

Key Facts Statement (KFS) for Overdraft Facility

Citibank (Hong Kong) Limited

Portfolio Power - Overdraft
Oct 8, 2019

This product is an overdraft facility.

This statement 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 overdraft facility.

Interest Rates and Interest Charges

Annualised Floating Rate	Loan Amount	Annualised Floating Rate
	HK\$5,000	Not applicable ¹
	HK\$20,000	Not applicable ¹
	HK\$100,000	HKD: HKD Prime – 0.5% ¹ USD: USD Prime + 0.25% / 0.5% ¹
Annualised Overdue / Default Interest Rate	Not applicable	
Overlimit Interest Rate	Not applicable	

Fees and Charges

Annual Fee / Fee	Not applicable
Late Payment Fee and Charge	Not applicable
Overlimit Handling Fee	Not applicable
Returned Cheque / Rejected Autopay Charge	Not applicable

Additional Information

- The minimum loan amount is US\$ 10,000 or equivalent. Please refer to The Annualised Floating Rate as follows for this referenced loan amount:

Customer Type	Annualised Floating Rate
Citigold Private Client	HKD: HKD Prime* – 0.5% USD: USD Prime* + 0.25%
Citigold	HKD: HKD Prime* – 0.5% USD: USD Prime* + 0.5%

*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.

- For repayment of loan and set-off details, please refer to the Letter of Offer.
- Please call our Investment Service Hotline at 2860 0183 if you have any inquires.

透支服務產品資料概要

花旗銀行（香港）有限公司

全能組合增值服務（透支）
2019年10月8日

此乃透支服務產品。

本概要所提供的利息、費用及收費等資料僅供參考，

透支服務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
	HK\$5,000	不適用 ¹
	HK\$20,000	不適用 ¹
	HK\$100,000	港元: 港元最優惠利率 - 0.5% ¹ 美元: 美元最優惠利率 + 0.25% / 0.5% 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	

費用及收費

年費 / 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

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: 港元最優惠利率* - 0.5%
	美元: 美元最優惠利率* + 0.25%
Citigold	港元: 港元最優惠利率* - 0.5%

	美元: 美元最優惠利率* + 0.5%
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*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。

2. 有關借貸償還及抵銷之詳情，請參考戶口之授信函。
3. 客戶可透過投資服務專線2860 0183查詢有關資料。

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花旗銀行

全能組合增值服務 (透支)
2019年10月8日

此乃透支服務產品。

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利率及利息支出

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	HK\$100,000	港元: 港元最優惠利率 - 0.5% ¹ 美元: 美元最優惠利率 + 0.25% / 0.5% 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	

費用及收費

年費 / 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

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
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	美元: 美元最優惠利率* + 0.25%
Citigold	港元: 港元最優惠利率* - 0.5%

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*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。

2. 有關借貸償還及抵銷之詳情，請參考戶口之授信函。
3. 客戶可透過投資服務專線2860 0183查詢有關資料。