

Key Facts Statement (KFS) for Overdraft Facility

CMB Wing Lung Bank Limited (“the Bank”)

Secured Overdraft Facility Services
 Aug 2025

This product is an overdraft 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 overdraft 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.

Interest Rates and Interest Charges

Annualised Interest Rate

The following annualised rates apply to overdraft facilities falling within the respective loan amount brackets below:

Loan Amount	Annualised interest rate (or range of annualised interest rate)
Up to HK\$ 5,000	<p>Range of Annualised Interest Rates based on The Bank’s Best Lending Rate :</p> <p>P - 2.75% to P + 2.50%</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p> <p>Range of Annualised Interest Rates based on Hong Kong Association of Banks (HKAB) 1-Month HIBOR :</p> <p>- H + 0.5% to H + 4.50% or</p> <p>- P - 2.75% to P + 2.50%</p> <p>whichever is lower</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p> <p>Range of Fixed Annualised Interest Rates :</p> <p>3.00% to 7.00%</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p>
Above HK\$ 5,000 and up to HK\$ 20,000	<p>Range of Annualised Interest Rates based on The Bank’s Best Lending Rate :</p> <p>P - 2.75% to P + 2.50%</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p>



		<p>Range of Annualised Interest Rates based on Hong Kong Association of Banks (HKAB) 1-Month HIBOR :</p> <ul style="list-style-type: none"> - H + 0.5% to H + 4.50% or - P - 2.75% to P + 2.50% <p>whichever is lower</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p> <p>Range of Fixed Annualised Interest Rates : 3.00% to 7.00%</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p>
	<p>Above HK\$ 20,000 and up to HK\$ 100,000</p>	<p>Range of Annualised Interest Rates based on The Bank's Best Lending Rate :</p> <p>P - 2.75% to P + 2.50%</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p> <p>Range of Annualised Interest Rates based on Hong Kong Association of Banks (HKAB) 1-Month HIBOR :</p> <ul style="list-style-type: none"> - H + 0.5% to H + 4.50% or - P - 2.75% to P + 2.50% <p>whichever is lower</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p> <p>Range of Fixed Annualised Interest Rates : 3.00% to 7.00%</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p>
	<p>Above HK\$ 100,000</p>	<p>Range of Annualised Interest Rates based on The Bank's Best Lending Rate :</p> <p>P - 2.75% to P + 2.50%</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p>



		<p>Range of Annualised Interest Rates based on Hong Kong Association of Banks (HKAB) 1-Month HIBOR :</p> <ul style="list-style-type: none"> - H + 0.5% to H + 4.50% or - P - 2.75% to P + 2.50% <p>whichever is lower</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p> <p>Range of Fixed Annualised Interest Rates : 3.00% to 7.00%</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p> <p>The interest rate in our offer letter of your loan may change during the tenor of this loan. The interest rate of this loan is calculated based on an interest rate benchmark (except Fixed Interest Rates). The major risk of this loan is the interest rate risk.</p> <p>Interest rate re-fixing for this loan takes place monthly.</p> <p>Latest rate and other details of the Best Lending Rate is published on our website : https://www.cmbwinglungbank.com/wlb_corporate/hk/personal/investments/financial-information/interest-rates/hkd-best-lending-rate.html</p>
Annualised Overdue / Default Interest Rate	Not Applicable	
Overlimit Interest Rate	P + 8.00% p.a. will be applied to the amount in excess of the re-arranged limit, if your current loan balance exceeds the credit limit of the loan(calculated on a daily basis).	
Repayment		
Repayment Frequency	This loan does not require periodic repayment in regular amount.	
Periodic Repayment Amount	This loan does not require periodic repayment in regular amount. The repayment method is monthly interest payment on outstanding loan amount and repayment of principal on the loan expiry date.	
Total Repayment Amount	The sum of monthly interest payments plus repayment of outstanding loan on facility expiry date.	
Fees and Charges		
Annual Fee / Fee	0.10% - 0.50% per annum on the amount of the overdraft facility granted (non-refundable), and charge on the next working day of limit setup or on annual review date. The Handling Charge is calculated from the facility set up day, based on the actual number of effective loan days each year, with a basis of 365 days per year (including leap years).	



