

# Key Facts Statement (KFS) for Revolving Credit Facility

## 循環貸款產品資料概要

Fubon Bank (Hong Kong) Limited

富邦銀行(香港)有限公司

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

借定唔借？還得到先好借！

Facilities Secured by Insurance Policy (Revolving Loan)

人壽保單抵押貸款 (循環貸款)

17 August 2020

2020年08月17日

**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.**

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。

### Interest Rates and Interest Charges 利率及利息支出

Annualised Percentage Rate (APR) 實際年利率	Loan Amount 貸款金額	Annualized Floating Rate 浮動年利率
	HK\$5,000	Not applicable 不適用
	HK\$20,000	
	HK\$100,000	
	For facility amount of HKD 500,000 or above: 貸款金額達港幣 500,000 元或以上: For HKD facility – HIBOR + 3% / Fubon Bank HKD Prime rate 港元的信用額度 – 香港銀行同業拆息 + 3% / 富邦銀行港元最優惠利率 For USD facility – LIBOR + 3% / Fubon Bank USD Prime rate 美元的信用額度 – 倫敦銀行同業拆息 + 3% / 富邦銀行美元最優惠利率	
Annualised Overdue / Default Interest Rate 逾期還款年化利率 / 就違約貸款收取的年化利率	Annualised percentage rate + 5% If there is any amount not paid when due, an overdue / default interest rate of annualised percentage rate + 5% will be applied to such amount not paid when due. The interest will accrue on a daily basis and shall be calculated, compounded and payable in arrears. (There is no minimum amount of overdue / default interest.) 實際年利率 + 5% 如客戶有逾期未付之金額，本行將向其逾期未付之金額收取以實際年利率 + 5% 的逾期還款/違約貸款的年化利率。此等逾期還款/違約貸款利息將會以每日累計方式複息計算及收取。（逾期還款/違約貸款利息並沒有最低數額。）	
Overlimit Interest Rate 超出信用額度利率	Annualised percentage rate + 5% An overlimit interest rate of annualised percentage rate + 5% will be applied to the amount in excess of the facility limit if your current loan balance exceeds the credit limit of the loan. The interest will accrue on a daily basis and shall be calculated, compounded and payable in arrears. 實際年利率 + 5% 如客戶現有的貸款結餘超出其貸款的信用額度，本行將向其超出其貸款信用額度之金額收取以實際年利率 + 5% 的超出信用額度利率。此等超出信用額度利息將會以每日累計方式複息計算及收取。	

<b>Minimum Payment</b> 最低還款額	Not applicable 不適用
<b>Fees and Charges 費用及收費</b>	
<b>Handling Fee</b> 手續費	Nil 沒有
<b>Annual Fee / Monthly Fee</b> 年費 / 月費	HK\$ 1,000 per item as annual fee 年費為每項港幣 1,000 元  No monthly fee will be collected 並無收取月費
<b>Withdrawal Fee / Transaction Fee</b> 提款收費 / 交易收費	Nil 沒有
<b>Late Payment Fee and Charge</b> 逾期還款費用及收費	Nil 沒有
<b>Overlimit Handling Fee</b> 超出信用額度手續費	Nil 沒有
<b>Returned Cheque Charge / Rejected Autopay Charge</b> 退票/退回自動轉帳授權指示的收費	Not applicable 不適用
<b>Lost Card Replacement Fee</b> 替換遺失卡的收費	Not applicable 不適用

#### **Additional Information 其他資料**

- The Bank's current HKD and USD prime rates quoted by the Bank is subject to variation from time to time at its absolute discretion.  
最新銀行的港元及美元最優惠利率為銀行自行決定本行有絕對酌情權不時作出更改。
- The basis of a 365-day year is used for the calculation of loan interest for Hong Kong Dollars, regardless of leap year applicable to the relevant year, while for USD the basis of a 360-day year is used.  
港元的貸款利息將以每年365日為基礎計算，(不論相關年度為閏年與否)，而美元的貸款利息則採用每年360日為基礎計算。
- Hong Kong Interbank Offered Rate ("HIBOR") is the rate of interest offered on Hong Kong dollar loans by banks in the interbank market for a specified period ranging from overnight to one year.  
香港銀行同業拆息指銀行在銀行同業市場提供期限由隔夜至1年不等的港元貸款的利率。  
Hong Kong Interbank Offered Rate ("HIBOR") is the rate of interest offered on Hong Kong dollar loans by banks in the interbank market for a specified period ranging from overnight to one year
- London Inter-bank Offered Rate ("LIBOR") is a widely used benchmark for short-term interest rates, providing an indication of the average rates at which banks could obtain funding for set periods (overnight to one year) in particular currencies ( CHF, EUR, GBP, JPY and USD).  
倫敦銀行同業拆息是一種被廣泛使用的短期利率基準，提供給銀行可供參考的平均利率，使銀行可在此利率下以不同期限(隔夜至1年)、不同貨幣(瑞士法郎，歐元，英鎊，日元和美元)獲得資金。
- If the HIBOR/LIBOR is below zero at the time of fixing, the HIBOR/LIBOR will be deemed to be zero. The Bank's cost of funding, at any time, shall be the higher of (1) ZERO or (2) such figure as the Bank in its absolute discretion determine as its cost of funding at that time, such determination shall be conclusive and binding on the Borrower.  
如果香港銀行同業拆息 / 倫敦銀行同業拆息在定息時低於零，則香港銀行同業拆息 / 倫敦銀行同業拆息將被視為零。本行在任何時候的融資成本應為(1)零或(2)本行在其絕對酌情權下確定的當時融資成本的數字中的較高者，該決定應具有最終決定性並對借款人具約束力。
- Minimum facility amount will be HK\$500,000.  
最低之信用額度為HK\$500,000。
- Charges on change of loan terms will be HK\$1,000 per item.  
更改貸款條款收費為每項港幣1,000元。