

Key Facts Statement (KFS) for Revolving Credit Facility

Citibank (Hong Kong) Limited

Portfolio Power – Term Loan
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 offer letter for the final terms of your revolving credit 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	Not applicable 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
Prepayment / Early Settlement / Redemption Fee	0.25% of loan amount will be charged if loan is fully or partially repaid upon prepayment
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

- The minimum loan amount is US\$ 50,000 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: Tenor HIBOR* + 3.5% USD: Tenor LIBOR [^] + 2.75%
Citigold	HKD: Tenor HIBOR* + 3.5% USD: Tenor LIBOR [^] + 3%

*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.

2. For repayment of loan and set-off details, please refer to the Letter of Offer.
3. 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

全能組合增值服務
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
	HK\$5,000	不適用 ¹
	HK\$20,000	不適用 ¹
	HK\$100,000	不適用 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
提前還款 / 提前清償 / 贖回的收費	當客戶於還款期前償還全數或部分貸款時，將於還款時收取貸款之0.25%。
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\$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
Citigold Private Client	港元: 貸款期 HIBOR* + 3.5% 美元: 貸款期 LIBOR^ + 2.75%
Citigold	港元: 貸款期 HIBOR* + 3.5% 美元: 貸款期 LIBOR^ + 3%

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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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最低還款額	不適用	

費用及收費

手續費	不適用
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提前還款 / 提前清償 / 贖回的收費	當客戶於還款期前償還全數或部分貸款時，將於還款時收取貸款之0.25%。
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