Late Payment Fee and Charge	Not Applicable
Overlimit Handling Fee	HK\$120 per transaction will be charged if your current loan balance exceeds the credit limit of the loan.
Returned Cheque Charge / Rejected Autopay Charge	Not Applicable
Additional Information	
Early Facility Termination Charge (if applicable)	1.00% of the original loan amount. Early termination of facility is only permitted upon submission of 1 month prior written notice to us.
Overdraft Interest	To be calculated on daily debit balances.
<ul style="list-style-type: none"> ● Prime Rate (P) means the Hong Kong Dollar Best Lending Rate from time to time quoted by the Bank, subject to market fluctuation. For details of the Bank's Prime Rate(P), please refer to the Bank's website of www.cmbwinglungbank.com (Home> Personal> Investment> Financial Information> Interest Rates> CMB Wing Lung Bank Best Lending Rate). ● HIBOR (H) means the Hong Kong Interbank Offered Rate which shall be determined by the Bank by reference to the HKAB HIBOR page (or its replacement) as of 11:00 a.m. (Hong Kong Time) on the facility set up day and/or Interest Re-fixing Date. 	

Reference Information

<p>Historical Changes of Interest Rate Benchmark</p>	<p>The charts below is provided for illustrative purposes only and shows the historical movement of the interest rate benchmark in the past 3 years.</p> <div style="text-align: center;"> <p>Historical Changes of HIBOR Interest Rate (2022-2025)</p> </div> <p>The highest HIBOR interest rate noted in the past 3 years is 5.659%.</p> <div style="text-align: center;"> <p>Historical Changes of Prime Rate (1 Apr 2022 - 31 Mar 2025)</p> </div> <p>The highest Prime Rate noted in the past 3 years is 6.125%.</p>
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Periodic Repayment Amount (Illustrative Example)	This loan does not require periodic repayment in regular amount. The repayment method is monthly interest payment on outstanding loan amount and repayment of principal on the loan expiry date.
Total Repayment Amount (Illustrative Example)	The sum of monthly interest payments plus repayment of outstanding loan on facility expiry date.

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.

