

Key Facts Statement (“KFS”) for Instalment Loan

Citibank (Hong Kong) Limited

Premium Financing – Secured by Insurance Principal + Interest Option
Nov 23, 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 [^]	Customer Type	Benchmark Rate [#]	Spread	Loan Tenor
	Citigold Private Client	USD Prime Rate [*]	– 1.7%	6-month/ 12-month/ 24-month
	Citigold	USD Prime Rate [*]	– 1.4%	
Annualised Overdue / Default Interest Rate	Not applicable			
Fees and Charges				
Handling Fee	Not applicable			
Late Payment Fee and Charge ²	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. With the minimum loan amount of USD50,000 or equivalent, the Annualised Floating Rate as follows for the referenced loan amount:

Customer Type	Annualised Floating Rate [^]		Loan Tenor
	Benchmark Rate [#]	Spread	
Citigold Private Client	USD Prime Rate [*]	– 1.7%	6-month/ 12-month/ 24-month
Citigold	USD Prime Rate [*]	– 1.4%	

^{*}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.

[^]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. Loan interest rate will be adjusted monthly in accordance with the prevailing Benchmark Rate[#] of 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) the Prime Rate for USD published by Citigroup Inc. or its affiliates (or a successor chosen by us) or
- (ii) any successor rate, screen or index determined in accordance with this provision. We may change the terms of this KFS and other relevant documentation for any of the following reasons (referred to as a “Benchmark Trigger”):
 - a. the relevant Benchmark Rate has ceased or is likely to cease to be published or available;
 - b. 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
 - c. 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 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 ensure that neither 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.

- 3. There is a grace period of 21 days and will be paid upon principal repayment.
- 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 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11月23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 [^]	客戶類別	基準利率[#]	息差	貸款期
	Citigold Private Client	美元最優惠利率*	- 1.7%	6/12/24 個月
	Citigold	美元最優惠利率*	- 1.4%	
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 ²	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 [^]		貸款期
	基準利率 [#]	息差	
Citigold Private Client	美元最優惠利率*	- 1.7%	6/12/24 個月
Citigold	美元最優惠利率*	- 1.4%	

*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。

[^]浮動年利率僅供參考。分期貸款最終利率以授信函為準。

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) 就美元貨幣而言，由 Citigroup Inc.或其附屬機構（或由本行選擇的後繼發佈者）公佈的美元最優惠利率；或
- (ii) 根據本條文釐定的任何後繼利率、發佈者、或指數。本行可為以下任何原因（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。

3. 此收費有21日寬限期並將於本金還款時一次還款。
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 Instalment Loan

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

Premium Financing – Secured by Insurance Principal + Interest Option
Nov 23, 2020

<p>This product is an instalment loan.</p> <p>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.</p>				
Interest Rates and Interest Charges				
Annualised Floating Rate[^]	Customer Type	Benchmark Rate[#]	Spread	Loan Tenor
	Citigold Private Client	USD Prime Rate*	– 1.7%	6-month/ 12-month/ 24-month
	Citigold	USD Prime Rate*	– 1.4%	
Annualised Overdue / Default Interest Rate	Not applicable			
Fees and Charges				
Handling Fee	Not applicable			
Late Payment Fee and Charge²	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. With the minimum loan amount of USD50,000 or equivalent, the Annualised Floating Rate as follows for the referenced loan amount:

Customer Type	Annualised Floating Rate [^]		Loan Tenor
	Benchmark Rate [#]	Spread	
Citigold Private Client	USD Prime Rate [*]	– 1.7%	6-month/ 12-month/ 24-month
Citigold	USD Prime Rate [*]	– 1.4%	

^{*}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.

[^]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. Loan interest rate will be adjusted monthly in accordance with the prevailing Benchmark Rate[#] of 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) the Prime Rate for USD published by Citigroup Inc. or its affiliates (or a successor chosen by us) or
- (ii) any successor rate, screen or index determined in accordance with this provision. We may change the terms of this KFS and other relevant documentation for any of the following reasons (referred to as a “Benchmark Trigger”):
 - a. the relevant Benchmark Rate has ceased or is likely to cease to be published or available;
 - b. 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
 - c. 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 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 ensure that neither 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.

- 3. There is a grace period of 21 days and will be paid upon principal repayment.
- 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 inquires.

分期貸款產品資料概要

花旗銀行（根據美國法律組建的有限責任公司）

保單抵押融資服務(同時還本付息方案)

2020年11月23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 [^]	客戶類別	基準利率[#]	息差	貸款期
	Citigold Private Client	美元最優惠利率*	- 1.7%	6/12/24 個月
	Citigold	美元最優惠利率*	- 1.4%	
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 ²	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 [^]		貸款期
	基準利率 [#]	息差	
Citigold Private Client	美元最優惠利率*	- 1.7%	6/12/24 個月
Citigold	美元最優惠利率*	- 1.4%	

*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。

[^]浮動年利率僅供參考。分期貸款最終利率以授信函為準。

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) 就美元貨幣而言，由 Citigroup Inc.或其附屬機構（或由本行選擇的後繼發佈者）公佈的美元最優惠利率；或
- (ii) 根據本條文釐定的任何後繼利率、發佈者、或指數。本行可為以下任何原因（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。

3. 此收費有21日寬限期並將於本金還款時一次還款。
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。