

循環定期貸款 / 定期貸款產品資料概要 (「本概要」)

創興銀行有限公司 (「本行」)

人壽保險保費融資 / 保單融資(循環定期貸款 / 定期貸款)

2024 年 10 月

借定唔借？還得到先好借 ！

此乃循環定期貸款 / 定期貸款產品。

本概要所提供本產品的利息、費用及收費等資料僅供參考，循環定期貸款 / 定期貸款的最終條款以本行發出之授信函為準。

利率及利息支出

實際年利率	貸款金額 HK\$3,000,000：	
	港元授信	
	按本行港元最優惠利率(BLR)所釐訂的年化利率範圍	由 BLR-1% 至 BLR-2%
	按本行一個月香港銀行同業拆息(H)所釐訂的年化利率範圍	由 H+1.5% 至 H+2.5%
	美元授信	
	按本行美元最優惠利率(BLR)所釐訂的年化利率範圍	由 BLR 至 BLR-1.5%
逾期還款年化利率 / 就違約貸款收取的年化利率	相關貸款合約利率+10%，或本行不時適用的其他利率。	
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	額度成立費：信貸額 0.3% (一次性收費)。
年費 / 月費	額度年檢費：信貸額 0.2% (每次年檢收費)。
提款收費 / 交易收費	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 / 退回自動轉賬授權指示的收費	不適用
替換遺失卡的收費	不適用

本行可收取不時適用的費用及收費，該等費用及收費列於銀行收費表，其複印本和詳情可於本行任何本地分行索取或瀏覽本行網站 www.chbank.com。

其他資料

1. 最低貸款金額為 HK\$500,000 或其等值。

2. 保險公司支付保單利益的周轉時間（僅適用於保費融資）：

• 如該融資的全部債務在該融資到期日或還款到期日（以較早者為準）起計 30 天內全部償還，則本行將在此期間收取授信函第 5 條（利率）所述的利率。然而，這將受制於且不影響本行任何其他款項的償還權利，包括利息、費用及收費，而這些款項可能已經產生並且授信函項下的借款人在融資到期日或還款到期日之前已經支付或已需支付。

• 如在融資到期日或還款到期日（以較早者為準）起計 30 天內未能完全償還融資的債務，則自該 30 天期限屆滿日期起收取及計算違約利率。

3. 即使申請人已在冷靜期內取消此保單，申請人仍須償還保費融資 / 保單融資貸款的本金、提前還款罰款(如適用)、貸款利息及每次提前還款收取不時適用的手續費收費。

如本概要的中、英文版本有任何歧異，概以英文版本為準。

Key Facts Statement (“KFS”) for Revolving Term Loan/Term Loan

Chong Hing Bank Limited (the “Bank”)

Life Insurance Premium Financing / Policy Financing (Revolving Term Loan/Term Loan)

October 2024

To borrow or not to borrow? Borrow only if you can repay!

<p>This product is a revolving term loan/term loan.</p> <p>This KFS provides you with indicative information about interest, fees and charges of this product but please refer to the Bank’s facility letter for the final terms of your revolving term loan/term loan.</p>	
Interest Rates and Interest Charges	
Annualised Percentage Rate (APR)	For a loan amount of HK\$3,000,000:
	Facility in HKD
	Annualised interest rate (or range of annualised interest rates) based on the Bank’s Best Lending Rate (BLR) in Hong Kong Dollars
	From BLR-1% to BLR-2%
	Annualised interest rate (or range of annualised interest rates) based on the Bank’s 1-month HIBOR (H)
	From H+1.5% to H+2.5%
	Facility in USD
	Annualised interest rate (or range of annualised interest rates) based on the Bank’s Best Lending Rate (BLR) for loans in US Dollar
	From BLR to BLR-1.5%
Annualised Overdue / Default Interest Rate	The corresponding Interest Rate + 10% p.a. or such other rates as the Bank may charge from time to time.
Overlimit Interest Rate	Not Applicable
Minimum Payment	Not Applicable
Fee and Charges	
Handling Fee	Set Up Fee : 0.3% of Facility Limit (one-off charge).
Annual Fee / Monthly Fee	Facility Review Fee : 0.2% of Facility Limit (charge per annual review).
Withdrawal Fee / Transaction Fee	Not Applicable
Late Payment Fee and Charge	Not Applicable
Overlimit Handling Fee	Not Applicable
Returned Cheque / Rejected Autopay Charge	Not Applicable
Lost Card Replacement Fee	Not Applicable
All relevant fees and charge is subject to the Bank’s fees and charges that from time to time apply which are available at all local branches of the Bank upon request or can be obtained at the Bank’s website at www.chbank.com .	
Additional Information	
<p>1. With minimum loan amount of HK\$500,000 or its equivalent.</p> <p>2. <u>Turn-around time for disbursement of insurance policy benefits by insurer (for premium financing only):</u></p> <ul style="list-style-type: none"> If the whole indebtedness in respect of the facility is fully repaid within the period of 30 days from the maturity date or repayment due date (whichever the earlier) of the facility, the interest rate referred to under clause 5 (Interest Rate) of the facility letter shall be charged by the Bank for such period. This however will be subject to and without affecting the Bank’s rights to repayment of any other sum including interests, fees and charges which may have already accrued and been payable or paid by the borrower under the facility letter before such maturity date or repayment due date of the facility. If the indebtedness of the facility is not fully repaid within such 30 days from the earlier of maturity date or repayment due date of the facility, default rate shall be charged and calculated from the date on which such 30-day period expires. <p>3. For a Policy acquired through the use of premium financing / with policy financing and cancelled within the cooling-off period, the Applicant will be obligated to repay the loan principal, early repayment penalty (if applicable), loan interest and the handling fee per prepayment and this amount is subject to change from time to time.</p>	

