

Key Facts Statement (KFS) for Revolving Credit Facility

Citibank (Hong Kong) Limited

Treasury Plus

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 ¹	Loan Amount	Annualised Floating Rate
	HK\$5,000	Not applicable ²
	HK\$20,000	Not applicable ²
	HK\$100,000	Not applicable ²
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	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. Annualised Floating Rate may vary based on promotional offer given to selected currencies with limited time offer.
2. The minimum loan amount is US\$ 50,000 or equivalent. Please refer to The Annualised Floating Rate as follows for this referenced loan amount:

Loan Amount	Annualised Floating Rate
HK\$389,000* (US\$ 50,000)	HKD: 3-month HIBOR + 2.0% AUD/CAD/CHF/EUR/GBP/JPY/NZD/ USD: Reference rate ³ + 2.0%

*HK dollars equivalent is for reference only and it may be different subject to the prevailing exchange rate.

3. Reference rate is an overnight interest rate set by Citigroup Inc. affiliate based on respective currency's benchmark interest rate index. The reference rate has a floor rate of 0% and may vary daily, if you would like to access prevailing day's interest rate, please visit www.citibank.com.hk/treasurypluseng. Alternatively, you can call our Investment Service Hotline at 2860 0183 to find out more.
4. For repayment of loan and set-off details, please refer to Terms and Conditions For Accounts and Services.

循環貸款產品資料概要

花旗銀行(香港)有限公司

增值外匯組合
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 ¹	貸款金額	浮動年利率
	HK\$5,000	不適用 ²
	HK\$20,000	不適用 ²
	HK\$100,000	不適用 ²
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
提前還款 / 提前清償 / 贖回的收費	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

- 浮動年利率可因應指定貨幣之推廣而有所不同。
- 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:

貸款金額	浮動年利率
HK\$389,000*	港元: 3個月 HIBOR + 2%

(US\$ 50,000)

澳元/加元/瑞士法郎/歐元/英鎊/日圓/紐元/美元: 參考利率³ + 2 %

*港元等值只供參考，實際港元等值會按匯率而有所不同。

3. 參考利率是由Citigroup Inc. 其附屬機構根據各貨幣的基準利率指數所釐定的隔夜利率。參考利率下限為0%，可能會每日改動，如若查詢當日的利率，請瀏覽www.citibank.com.hk/treasuryplus 或透過投資服務專線2860 0183查詢。
4. 有關借貸償還及抵銷之詳情，請參考戶口及服務之條款。

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花旗銀行

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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	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

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