

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!

Share Margin Short Term Advance

股票抵押短期貸款

10 Dec 2018

2018年12月10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

Annualized 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	
	>= HK\$200,000 (minimum loan amount 最低貸款金額)	HIBOR + 5% 香港銀行同業拆息+5%
Annualized Overdue / Default Interest Rate 逾期還款年化利率 / 就違約貸款收取的年化利率	Annualized percentage rate + 5% 實際年利率 +5% Additional yearly interest rate of 5% will be applied to the outstanding balance on a monthly compound basis without minimum interest amount, if you have failed to settle the overdue repayment amount in full after the approved Revolving Credit Facility is cancelled. 倘若循環貸款產品之信用額度被取消後客戶仍未全數還款，本行將會額外收取以總結欠金額計算的年息5%，有關利率以每月複利息基準計算及不設最低金額。	
Overlimit Interest Rate 超出信用額度利率	An overlimit interest rate same as the annualized percentage rate will be applied to the amount in excess of the facility limit if your current loan balance exceeds the credit limit of the loan. 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等同實際年利率的超出信用額度利率。	
Minimum Payment 最低還款額	Not applicable 不適用	

Fees and Charges 費用及收費

Handling Fee 手續費	Not applicable 不適用
Annual Fee / Monthly Fee 年費 / 月費	Annual fee will be charged at 0.25% of the approved facility amount (minimum HK\$500 or equivalent) 將收取信用額度之0.25%作為年費(最低收費為500港元或其等值)
Withdrawal Fee / Transaction Fee 提款收費 / 交易收費	Not applicable 不適用
Late Payment Fee and Charge 逾期還款費用及收費	Not applicable 不適用
Overlimit Handling Fee 超出信用額度手續費	Not applicable 不適用
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

Interest of Revolving Credit Facility will be calculated on the basis of actual number of days elapsed and a 365-day year, regardless of leap year applicable to the relevant year
循環貸款產品之利息將按實際用款日數並以每年365日為基礎計算(不論相關年度為閏年與否)。
Minimum facility amount will be HK\$200,000.
最低之信用額度為200,000港元。
Charge for Change of Loan Terms will be HK\$1,000 per item.
更改貸款條款收費為每項1,000港元。
HIBOR means the Hong Kong Dollar Interbank Offered Rate per annum 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.
香港銀行同業拆息等同於路透社網頁內(或任何該網頁之承辦者)在每個利息期內之定息日約早上11時(香港時間)，所顯示的HIBOR息率或銀行權限內所定的適時市場利率。