In case of any inconsistencies between the English and Chinese versions of this KFS, the English version shall prevail.

透支服務產品資料概要 (「本概要」)

創興銀行有限公司 (「本行」)

人壽保險保費融資 / 保單融資(透支)

2024 年 10 月

借定唔借？還得到先好借！

此乃透支服務產品。	
本概要所提供本產品的利息、費用及收費等資料僅供參考，透支服務的最終條款以本行發出之授信函為準。	
利率及利息支出	
年化利率	貸款金額 HK\$3,000,000：
	港元授信
	按本行港元最優惠利率(BLR)所釐訂的年化利率範圍
	由 BLR-1% 至 BLR-2%
	美元授信
	按本行美元最優惠利率(BLR)所釐訂的年化利率範圍
	由 BLR 至 BLR-1.5%
• 透支利息以本行當時之利率每日計算，並每月收取利息。	
• 利息按實際累積多少日（港元貸款：1 年 365 日；美元貸款：1 年 360 日）計算。	
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	BLR + 10%，或本行不時適用的其他利率。
費用及收費	
年費 / 收費	額度成立費：信貸額 0.3% (一次性收費)。 額度年檢費：信貸額 0.2% (每次年檢收費)。
逾期還款費用及收費	不適用
超出信用額度手續費	每次收取 HK\$200。
退票 / 退回自動轉賬授權指示的收費	每張退票/退回自動轉帳授權指示每次 HK\$200。
本行可收取不時適用的費用及收費，該等費用及收費列於銀行收費表，其複印本和詳情可於本行任何本地分行索取或瀏覽本行網站 www.chbank.com 。	
其他資料	
1. 最低貸款金額為 HK\$500,000 或其等值。	
2. 保險公司支付保單利益的周轉時間（僅適用於保費融資）：	
• 如該融資的全部債務在該融資到期日或還款到期日（以較早者為準）起計 30 天內全部償還，則本行將在此期間收取授信函第 5 條（利率）所述的利率。然而，這將受制於且不影響本行任何其他款項的償還權利，包括利息、費用及收費，而這些款項可能已經產生並且授信函項下的借款人在融資到期日或還款到期日之前已經支付或已需支付。	
• 如在融資到期日或還款到期日（以較早者為準）起計 30 天內未能完全償還融資的債務，則自該 30 天期限屆滿日期起收取及計算違約利率。	
3. 即使申請人已在冷靜期內取消此保單，申請人仍須償還保費融資 / 保單融資貸款的本金、提前還款罰款(如適用)、貸款利息及每次提前還款收取不時適用的手續費收費。	

如本概要的中、英文版本有任何歧異，概以英文版本為準。

Key Facts Statement (“KFS”) for Overdraft Facility

Chong Hing Bank Limited (the “Bank”)

Life Insurance Premium Financing / Policy Financing (Overdraft)

October 2024

To borrow or not to borrow? Borrow only if you can repay!

