please visit [www.citibank.com.hk/english/pdf/Interest-Rate-Update.pdf](http://www.citibank.com.hk/english/pdf/Interest-Rate-Update.pdf).

<sup>^</sup>The Annualised Floating Rate is for your reference only. The actual interest rate on your instalment loan will be provided under the Letter of Offer.

2. There is a grace period of 21 days and will be paid upon principal repayment.
3. For repayment of loan and set-off details, please refer to the Letter of Offer.

4. Please call our Investment Service Hotline at 2860 0183 if you have any inquires.

# 分期貸款產品資料概要

花旗銀行(香港)有限公司

保單抵押融資服務(同時還本付息方案)

2020年8月5日

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授信函為準。

## 利率及利息支出

浮動年利率	<b>貸款金額</b>	<b>浮動年利率</b>
	HK\$5,000	不適用 <sup>1</sup>
	HK\$20,000	不適用 <sup>1</sup>
	HK\$100,000	不適用 <sup>1</sup>
逾期還款年化利率 / 就違約貸款收取的年化利率	不適用	

## 費用及收費

手續費	不適用
逾期還款費用及收費 <sup>2</sup>	每逾期還款金額將收取之 0.5%。
提前還款 / 提前清償 / 贖回的收費	不適用
退票 / 退回自動轉帳授權指示的收費	不適用

## 其他資料

1. 最低貸款金額為美元\$50,000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 <sup>^</sup>	貸款期
Citigold Private Client	美元最優惠利率* - 2% <sup>^</sup>	6/12/24 個月
Citigold	美元最優惠利率* - 1.1% <sup>^</sup>	

\*最優惠利率是指花旗銀行(香港)有限公司不時所報之最優惠貸款利率。如欲取得最新的最優惠利率，請瀏覽[www.citibank.com.hk/chinese/pdf/Interest-Rate-Update.pdf](http://www.citibank.com.hk/chinese/pdf/Interest-Rate-Update.pdf)。

<sup>^</sup>浮動年利率僅供參考。分期貸款最終利率以授信函為準。

2. 此收費有21日寬限期並將於本金還款時一次還款。
3. 有關借貸償還及抵銷之詳情，請參考戶口之授信函。
4. 客戶可透過投資服務專線2860 0183查詢有關資料。

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Citibank, N.A.

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