

Key Facts Statement (KFS) for Term Loan

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！

Term Loan Facilities Secured by Insurance Policy

人壽保單定期貸款

12 May 2025

2025年5月12日

This product is a term loan.

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.

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.

此乃定期貸款產品。

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定期貸款的最終條款。

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

For a loan amount of HK\$100,000:

貸款金額為港幣10萬元：

Loan Tenor 貸款期	6-month 6個月	12-month 12個月	24-month 24個月
Interest rate (or range of interest rate) 利率（或利率範圍）	Not applicable 不適用		

For facility amount of HK\$500,000 or above:

貸款金額達港幣\$500,000或以上：

For HKD facility – (i) 3-month HIBOR + 3%; (ii) Fubon Bank HKD Prime rate + 1%; or (iii) 3-month HIBOR + 3%, or Fubon Bank HKD Prime rate + 1% (whichever is lower)

港元的信用額度 – (i) 三個月香港銀行同業拆息 + 3% ; (ii) 富邦銀行港元最優惠利率 + 1% ; 或 (iii) 三個月香港銀行同業拆息 + 3% 或 富邦銀行港元最優惠利率 + 1% (以較低者為準)

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。

The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

利率是基本利率，以一年內借款金額的百分比表示。

The interest rate in our offer letter of your loan may change during the tenor of this loan.

本行貸款確認書中的利率可能會在貸款期內變動。

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 every 3 months.

本貸款的利率於貸款提取後每三個月重設。

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 Borrower[s] agree[s] and acknowledge[s] that (i) the cost of the Bank of making or maintaining or funding the advance may not be similar to that of the other banks in Hong Kong and (ii) the Borrower[s] shall not be entitled to request from the Bank of justification of such determination or any evidence, details or other information relating thereto.

融資成本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。貸款人同意並承認銀行提供貸款或預付款的成本可能與香港其他銀行不同，貸款人無權要求銀行提供此類決定的依據或任何證據、詳細資料或其他相關資料。

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(或在該頁面的任何等效後續畫面/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

For a loan amount of HK\$100,000:

貸款金額為港幣10萬元：

Loan Tenor 貸款期	6-month 6個月	12-month 12個月	24-month 24個月
APR (or range of APR) 實際年利率 (或實際年利率範圍)	Not applicable 不適用		

For facility amount of HK\$500,000 or above:

貸款金額達港幣\$500,000或以上：

For HKD facility – (i) 3-month HIBOR + 3%; (ii) Fubon Bank HKD Prime rate + 1%; or (iii) 3-month HIBOR + 3%, or Fubon Bank HKD Prime rate + 1% (whichever is lower)

港元的信用額度 – (i) 三個月香港銀行同業拆息 + 3% ; (ii) 富邦銀行港元最優惠利率 + 1% ; 或 (iii) 三個月香港銀行同業拆息 + 3% 或 富邦銀行港元最優惠利率 + 1% (以較低者為準)

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%

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 逾期還款實際年利率 / 就違約貸款收取的實際年利率	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。）
Repayment 還款	
Repayment Frequency 還款頻率	This loan does not require periodic repayment in regular amount. 本貸款毋需分期償還固定金額。
Periodic Repayment Amount 分期還款金額	This loan does not require periodic repayment in regular amount. 本貸款毋需分期償還固定金額。
Total Repayment Amount 總還款金額	The total repayment amount is the borrowed amount plus interest. 總還款金額是貸款金額加利息。
Fees and Charges 費用及收費	
Handling Fee 手續費	Application fee is HK\$1,500 申請費為港幣\$1,500 HK\$1,500 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\$1,500
Late Payment Fee and Charge 逾期還款費用及收費	Nil 沒有
Prepayment / Early Settlement / Redemption Fee 提早還款 / 提前清償 / 贖回的收費	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%
Returned Cheque / Rejected Autopay Charge 退票 / 退回自動轉帳授權指示的費用	Not applicable 不適用
Additional Information	
<ul style="list-style-type: none"> 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。 Latest rate and other details of the Prime rate is published on our 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(或在該頁面的任何等效後續畫面/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用人具約束力。

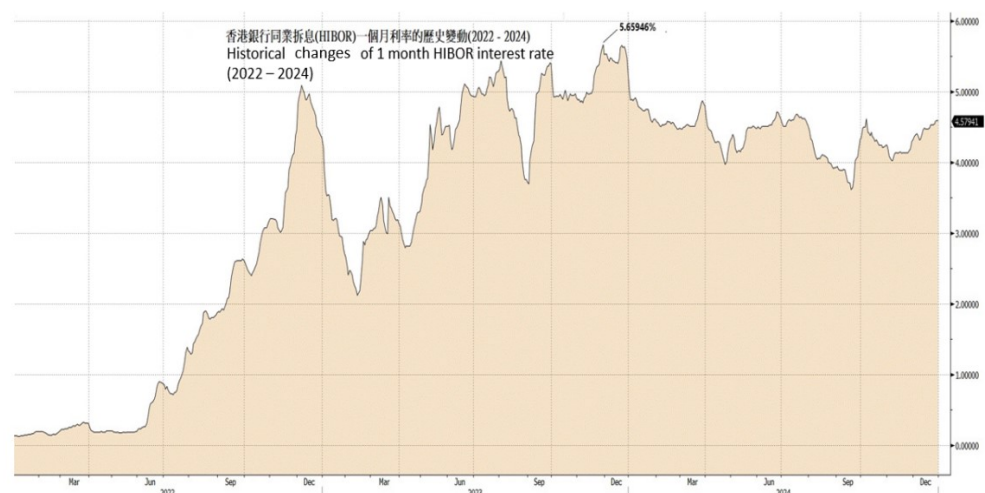
- Minimum facility amount will be HK\$500,000.
最低之信用額度為港幣\$500,000。
- Charges on change of loan terms will be HK\$1,500 per item.
更改貸款條款收費為每項港幣\$1,500。

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.