This product is an overdraft facility.	
This statement provides you with indicative information about interest, fees and charges of this product but please refer to the Bank’s facility letter for the final terms of your overdraft facility.	
Interest Rates and Interest Charges	
Annualised Interest Rate	For a loan amount of HK\$3,000,000:
	Facility in HKD
	Annualised interest rate (or range of annualised interest rates) based on the Bank’s Best Lending Rate (BLR) in Hong Kong Dollars
	From BLR-1% to BLR-2%
	Facility in USD
	Annualised interest rate (or range of annualised interest rates) based on the Bank’s Best Lending Rate (BLR) for loans in US Dollar
	From BLR to BLR-1.5%
	<ul style="list-style-type: none">• Loan interest is calculated daily and charge monthly at the Bank’s prevailing interest rate.• Interest is calculated on the basis of the actual number of days elapsed and a 365-day year for Hong Kong Dollar loans or a 360-day year for US Dollar loans.
Annualised Overdue / Default Interest Rate	Not Applicable
Overlimit Interest Rate	BLR + 10% p.a. or such other rates as the Bank may charge from time to time.
Fee and Charges	
Annual Fee / Fee	Set Up Fee : 0.3% of Facility Limit (one-off charge). Facility Review Fee : 0.2% of Facility Limit (charge per annual review).
Late Payment Fee and Charge	Not Applicable
Overlimit Handling Fee	HK\$200 per transaction.
Returned Cheque / Rejected Autopay Charge	HK\$200 per cheque or rejected autopay.
All relevant fees and charge is subject to the Bank’s fees and charges that from time to time apply which are available at all local branches of the Bank upon request or can be obtained at the Bank’s website at www.chbank.com .	
Additional Information	
1. With minimum loan amount of HK\$500,000 or its equivalent.	
2. <u>Turn-around time for disbursement of insurance policy benefits by insurer (for premium financing only):</u>	
<ul style="list-style-type: none">• If the whole indebtedness in respect of the facility is fully repaid within the period of 30 days from the maturity date or repayment due date (whichever the earlier) of the facility, the interest rate referred to under clause 5 (Interest Rate) of the facility letter shall be charged by the Bank for such period. This however will be subject to and without affecting the Bank’s rights to repayment of any other sum including interests, fees and charges which may have already accrued and been payable or paid by the borrower under the facility letter before such maturity date or repayment due date of the facility.• If the indebtedness of the facility is not fully repaid within such 30 days from the earlier of maturity date or repayment due date of the facility, default rate shall be charged and calculated from the date on which such 30-day period expires.	
3. For a Policy acquired through the use of premium financing/with policy financing and cancelled within the cooling-off period, the Applicant will be obligated to repay the loan principal, early repayment penalty (if applicable), loan interest and the handling fee per prepayment and this amount is subject to change from time to time.	

In case of any inconsistencies between the English and Chinese versions of this KFS, the English version shall prevail.

分期貸款產品資料概要 (「本概要」)

創興銀行有限公司 (「本行」)

人壽保險保費融資 / 保單融資(分期貸款)

2024 年 10 月

借定唔借？還得到先好借！

此乃分期貸款產品。		
本概要所提供本產品的利息、費用及收費等資料僅供參考，分期貸款的最終條款以本行發出之授信函為準。		
利率及利息支出		
實際年利率	貸款金額 HK\$3,000,000：	
	港元授信	
	按本行港元最優惠利率(BLR)所釐訂的年化利率範圍	由 BLR-1% 至 BLR-2%
	按本行一個月香港銀行同業拆息(HIBOR)所釐訂的年化利率範圍	由 HIBOR+1.5% 至 HIBOR+2.5%
	美元授信	
	按本行美元最優惠利率(BLR)所釐訂的年化利率範圍	由 BLR 至 BLR-1.5%
逾期還款年化利率 / 就違約貸款收取的年化利率	相關貸款合約利率+10%，或本行不時適用的其他利率。	
費用及收費		
手續費	不適用	
逾期還款費用及收費	每期逾期還款收取 HK\$400	
提前還款 / 提前清償 / 贖回的收費	提前全數或部份清還：	
	如在提取貸款後首年內	一般情況下，收取最初借貸額之 1%
退票 / 退回自動轉賬授權指示的收費	1. 提前還款金額最低 HK\$50,000。	
	2. 如未有給予事先書面通知，將按當時適用利率就提前還款金額收取一個月額外利息代替該書面通知。每項提前還款須受本行不時適用的收費及費用所限。	
	3. 每項提前還款須受本行不時適用的收費及費用所限。該等收費及費用列於本行的收費表。	
	4. 提前還款日必須為分期付款日。如於分期付款日以外的其他日期提前還款，利息將累計至並包括下期分期付款日。	
	5. 每次提前還款收取本行不時適用的手續費收費 HK\$1,000。	
	不適用	
本行可收取不時適用的費用及收費，該等費用及收費列於銀行收費表，其複印本和詳情可於本行任何本地分行索取或瀏覽本行網站 www.chbank.com 。		
其他資料		
1. 最低貸款金額為 HK\$500,000 或其等值。		
2. 保險公司支付保單利益的周轉時間（僅適用於保費融資）：		
• 如該融資的全部債務在該融資到期日或還款到期日（以較早者為準）起計 30 天內全部償還，則本行將在此期間收取授信函第 5 條（利率）所述的利率。然而，這將受制於且不影響本行任何其他款項的償還權利，包括利息、費用及收費，而這些款項可能已經產生並且授信函項下的借款人在融資到期日或還款到期日之前已經支付或已需支付。		
• 如在融資到期日或還款到期日（以較早者為準）起計 30 天內未能完全償還融資的債務，則自該 30 天期限屆滿日期起收取及計算違約利率。		
3. 即使申請人已在冷靜期內取消此保單，申請人仍須償還保費融資 / 保單融資貸款的本金、提前還款罰款、貸款利息及每次提前還款收取不時適用的手續費收費。		

