

# Key Facts Statement (KFS) for Term Loan Facility

## 定期貸款產品資料概要

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 (Term Loan)

人壽保單抵押貸款(定期貸款)

19 Nov 2021

2021年11月19日

**This product is a term loan 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 term loan facility.**

此乃定期貸款產品。

本概要所提供的利息、費用及收費等資料僅供參考，定期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

<b>Annualised Percentage Rate (APR)</b> 實際年利率	For a loan amount of HK\$100,000: 貸款金額:HK\$100,000			
	<b>Loan Tenor</b> 貸款期	6-month 6個月	12-month 12個月	24-month 24個月
	<b>Annualized Floating Rate</b> 浮動年利率	Not applicable 不適用		
	For facility amount of HKD500,000 or above: 貸款金額達港幣 500,000 元或以上: For HKD facility – 3 month HIBOR + 3% / Fubon Bank HKD Prime rate 港元的信用額度 – 三個月香港銀行同業拆息 + 3% / 富邦銀行港元最優惠利率 For USD facility – Fubon Bank USD Prime rate 美元的信用額度 – 富邦銀行美元最優惠利率			
<b>Annualized Overdue / Default Interest Rate</b> 逾期還款年化利率 / 就違約貸款收取的年化利率	Annualized percentage rate + 5% If there is any amount not paid when due, an overdue / default interest rate of annualized 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。)			

### Fees and Charges 費用及收費

<b>Handling Fee</b> 手續費	Application fee of HK\$1,000 申請費為港幣 1,000 元 HK\$1,000 per item will be charged if customer request to change any loan terms within the loan tenor. 如客戶在貸款期內要求更改任何貸款條款，收費為每項港幣 1,000元
<b>Late Payment Fee and Charge</b> 逾期還款費用及收費	Nil 沒有

<b>Prepayment / Early Settlement / Redemption Fee</b> <b>提前還款/ 提前清償/ 贖回的收費</b>	0.5% of the prepayment amount will be charged if customer prepay the loan within the loan tenor. 如客戶在貸款期內提前償還貸款，將收取提前還款額之 0.5%
<b>Returned Cheque / Rejected Autopay Charge</b> <b>退票/退回自動轉帳授權指示的收費</b>	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。
- If the HIBOR is below zero at the time of fixing, the HIBOR will be deemed to be zero.  
如果香港銀行同業拆息在定息時低於零，則香港銀行同業拆息將被視為零。
- Minimum facility amount will be HK\$500,000  
最低之信用額度為HK\$500,000