



NOTICE OF AMENDMENTS TO TERMS AND CONDITIONS AND KEY FACTS STATEMENTS (KFS) FOR CITIBANK PERSONAL LOAN

With effect from July 31, 2023 (“Effective Date”), certain Terms and Conditions and Key Facts Statement (KFS) of Citibank (Hong Kong) Limited (“the Bank”) for personal loan will be revised as follows. Revised contents are underlined and removed contents are marked with strikethrough lines:

1. The amendments of Terms and Conditions for Citibank Personal Loan

Related clause 4.11 has been updated as:

“Early full repayment of the Loan is permitted subject to my/our payment of any interest and other charges accrued up to the due date of the next monthly installment payment following Citibank’s receipt of the notice for early full repayment from me/us. In addition, an early repayment fee based on a rate on the ~~entire principal amount of the Loan as set out in the Approval Letter~~ subject to a minimum of HK\$100 ~~principal loan outstanding amount~~ outstanding principal amount as set out in the Approval Letter will be payable by me/us for early full repayment of the Loan. ~~The early settlement amounts are rounded up to the nearest integer. The rate of the early repayment fee depends on the loan tenor and the early full repayment period.~~ Partial repayment of the Loan is not permitted.”

2. The amendments of Key Facts Statement (KFS) for Citibank Personal Loan

Amend part of existing “Prepayment/ Early Settlement/ Redemption Fee” Clause under “Fees and charges” section, “Prepayment/ Early Settlement/ Redemption Fee” Clause has been updated as:

Early settlement fee (“Early Repayment Fee”) is charged on the ~~entire principal amount of the Loan according to the date of early repayment as follows or HK\$100 (whichever is higher):~~

- ~~• Early Repayment Fee for loan tenor 12/24/36/48/60/72~~

~~1.5% per year according to the remaining tenor rounded up to a yearly basis~~

- ~~• Early Repayment Fee for loan tenor 6/18/30/42/54/66~~

~~0.75% for remaining tenor within 6 months plus 1.5% per year for each additional remaining tenor rounded up to a yearly basis~~ equivalent to 4% of outstanding principal amount.

Partial repayment of the loan is not permitted.

You could review the revised Terms and Conditions abovementioned by visiting our website at www.citibank.com.hk. Please feel free to contact CitiPhone Banking at (852) 2860 0333 if you have any questions in relation to the amendments. You may refuse to accept the amendments and terminate your account or our services by giving us notice prior to the Effective Date. Please note that we may not be able to provide you with the account, facilities or services if you do not accept the amendments.

Thank you for choosing Citibank. It is always a pleasure serving you.

Yours faithfully

Citibank (Hong Kong) Limited