透支服務產品資料概要

招商永隆銀行有限公司（「本行」）

有抵押透支服務
2025年8月

此乃透支服務產品。

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透支服務產品的最終條款。

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。

利率及利息支出

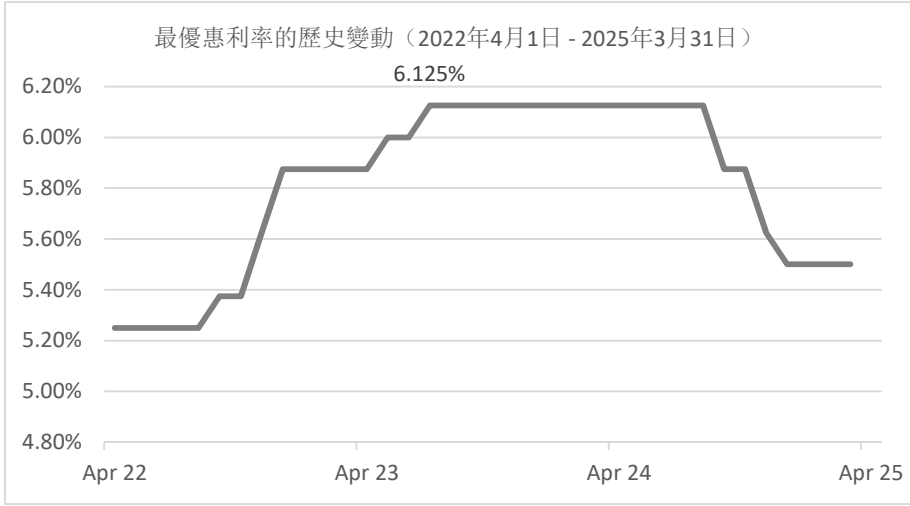
年化利率

以下年化利率適用於屬於各自貸款金額範圍內的透支貸款：

貸款金額	年化利率（或年化利率範圍）
港幣\$ 5,000或以下	<p>按本行最優惠貸款利率所釐訂的年化利率範圍： P - 2.75% 至 P + 2.50%</p> <p>本貸款的利率並無上限，可能面對較高的利率風險。</p> <p>按本行一個月香港銀行同業拆息所釐訂的年化利率範圍： <ul style="list-style-type: none"> - H + 0.50% 至 H + 4.50% 或 - P - 2.75% 至 P + 2.50% 以較低者為準</p> <p>本貸款的利率並無上限，可能面對較高的利率風險。</p> <p>固定年化利率範圍： 3.00%至7.00%</p>
港幣\$ 5,000以上至 港幣\$ 20,000	<p>按本行最優惠貸款利率所釐訂的年化利率範圍： P - 2.75% 至 P + 2.50%</p> <p>本貸款的利率並無上限，可能面對較高的利率風險。</p> <p>按本行一個月香港銀行同業拆息所釐訂的年化利率範圍： <ul style="list-style-type: none"> - H + 0.50% 至 H + 4.50% 或 - P - 2.75% 至 P + 2.50% 以較低者為準</p> <p>本貸款的利率並無上限，可能面對較高的利率風險。</p>

	<p>固定年化利率範圍： 3.00%至7.00%</p>
港幣\$ 20,000 以上 至港幣\$ 100,000	<p>按本行最優惠貸款利率所釐訂的年化利率範圍： P - 2.75% 至 P + 2.50%</p> <p>本貸款的利率並無上限，可能面對較高的利率風險。</p> <p>按本行一個月香港銀行同業拆息所釐訂的年化利率範圍： 圍：</p> <ul style="list-style-type: none"> - H + 0.50% 至 H + 4.50% 或 - P - 2.75% 至 P + 2.50% <p>以較低者為準</p> <p>本貸款的利率並無上限，可能面對較高的利率風險。</p> <p>固定年化利率範圍： 3.00%至7.00%</p>
港幣\$ 100,000以上	<p>按本行最優惠貸款利率所釐訂的年化利率範圍： P - 2.75% 至 P + 2.50%</p> <p>本貸款的利率並無上限，可能面對較高的利率風險。</p> <p>按本行一個月香港銀行同業拆息所釐訂的年化利率範圍： 圍：</p> <ul style="list-style-type: none"> - H + 0.50% 至 H + 4.50% 或 - P - 2.75% 至 P + 2.50% <p>以較低者為準</p> <p>本貸款的利率並無上限，可能面對較高的利率風險。</p> <p>固定年化利率範圍： 3.00%至7.00%</p>
	<p>本行貸款確認書中的利率可能會在貸款期內變動。</p> <p>本貸款的利率是根據利率基準計算（除固定利率外）。此貸款的主要風險為利率風險。</p> <p>本貸款的利率於每月重設。</p> <p>有關本行最優惠貸款利率的最新利率及其他詳情，請查閱本行網站： https://www.cmbwinglungbank.com/wlb_corporate/hk/personal/investments/financial-information/interest-rates/hkd-best-lending-rate.html</p>
逾期還款年化利率 / 就違約貸款收取的年化利率	不適用