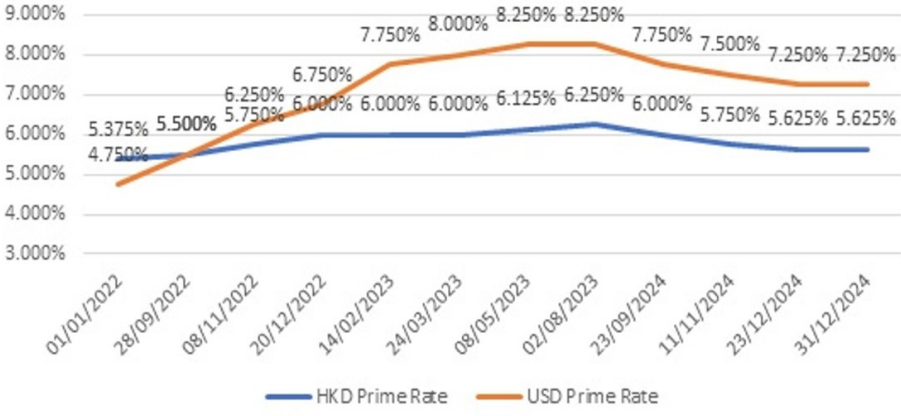
下表僅供參考，顯示過去三年內香港銀行同業拆息一個月利率基準的歷史變動。



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。

	<p style="text-align: center;">Historical changes of Fubon Bank HKD Prime and USD Prime interest rate (2022 – 2024) 富邦銀行港元及美元最優惠貸款利率的歷史變動 (2022 - 2024)</p>  <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Date</th> <th>HKD Prime Rate</th> <th>USD Prime Rate</th> </tr> </thead> <tbody> <tr><td>01/01/2022</td><td>5.375%</td><td>4.750%</td></tr> <tr><td>28/09/2022</td><td>5.500%</td><td>5.250%</td></tr> <tr><td>08/11/2022</td><td>5.750%</td><td>5.750%</td></tr> <tr><td>20/12/2022</td><td>6.000%</td><td>6.000%</td></tr> <tr><td>14/02/2023</td><td>6.000%</td><td>6.750%</td></tr> <tr><td>24/03/2023</td><td>6.000%</td><td>7.750%</td></tr> <tr><td>08/05/2023</td><td>6.125%</td><td>8.000%</td></tr> <tr><td>02/08/2023</td><td>6.250%</td><td>8.250%</td></tr> <tr><td>23/09/2024</td><td>6.000%</td><td>7.750%</td></tr> <tr><td>11/11/2024</td><td>5.750%</td><td>7.500%</td></tr> <tr><td>23/12/2024</td><td>5.625%</td><td>7.250%</td></tr> <tr><td>31/12/2024</td><td>5.625%</td><td>7.250%</td></tr> </tbody> </table> <p>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%。</p> <p>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。</p>	Date	HKD Prime Rate	USD Prime Rate	01/01/2022	5.375%	4.750%	28/09/2022	5.500%	5.250%	08/11/2022	5.750%	5.750%	20/12/2022	6.000%	6.000%	14/02/2023	6.000%	6.750%	24/03/2023	6.000%	7.750%	08/05/2023	6.125%	8.000%	02/08/2023	6.250%	8.250%	23/09/2024	6.000%	7.750%	11/11/2024	5.750%	7.500%	23/12/2024	5.625%	7.250%	31/12/2024	5.625%	7.250%
Date	HKD Prime Rate	USD Prime Rate																																						
01/01/2022	5.375%	4.750%																																						
28/09/2022	5.500%	5.250%																																						
08/11/2022	5.750%	5.750%																																						
20/12/2022	6.000%	6.000%																																						
14/02/2023	6.000%	6.750%																																						
24/03/2023	6.000%	7.750%																																						
08/05/2023	6.125%	8.000%																																						
02/08/2023	6.250%	8.250%																																						
23/09/2024	6.000%	7.750%																																						
11/11/2024	5.750%	7.500%																																						
23/12/2024	5.625%	7.250%																																						
31/12/2024	5.625%	7.250%																																						
<p>Periodic Repayment Amount (Illustrative Example) 分期還款金額 (示例說明)</p>	<p>This loan does not require periodic repayment in regular amount. 此貸款無需分期償還固定金額。</p>																																							
<p>Total Repayment Amount (Illustrative Example) 總還款金額 (示例說明)</p>	<p>The total repayment amount is the borrowed amount plus interest. 總還款金額是貸款金額加利息。</p>																																							

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 version.

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。