



Key Facts Statement (KFS) for Installment Loan

Citibank (Hong Kong) Limited (“Citibank”)

Citibank Personal Loan
May 30, 2025

This product is an Installment loan.

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 Installment loan.

Please read and understand the information in this KFS before you apply for this product.

You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges				
Interest Rate	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	Monthly Flat Rate	0.24%-1.46%	0.24%-1.46%	0.24%-1.46%
	Interest is calculated on the basis of 365 days per year. The actual APR applicable may differ. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualized rate.			
Annualized Percentage Rate (APR)	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	APR (or range of APR)	5.04%-33.76%	5.42%-35.7%	5.58%-35.4%
	Interest is calculated on the basis of 365 days per year. The actual APR applicable may differ. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualized rate.			
Annualized Overdue / Default Interest Rate	Upon default in repayment of a part or all of any monthly installment, an annualized overdue interest rate (“Late Charge”) of 36% (3% per month) shall be charged on the entire amount of the monthly installment from the repayment date until full payment is received. The Late Charge will be calculated and accrued on a monthly basis.			
Repayment				
Repayment Frequency	This loan requires monthly repayment.			
Periodic Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment			
	Loan Tenor	6-month	12-month	24-month
	Periodic repayment amount for the interest rate (or range of interest rate) specified above	HK\$16,907.00 - HK\$18,127.00	HK\$8,574.00 - HK\$9,794.00	HK\$4,407.00 - HK\$5,627.00
Total Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment			
	Loan Tenor	6-month	12-month	24-month
	Total repayment amount for the interest rate (or range of interest rate) specified above	HK\$101,442.00 - HK\$108,760.00	HK\$102,888.00 - HK\$117,528.00	HK\$105,768.00 - HK\$135,048.00
	Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides installment loans at https://www.citibank.com.hk/english/loans/personal-loans/loan-calculator			
Fees and Charges				
Handling Fee	Not applicable			
Late Payment Fee and Charge	Not applicable			
Prepayment / Early Settlement / Redemption Fee	Early settlement fee (“Early Repayment Fee”) is charged equivalent to 4% of outstanding principal amount. Partial repayment of the loan is not permitted.			
Returned Cheque / Rejected Autopay Charge	Not applicable			
Additional Information				
Change of repayment date Fee (“Extension Fee”): <u>Before loan disbursement</u> Maximum extension period must not exceed 45 days from the date of loan drawdown and subject to a daily Extension Fee charged at the same interest rate of the loan as agreed on the outstanding loan principal. <u>After loan disbursement</u> HK\$100 and If the subsequent repayment date selected is more than 1 month from the current repayment date is subject to a daily Extension Fee charged at the same interest rate of the loan as agreed on the outstanding loan principal. Service Fee: Request for any loan documents copy: HK\$50 will be charged per copy. Request for access of personal data A minimum charge of HK\$200 per request or at other charges as notified by Citibank from time to time.				
Footnote: 1. Annualized Overdue/ Default Interest Rate referring to “Late Charge” in Citibank’s documents. 2. Prepayment / Early Settlement / Redemption Fee referring to “Early Repayment Fee” in Citibank’s documents. 3. The amount for Late Charge / Early Repayment Fee / Extension Fee is rounded up to the nearest integer.				
Reference Information				
Historical Changes of Interest Rate Benchmark	Not applicable			
Periodic Repayment Amount (Illustrative Example)	Not applicable			
Total Repayment Amount (Illustrative Example)	Not applicable			

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

For the previous version of the Key Facts Statement, you can refer to
<https://www.citibank.com.hk/english/loans/pdf/personal-loans/old-key-fact-statement.pdf> for reference and download.
This link will be valid for 30 days from the effective date of the new version.