超出信用限額利率	透支利息將根據貸款餘額超出其預先安排之貸款的信用額度徵收，按每年最優惠利率加 8% 計算，如您的貸款餘額超出信用限額（以每日計算）。
還款	
還款頻率	此貸款無需分期償還固定金額。
分期還款金額	此貸款無需分期償還固定金額。還款方式為每月支付已使用貸款額度的利息，貸款到期償還本金。
總還款金額	每月支付利息總額加上貸款到期日償還已使用貸款額度總額。
費用及收費	
年費 / 費用	授予透支貸款額度之年利率 0.10% - 0.50%（費用不獲發還），額度建立後下一個工作天或每年續期日支付。貸款年費由授信額度建立日算起，按每年實際貸款有效日數並以每年為365天(包括閏年)計算。
逾期還款費用及收費	不適用
超出信用額度手續費	如您的貸款餘額超出信用額度，本行將收取每次交易港幣\$120。
退票 / 退回自動轉帳授權指示的費用	不適用
其他資料	
提前取消額度手續費（如適用）	原貸款金額之1.00%。如欲提前取消額度貸款餘額，必須於1個月前以書面通知本行。
透支利息	於每日借方餘額上計算。
<ul style="list-style-type: none"> ● 最優惠利率（P）指本行港元最優惠貸款利率，隨市況調整。有關本行最優惠利率(P)，請瀏覽本行網頁 www.cmbwinglungbank.com（主頁>個人銀行>投資>財經情報>利率>招商永隆銀行最優惠貸款利率）。 ● 香港銀行同業拆息（H）是香港銀行同業市場拆借資金的息率。香港銀行同業拆息為本行在授信額度建立日及/或利率定息日參照香港銀行公會之香港銀行同業拆息(HKAB HIBOR)頁面(或其替代)上午11時(香港時間)之報價釐定。 	
參考資料	
利率基準的歷史變動	<p>下表僅供參考，顯示過去三年內利率基準的歷史變動。</p>  <p>香港銀行同業拆息（HIBOR）利率的歷史變動（2022-2025）</p> <p>過去三年內，最高的香港銀行同業拆息（HIBOR）利率為 5.659%。</p>

	<p style="text-align: center;">最優惠利率的歷史變動 (2022年4月1日 - 2025年3月31日)</p>  <p style="text-align: center;">過去三年內，最高的最優惠利率為 6.125%。</p>
分期還款金額 (示例說明)	此貸款無需分期償還固定金額。還款方式為每月支付已使用貸款額度的利息，貸款到期償還本金。
總還款金額 (示例說明)	每月支付利息總額加上貸款到期日償還已使用貸款額度總額。

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。

Key Facts Statement (KFS) for Fixed Loan

CMB Wing Lung Bank Limited (“the Bank”)

Fixed Loan
Aug 2025

This product is a fixed loan.

This statement 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 fixed loan.

Interest Rates and Interest Charges

Annualised Interest Rate

Range of Annualised Interest Rates Based on The Bank’s HKD Prime Rate (P)	P + 2.50% to P – 2.75%
Range of Annualised Interest Rates Based on Hong Kong Association of Banks (HKAB) 1-Month HIBOR	H + 0.5% to H + 4.50%
Range of Fixed Annualised Interest Rates	3.00% to 7.00%

Or at such other rate or rates as may from time to time be determined by the Bank at the Bank’s absolute discretion.

Fees and Charges

Handling Fee	0.1% - 1% per annum on the amount of the fixed loan granted (non-refundable), and charge on the loan drawdown date or the next working day of loan drawdown date or on annual review date. The Handling Charge is calculated from the facility set up day, based on the actual number of effective loan days each year, with a basis of 365 days per year (including leap years).
Late Payment Fee and Charge	HKD400 for each overdue repayment; and all other fees and expenses reasonably incurred by the Bank arising from the recovery of outstanding payment including all legal costs and expenses.
Late Payment Interest Rate	7% per annum over contract rate, subject to fluctuations. Apart from the late payment interest, we reserve the right to levy administration fees as determined by us from time to time for any late payment.

Additional Information

Partial Repayment Charge	1% of the Repayment Amount. Partial repayment is only permitted upon submission of 1 month prior written notice to us.
Early Full Repayment/Facility Termination Charge	1% of the original loan amount. Early full repayment/termination of facility is only permitted upon submission of 1 month prior written notice to us.

- **Prime Rate (P)** means the Hong Kong Dollar Best Lending Rate from time to time quoted by the Bank, subject to market fluctuation. For details of the Bank’s Prime Rate (P), please refer to the Bank’s website of www.cmbwinglungbank.com (Home> Personal> Investment> Financial Information> Interest Rates> CMB Wing Lung Bank Best Lending Rate).
- **HIBOR (H)** means the Hong Kong Interbank Offered Rate which shall be determined by the Bank by reference to the HKAB HIBOR page (or its replacement) as of 11:00 a.m. (Hong Kong Time) on the facility set up day and/or Interest Re-fixing Date. If the first day of an Interest Period is a Saturday, Sunday or public holiday, HIBOR will be determined on the immediately preceding business date.