如本概要的中、英文版本有任何歧異，概以英文版本為準。

Key Facts Statement (“KFS”) for Instalment Loan

Chong Hing Bank Limited (the “Bank”)

Life Insurance Premium Financing / Policy Financing (Instalment Loan)

October 2024

To borrow or not to borrow? Borrow only if you can repay!

This product is an instalment loan.

This KFS provides indicative information about interest, fees and charges of this product but please refer to the Bank's facility letter for the final terms of your instalment loan.

Interest Rates and Interest Charges		
Annualised Percentage Rate (APR)	For a loan amount of HK\$3,000,000:	
	Facility in HKD	
	Annualised interest rate (or range of annualised interest rates) based on the Bank's Best Lending Rate (BLR) in Hong Kong Dollars	From BLR-1% to BLR-2%
	Annualised interest rate (or range of annualised interest rates) based on the Bank's 1-month HIBOR (H)	From H+1.5% to H+2.5%
	Facility in USD	
	Annualised interest rate (or range of annualised interest rates) based on the Bank's Best Lending Rate (BLR) for loans in US Dollar	From BLR to BLR-1.5%
Annualised Overdue / Default Interest Rate	The corresponding Interest Rate + 10% p.a. or such other rates as the Bank may charge from time to time.	
Fee and Charges		
Handling Fee	Not Applicable	
Late Payment Fee and Charge	HK\$400 per instalment of late payment	
Prepayment / Early Settlement / Redemption Fee	Prepayment in full or in part is made:	
	If within 1st year of drawdown	In general, 1% of the original Loan Amount
	1. Minimum prepayment amount HK\$50,000.00. 2. Prepayment will be allowed subject to the Borrower giving the Bank not less than one month's prior written notice. If the prior written notice is not given, one month's extra interest at the then applicable Interest Rate will be charged on the amount to be prepaid in lieu of such written notice. 3. Each prepayment is subject to the Bank's fees and charges that from time to time apply. These are shown in the Bank's charges schedule. 4. If the prepayment takes place on a date other than the Instalment Payment Date, interest shall be calculated up to and including the upcoming Instalment Payment Date. 5. HK\$1,000 will be charged as handling fee per prepayment and this amount is subject to change.	
Returned Cheque / Rejected Autopay Charge	Not Applicable	
All relevant fees and charge is subject to the Bank's fees and charges that from time to time apply which are available at all local branches of the Bank upon request or can be obtained at the Bank's website at www.chbank.com .		
Additional Information		
1. With minimum loan amount of HK\$500,000 or its equivalent. 2. <u>Turn-around time for disbursement of insurance policy benefits by insurer (for premium financing only):</u> <ul style="list-style-type: none"> If the whole indebtedness in respect of the facility is fully repaid within the period of 30 days from the maturity date or repayment due date (whichever the earlier) of the facility, the interest rate referred to under clause 5 (Interest Rate) of the facility letter shall be charged by the Bank for such period. This however will be subject to and without affecting the Bank's rights to repayment of any other sum including interests, fees and charges which may have already accrued and been payable or paid by the borrower under the facility letter before such maturity date or repayment due date of the facility. If the indebtedness of the facility is not fully repaid within such 30 days from the earlier of maturity date or repayment due date of the facility, default rate shall be charged and calculated from the date on which such 30-day period expires. 3. For a Policy acquired through the use of premium financing/with policy financing and cancelled within the cooling-off period, the Applicant will be obligated to repay the loan principal, early repayment penalty, loan interest and the handling fee per prepayment and this amount is subject to change from time to time.		

In case of any inconsistencies between the English and Chinese versions of this KFS, the English version shall prevail.