

# Key Facts Statement (“KFS”) for Revolving Credit Facility

Citibank (Hong Kong) Limited

Treasury Plus  
Nov 10, 2020

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 <sup>1</sup>	Minimum Loan Amount <sup>2</sup>	Benchmark Rate <sup>#</sup>	Spread
	HKD389,000* (USD50,000)		HKD: 3-month HIBOR
		AUD/CAD/CHF/EUR/GBP/JPY/NZD/ USD: Reference rate <sup>^</sup>	+ 2.0%
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. With the minimum loan amount of USD50,000 or equivalent, the Annualised Floating Rate as follows for this referenced loan amount:

Minimum Loan Amount	Annualised Floating Rate	
	Benchmark Rate <sup>#</sup>	Spread
HKD389,000* (USD50,000)	HKD: 3-month HIBOR	+ 2.0%
	AUD/CAD/CHF/EUR/GBP/JPY/NZD/ USD: Reference rate <sup>^</sup>	+ 2.0%

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

<sup>^</sup>Reference rate is an overnight interest rate set by Citigroup Inc. or its affiliates based on respective currency's benchmark interest rate index. If you would like to access prevailing day's interest rate, please visit [www.citibank.com.hk/treasurypluseng](http://www.citibank.com.hk/treasurypluseng). Alternatively, you can call our Investment Service Hotline at 2860 0183 to find out more.

3. In the event that the Benchmark Rate<sup>#</sup> becomes negative, it shall be deemed to be 0% for the purposes of this KFS.

<sup>#</sup>"Benchmark Rate" means

- (i) the HIBOR for HKD published by the Hong Kong Association of Banks (or a successor chosen by us); or the relevant currency's prevailing reference rate for EUR, AUD, JPY, GBP, CHF, CAD, NZD or USD (or such other currencies as may be offered by us from time to time) 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.

- 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  
2020年11月10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 <sup>1</sup>	最低貸款金額 <sup>2</sup>	基準利率 <sup>#</sup>	息差
	HKD389,000* (USD50,000)	港元: 3個月 HIBOR	+ 2.0%
		澳元/加元/瑞士法郎/歐元/英鎊/日圓/紐元/美元: 參考利率 <sup>^</sup>	+ 2.0%
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

1. 浮動年利率可因應指定貨幣之推廣而有所不同。
2. 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：

最低貸款金額	浮動年利率	
	基準利率#	息差
HKD389,000* (USD50,000)	港元: 3 個月 HIBOR	+ 2.0%
	澳元/加元/瑞士法郎/歐元/英鎊/日圓/紐元/美元: 參考利率^	+ 2.0%

\*港元等值只供參考，實際港元等值會按匯率而有所不同。

^參考利率是由Citigroup Inc. 或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](http://www.citibank.com.hk/treasuryplus)或透過投資服務專線2860 0183查詢。

3. 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) 就港元貨幣而言，由香港銀行工會（或由本行選擇的後繼發佈者）公佈的香港銀行同業拆息（「HIBOR」）；或就歐元，澳元，日圓，英鎊，瑞士法郎，加元，紐元或美元（或我們可能不時提供的其他貨幣）而言，由 Citigroup Inc.或其附屬機構（或由本行選擇的後繼發佈者）公佈的現行參考利率；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。

- 4. 有關借貸償還及抵銷之詳情，請參考戶口及服務之條款。

# Key Facts Statement (“KFS”) for Revolving Credit Facility

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

Treasury Plus  
Nov 10, 2020

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3. In the event that the Benchmark Rate<sup>#</sup> becomes negative, it shall be deemed to be 0% for the purposes of this KFS.

<sup>#</sup>"Benchmark Rate" means

- (i) the HIBOR for HKD published by the Hong Kong Association of Banks (or a successor chosen by us); or the relevant currency's prevailing reference rate for EUR, AUD, JPY, GBP, CHF, CAD, NZD or USD (or such other currencies as may be offered by us from time to time) 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.

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  - 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.

- 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（根據美國法律組建的有限責任公司）

增值外匯組合  
2020年11月10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 <sup>1</sup>	最低貸款金額 <sup>2</sup>	基準利率 <sup>#</sup>	息差
	HKD389,000* (USD50,000)	港元: 3 個月 HIBOR	+ 2.0%
		澳元/加元/瑞士法郎/歐元/英鎊/日圓/紐元/美元: 參考利率 <sup>^</sup>	+ 2.0%
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

1. 浮動年利率可因應指定貨幣之推廣而有所不同。
2. 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：

最低貸款金額	浮動年利率	
	基準利率 <sup>#</sup>	息差
HKD389,000* (USD50,000)	港元: 3 個月 HIBOR	+ 2.0%
	澳元/加元/瑞士法郎/歐元/英鎊/日圓/紐元/美元: 參考利率 <sup>^</sup>	+ 2.0%

\*港元等值只供參考，實際港元等值會按匯率而有所不同。

<sup>^</sup>參考利率是由Citigroup Inc. 或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](http://www.citibank.com.hk/treasuryplus)或透過投資服務專線2860 0183查詢。

3. 假如基準利率<sup>#</sup>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) 就港元貨幣而言，由香港銀行工會（或由本行選擇的後繼發佈者）公佈的香港銀行同業拆息（「HIBOR」）；或就歐元，澳元，日圓，英鎊，瑞士法郎，加元，紐元或美元（或我們可能不時提供的其他貨幣）而言，由 Citigroup Inc.或其附屬機構（或由本行選擇的後繼發佈者）公佈的現行參考利率；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。

- 4. 有關借貸償還及抵銷之詳情，請參考戶口及服務之條款。