此乃借梗貸款產品。

本概要所提供的利息、費用及收費等資料僅供參考，
借梗貸款的最終條款以貸款要約函為準。

利率及利息支出

年化利率	按本行港元最優惠利率所釐訂的年化利率範圍	P + 2.50% 至 P - 2.75%
	按本行一個月香港銀行同業拆息所釐訂的年化利率範圍	H + 0.50% 至 H + 4.50%
	固定年化利率範圍	3.00%至7.00%
或根據本行以其絕對酌情權不時決定的其他利率或利率等計算。		

費用及收費

手續費	授予貸款額度之年利率 <u>0.1% - 1%</u> （費用不獲發還），貸款提取日或貸款提取日的下一個工作天或每年續期日支付。貸款年費由授信額度建立日算起，按每年實際貸款有效日數並以每年為365天(包括閏年)計算。
逾期還款費用及收費	每次逾期還款費用為港幣 400 元；及本行因追討欠款所支付的一切其他合理費用及開支，當中包括所有法律費用及支出。
逾期還款利率	按合約利率加年利率7%計算，隨市況浮動。除逾期還款利率外，本行保留權利於任何延遲還款時收取本行不時釐定之金額作為行政費。

其他資料

部分還款手續費	還款額的1%。如欲部分還款，必須於1個月前以書面通知本行
提前全數還款/取消額度手續費	原貸款金額之 <u>1%</u> 。如欲提早清還全部貸款餘額/取消額度，必須於1個月前以書面通知本行。

- **最優惠利率 (P)** 指本行港元最優惠貸款利率，隨市況調整。有關本行最優惠利率(P)，請瀏覽本行網頁 www.cmbwinglungbank.com（主頁>個人銀行>投資>財經情報>利率>招商永隆銀行最優惠貸款利率）。
- **香港銀行同業拆息 (H)** 是香港銀行同業市場拆借資金的息率。香港銀行同業拆息為本行在授信額度建立日及/或利率定息日參照香港銀行公會的香港銀行同業拆息(HKAB HIBOR)頁面(或其替代)上午11時(香港時間)之報價釐定。如定息期的首日是星期六、日或公眾假期，香港銀行同業拆息將於緊接之前的營業日釐定。

Key Facts Statement (KFS) for Revolving Fixed Loan

CMB Wing Lung Bank Limited (“the Bank”)

Revolving Fixed Loan
Aug 2025

This product is a revolving fixed loan.

This statement 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 fixed loan.

