Key Facts Statement (KFS) for Revolving Credit Facility
循環貸款產品資料概要

To borrow or not to borrow? Borrow only if you can repay!
借定唔借？還得到先好借！

Fubon Bank (Hong Kong) Limited
富邦銀行(香港)有限公司

Facilities Secured by Investment Fund (Revolving Loan)
基金抵押貸款 (循環貸款)
27 Oct 2025
2025 年 10 月 27 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.

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.

此乃循環貸款產品。
本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的循環貸款的最終條款。
在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

Interest Rates and Interest Charges 利率及利息支出

Interest Rate 利率

The following interest rates apply to revolving credit facilities falling within the respective loan amount brackets below:
以下利率適用於屬於各自貸款金額範圍內的循環貸款：

<table>
<tr><th colspan="2">Loan Amount
貸款金額</th><th>Interest rate (or range of interest rate)
利率（或利率範圍）</th></tr>
<tr><td colspan="2">Up to HK$ 5,000
港幣$5,000 或以下</td><td rowspan="4">Not applicable
不適用</td></tr>
<tr><td colspan="2">Above HK$ 5,000 and up to HK$ 20,000
港幣$5,000 以上至港幣$20,000</td></tr>
<tr><td colspan="2">Above HK$ 20,000 and up to HK$ 100,000
港幣$20,000 以上至港幣$100,000</td></tr>
<tr><td rowspan="2">Above HK$100,000
港幣$100,000 以上</td><td>Above HK$ 100,000 and below HK$ 500,000
港幣$100,000 以上至港幣$500,000 以下</td></tr>
<tr><td>HK$ 500,000 or above
港幣$500,000 或以上</td><td>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 — Fubon Bank USD Prime rate
美元的信用額度 — 富邦銀行美元最優惠利率
For other major currencies facility —the Bank's cost of funding + 3%
其他主要貨幣的信用額度－本行之融資成本 + 3%</td></tr>
</table>

		The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk. 本貸款的利率並無上限，可能面對較高的利率風險。

The interest rate in our offer letter of your loan may change during the tenor of this loan (drawdown tenor can be 1, 2, 3, 6 or 12 months).
本行貸款確認書中的利率可能會在貸款期內變動 (貸款的提取期可選擇 1, 2, 3, 6 或 12 個月) 。

The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.
年利率是基本利率，以一年內借款金額的百分比表示。

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.
本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。

Interest rate re-fixing for this loan takes place whenever the loan matures and be rolled over.
本貸款的利率於貸款提取期到期日重設。

The Bank's cost of funding, in relation to any loan or advance hereunder means such rate as advised by the Bank to Borrower[s] to be cost of the Bank of making or maintaining or funding the loan or advance as conclusively determined by the Bank in its absolute discretion. The Bank's cost of funding is based on (i) either published market rates or internal estimates; and (ii) the cost that we may incur, on an actual or notional basis, and may also include any premia as we deem appropriate.
If you would like to know the prevailing reference rate applicable to your revolving facility, please contact your Relationship Manager. Alternatively, you may call our customer enquiry hotline at (852) 2566 8181 to find out more.

就合約下的任何貸款或預付款而言，銀行的融資成本是指銀行通知貸款人，由銀行全權酌情決定發放，維持或提供貸款或預付款的成本。銀行的融資成本是基於(i)已公佈市場利率或內部估計；及(ii)本行實際或名義上可能引致的成本，並且可能亦包括本行認為適當的任何溢價。
如欲了解適用於循環貸款的現時參考利率，請聯絡客戶經理。亦可致電客戶服務專線 (852) 2566 8181 獲得更多資訊。

Latest rate and other details of the Prime rate is published on our bank's website www.fubonbank.com.hk. HK Dollar Interbank Offered Rate ("HIBOR") per annum is displayed on the Reuters Screen Page "HIBOR" (or on the screens/websites of any equivalent successor to such page) at or about 11:00 a.m. (HK time) on the fixing day of each interest period or, at the Bank's discretion, the prevailing market rate. The cost of funding can be obtained from branches of the Bank.
有關最優惠利率的最新利率及其他詳情，請查閱本行網站：www.fubonbank.com.hk 。香港銀行同業拆息年利率泛指在每個息率期的定息日上午 11:00(香港時間)於路透社同業拆息的頁面(或在該頁面的任向等效後續畫面/網站)上顯示的每個定息期的利率或在銀行的酌情考慮後決定的盛行市場利率。客戶可從分行網絡取得本行的融資成本利率。

Annualised Percentage Rate (APR)
實際年利率

The following APRs apply to revolving credit facilities falling within the respective loan amount brackets below:

以下實際年利率適用於屬於各自貸款金額範圍內的循環貸款：

Loan Amount	APR (or range of APR)

<table>
<tr><th colspan="2">貸款金額</th><th>年化利率（或年化利率範圍）</th></tr>
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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 — Fubon Bank USD Prime rate
美元的信用額度 — 富邦銀行美元最優惠利率
For other major currencies facility —the Bank's cost of funding + 3%
其他主要貨幣的信用額度 —本行之融資成本 + 3%

