

# 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 Revolving Loan

股票抵押循環貸款

17 Aug 2020

2020年8月17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 HK\$1,000 per item 將收取每項\$1,000 作為年費
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。
- **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. 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。