Annualised Interest Rate	<table border="1" style="width: 100%;"> <tr> <td style="width: 70%;">Range of Annualised Interest Rates Based on The Bank’s HKD Prime Rate (P)</td> <td style="width: 30%;">P + 2.50% to P – 2.75%</td> </tr> <tr> <td>Range of Annualised Interest Rates Based on Hong Kong Association of Banks (HKAB) 1-Month HIBOR</td> <td>H + 0.5% to H + 4.50%</td> </tr> <tr> <td>Range of Fixed Annualised Interest Rates</td> <td>3.00% to 7.00%</td> </tr> </table> <p>Or at such other rate or rates as may from time to time be determined by the Bank at the Bank’s absolute discretion.</p>	Range of Annualised Interest Rates Based on The Bank’s HKD Prime Rate (P)	P + 2.50% to P – 2.75%	Range of Annualised Interest Rates Based on Hong Kong Association of Banks (HKAB) 1-Month HIBOR	H + 0.5% to H + 4.50%	Range of Fixed Annualised Interest Rates	3.00% to 7.00%
Range of Annualised Interest Rates Based on The Bank’s HKD Prime Rate (P)	P + 2.50% to P – 2.75%						
Range of Annualised Interest Rates Based on Hong Kong Association of Banks (HKAB) 1-Month HIBOR	H + 0.5% to H + 4.50%						
Range of Fixed Annualised Interest Rates	3.00% to 7.00%						
Handling Fee	0.1% - 1% per annum on the amount of the revolving fixed loan granted (non-refundable), and charge on the loan drawdown date or the next working day of loan drawdown date or on annual review date. The Handling Charge is calculated from the facility set up day, based on the actual number of effective loan days each year, with a basis of 365 days per year (including leap years).						
Late Payment Fee and Charge	HKD400 for each overdue repayment; and all other fees and expenses reasonably incurred by the Bank arising from the recovery of outstanding payment including all legal costs and expenses.						
Late Payment Interest Rate	7% per annum over contract rate, subject to fluctuations. Apart from the late payment interest, we reserve the right to levy administration fees as determined by us from time to time for any late payment.						
Partial Repayment Charge	1% of the Repayment Amount. Partial repayment is only permitted upon submission of 1 month prior written notice to us.						
Early Full Repayment Charge	1% of the original loan amount Early full repayment is only permitted upon submission of 1 month prior written notice to us.						
<ul style="list-style-type: none"> ● Prime Rate (P) means the Hong Kong Dollar Best Lending Rate from time to time quoted by the Bank, subject to market fluctuation. For details of the Bank’s Prime Rate (P), please refer to the Bank’s website of www.cmbwinglungbank.com (Home> Personal> Investment> Financial Information> Interest Rates> CMB Wing Lung Bank Best Lending Rate). ● HIBOR (H) means the Hong Kong Interbank Offered Rate which shall be determined by the Bank by reference to the HKAB HIBOR page (or its replacement) as of 11:00 a.m. (Hong Kong Time) on the first day of the relevant drawdown or rollover date. If the first day of an Interest Period is a Saturday, Sunday or public holiday, HIBOR will be determined on the immediately preceding business date. 							

此乃循環借梗貸款產品。
 本概要所提供的利息、費用及收費等資料僅供參考，
 借梗貸款的最終條款以貸款要約函為準。

年化利率	按本行港元最優惠利率所釐訂的年化利率範圍	P + 2.50% 至 P - 2.75%
	按本行一個月香港銀行同業拆息所釐訂的年化利率範圍	H + 0.50% 至 H + 4.50%
	固定年化利率範圍	3.00%至7.00%
或根據本行以其絕對酌情權不時決定的其他利率或利率等計算。*TDR指作押之定期存款年化利率		
手續費	授予貸款額度之年利率 0.1% - 1%（費用不獲發還），貸款提取日或貸款提取日的下一個工作天或每年續期日支付。貸款年費由授信額度建立日算起，按每年實際貸款有效日數並以每年為365天(包括閏年)計算。	
逾期還款費用及收費	每次逾期還款費用為港幣 400 元；及本行因追討欠款所支付的一切其他合理費用及開支，當中包括所有法律費用及支出。	
逾期還款利率	按合約利率加年利率7%計算，隨市況浮動。除逾期還款利率外，本行保留權利於任何延遲還款時收取本行不時釐定之金額作為行政費。	
部分還款手續費	還款額的1%。如欲部分還款，必須於1個月前以書面通知本行	
提前全數還款手續費	貸款額的1%。如欲提早清還全部貸款餘額，必須於1個月前以書面通知本行	
<ul style="list-style-type: none"> ● 最優惠利率 (P) 指本行港元最優惠貸款利率 (P)，隨市況調整。有關本行最優惠利率(P)，請瀏覽本行網頁www.cmbwinglungbank.com（主頁>個人銀行>投資>財經情報>利率>招商永隆銀行最優惠貸款利率）。 ● 香港銀行同業拆息 (H) 是香港銀行同業市場拆借資金的息率。香港銀行同業拆息將於貸款支用日及每一定息期的首日（定息期續期日）參考由香港銀行公會（HKAB）之港元利息結算利率網頁（或其代替品）當日上午11時之報價釐定。如定息期的首日是星期六、日或公眾假期，香港銀行同業拆息將於緊接之前的營業日釐定。 		