The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
本貸款的利率並無上限，可能面對較高的利率風險。</td></tr>
</table>

The interest rate is fixed by us and takes place whenever the loan matures and be rolled over. The rate of Prime rate applicable from time to time is published on our bank's website www.fubonbank.com.hk. HK Dollar Interbank Offered Rate ("HIBOR") per annum is displayed on the Reuters Screen Page "HIBOR" (or on the screens/websites of any equivalent successor to such page) at or about 11:00 a.m. (HK time) on the fixing day of each interest period or, at the Bank's discretion, the prevailing market rate. The cost of funding can be obtained from branches of the Bank.
本貸款的利率由銀行決定並於貸款提取期到期日重設。有關最優惠利率的最新利率及其他詳情，請查閱本行網站: www.fubonbank.com.hk。香港銀行同業拆息年利率泛指在每個息率期的定息日上午 11:00(香港時間)於路透社同業拆息的頁面(或在該頁面的任向等效後續畫面/網站)上顯示的每個定息期的利率或在銀行的酌情考慮後決定的盛行市場利率。客戶可從分行網絡取得本行的融資成本利率。

The Bank's cost of funding, in relation to any loan or advance hereunder means such rate as advised by the Bank to Borrower[s] to be cost of the Bank of making or maintaining or funding the loan or advance as conclusively determined by the Bank in its absolute discretion. The Bank's cost of funding is based on (i) either published market rates or internal estimates; and (ii) the cost that we may incur,

	on an actual or notional basis, and may also include any premia as we deem appropriate. If you would like to know the prevailing reference rate applicable to your revolving facility, please contact your Relationship Manager. Alternatively, you may call our customer enquiry hotline at (852) 2566 8181 to find out more. 就合約下的任何貸款或預付款而言，銀行的融資成本是指銀行通知貸款人，由銀行全權酌情決定發放，維持或提供貸款或預付款的成本。銀行的融資成本是基於(i)已公佈市場利率或內部估計；及(ii)本行實際或名義上可能引致的成本，並且可能亦包括本行認為適當的任何溢價。 如欲了解適用於循環貸款的現時參考利率，請聯絡客戶經理。亦可致電客戶服務專線 (852) 2566 8181 獲得更多資訊。 An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate 實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費。
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. (There is no minimum amount of over limit interest) 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。 (超出信用額度利息並沒有最低數額)
Minimum Payment **最低還款額**	Not applicable 不適用

Repayment 還款

Repayment Frequency **還款頻率**	This loan does not require periodic repayment in regular amount. 此貸款無需定期償還固定金額。
Periodic Repayment Amount **分期還款金額**	This loan does not require periodic repayment in regular amount. 此貸款無需定期償還固定金額。
Total Repayment Amount **總還款金額**	This loan does not have specific total repayment amount, on the loan due date (fixed during each drawdown) the loan can be rolled over or repaid at the customer's choice. Customer can apply for renewal of the facility at the facility expiry date (usually 12 months). 此貸款並無特定總還款金額，在貸款到期日(於提取貸款時訂定) 客戶可決定將貸款清還或續期。在貸款額度到期時客戶可申請將貸款額度續期(通常為 12 個月)。

Fees and Charges 費用及收費	
Handling Fee **手續費**	Nil 沒有
Annual Fee / Monthly Fee **年費 / 月費**	HK$1,500 per item as annual fee 年費為每項港幣$1,500 No monthly fee will be collected 並無收取月費
Withdrawal Fee / Transaction Fee **提款收費 / 交易收費**	Nil 沒有
Late Payment Fee and Charge **逾期還款費用及收費**	Nil 沒有
Overlimit Handling Fee **超出信用額度手續費**	Nil 沒有
Returned Cheque Charge / Rejected Autopay Charge **退票/退回自動轉帳授權指示的收費**	Not applicable 不適用
Lost Card Replacement Fee **替換遺失卡的收費**	Not applicable 不適用

Additional Information 其他資料

- The basis of a 365-day year is used for the calculation of loan interest for Hong Kong Dollars and Sterling Pounds, regardless of leap year applicable to the relevant year, while for other currencies the basis of a 360-day year is used.
  港元和英鎊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)，而其他貨幣的貸款利息則採用每年 360 日為基礎計算。

- The interest rate is fixed by the Bank and takes place whenever the loan matures and be rolled over. The rate of Prime rate applicable from time to time is published on our bank's website www.fubonbank.com.hk. HK Dollar Interbank Offered Rate ("HIBOR") per annum is displayed on the Reuters Screen Page "HIBOR" (or on the screens/websites of any equivalent successor to such page) at or about 11:00 a.m. (HK time) on the fixing day of each interest period or, at the Bank's discretion, the prevailing market rate. The cost of funding can be obtained from branches of the Bank.
  本貸款的利率由銀行決定並於貸款提取期到期日重設。有關最優惠利率的最新利率及其他詳情，請查閱本行網站: www.fubonbank.com.hk。香港銀行同業拆息年利率泛指在每個息率期的定息日上午11:00(香港時間)於路透社同業拆息的頁面(或在該頁面的任向等效後續畫面/網站)上顯示的每個定息期的利率或在銀行的酌情考慮後決定的盛行市場利率。客戶可從分行網絡取得本行的融資成本利率。

- If the HIBOR is below zero at the time of fixing, the HIBOR 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在定息時低於零，則香港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.

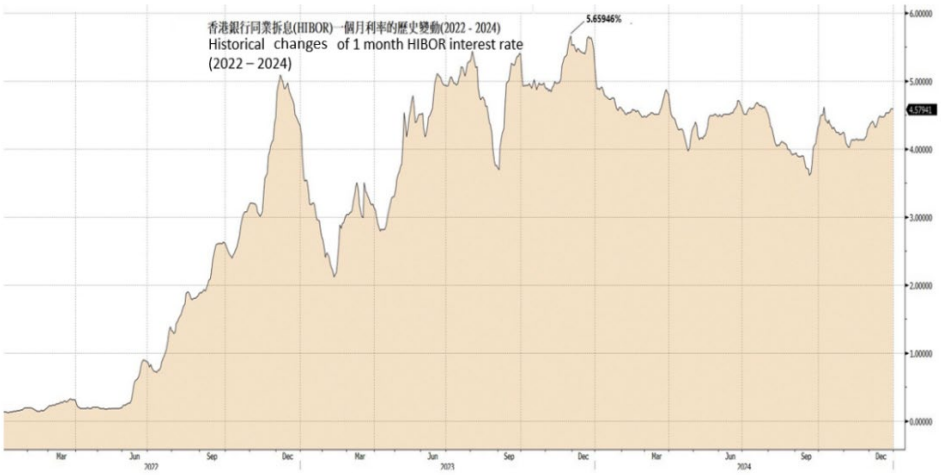
最低之信用額度為港幣$500,000。

- Charges on change of loan terms will be HK$1,500 per item.
  更改貸款條款收費為每項港幣$1,500。

Reference Information 參考資料

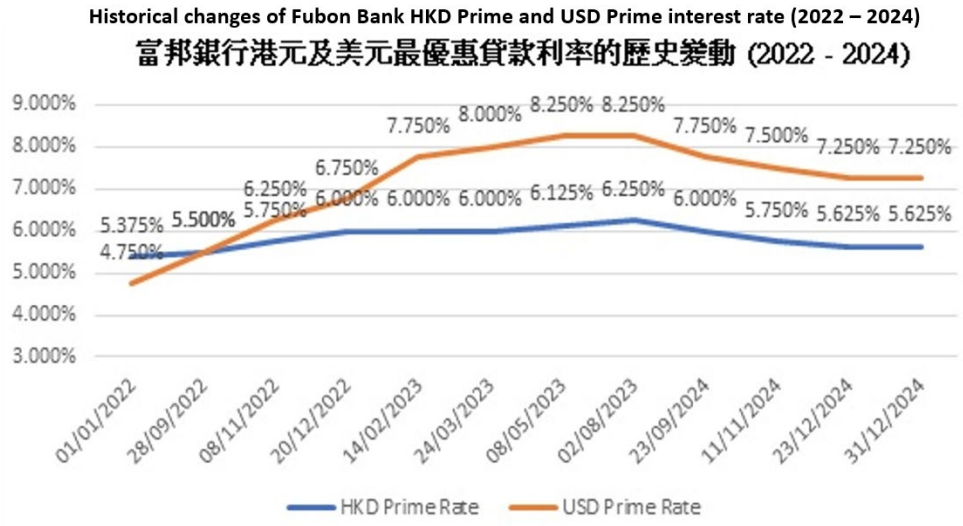
Historical Changes of Interest Rate Benchmark
利率基準的歷史變動

The chart below is provided for illustrative purposes only and shows the historical movement of 1 month HIBOR interest rate benchmark in the past 3 years.
下表僅供參考，顯示過去三年內香港銀行同業拆息一個月利率基準的歷史變動。



The highest 1 month HIBOR interest rate noted in the past 3 years is 5.65946%.
過去三年內，最高的香港銀行同業拆息一個月利率為 5.65946%。

The chart below is provided for illustrative purposes only and shows the historical movement of Fubon Bank HKD Prime and USD Prime interest rate benchmark in the past 3 years.
下表僅供參考，顯示過去三年內富邦銀行港元及美元最優惠貸款利率的歷史變動。



The highest Fubon Bank HKD Prime and USD Prime interest rate noted in the past 3 years is 6.25% and 8.25% respectively.
過去三年內，富邦銀行最高的港元及美元最優惠貸款利率分別為 6.25%及 8.25%。

The historical information on the Bank's cost of funding can be obtained from branches if required.
客戶可從分行網絡取得本行的融資成本利率歷史資料。

Periodic Repayment Amount 分期還款金額	This loan does not require periodic repayment in regular amount. 此貸款無需定期償還固定金額。
Total Repayment Amount 總還款金額	Not applicable 不適用

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.
此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。