

Key Facts Statement (KFS) for Revolving Credit Facility

Bank of Communications (Hong Kong) Limited (the “Bank”)

*Revolving Credit Facility
29 January 2018*

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.

Interest Rates and Interest Charges

Annualised Floating Rate		Loan Amount	Annualised Floating Rate
		HK\$ 5,000	P+4.25%
		HK\$ 20,000	P+4.25%
		HK\$ 100,000	P+4.25%
Annualised Overdue / Default Interest Rate	Not Applicable		
Overlimit Interest Rate	Not Applicable		
Minimum Payment	Not Applicable		

Fees and Charges

Handling Fee	Application fee (secured loan): 0.5% on Loan Limit Amount (Minimum Charge: HK\$1,500) will be charged at the time as stated in the Facility Letter. Application fee (unsecured loan): 0.5% on Loan Limit Amount (Minimum Charge: HK\$2,000) will be charged at the time as stated in the Facility Letter.
Annual Fee / Monthly Fee	Renewal Fee: 0.25% on Loan Limit Amount (Minimum Charge: HK\$1,000) on the date when the Bank issues the Renewal letter to the customer(s) on yearly basis.
Withdrawal Fee / Transaction Fee	Not Applicable
Late Payment Fee and Charge	HK\$500 per transaction.
Overlimit Handling Fee	Not Applicable
Returned Cheque Charge / Rejected Autopay Charge	Not Applicable
Lost Card Replacement Fee	Not Applicable

Additional Information

Other fees and charges:

1. Request for Other Loan Documents copy will be charged at the time of application: HK\$50 per page.

Notes:

1. The Annualised Floating Rate quoted here is for reference only. The Annualised Floating Rate applicable to the customer(s) is subject to the financial conditions of the customer(s) and is solely determined by the Bank.
2. P is the Hong Kong Dollars Best Lending Rate of the Bank and equals 5.25% as of 26 January 2018.
3. Please refer to the latest version of the Bank's Charges of Retail Banking Services "Loan Services" and the Facility Letter of the Revolving Credit Facility.
4. The Bank reserves the right to vary the fees/charges for customers based on their account record from time to time by notice.
5. The above terms may from time to time be varied by notice to customers.
6. In case of any discrepancies between the English and Chinese versions, the Chinese version shall prevail.

循環貸款產品資料概要

交通銀行(香港)有限公司 (「本行」)

循環貸款
2018 年 1 月 29 日

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。

利率及利息支出

實際浮動年利率	貸款金額	實際浮動年利率
	HK\$ 5,000	最優惠利率+4.25%
	HK\$ 20,000	最優惠利率+4.25%
	HK\$ 100,000	最優惠利率+4.25%
逾期還款年化利率 / 就違約貸款收取的年化利率	不適用	
超出信用額度利率	不適用	
最低還款額	不適用	

費用及收費

手續費	申請手續費(抵押貸款)：按貸款合同所訂時限收取貸款額度的0.5%(最低收費HK\$1,500)。 申請手續費(無抵押貸款)：按貸款合同所訂時限收取貸款額度的0.5%(最低收費HK\$2,000)。
年費 / 月費	額度轉期費：本行每年向客戶發出額度轉期通知函日收取貸款額度的 0.25%(最低收費 HK\$1,000)
提款收費 / 交易收費	不適用
逾期還款費用及收費	每次將收取HK\$500。
超出信用額度手續費	不適用
退票 / 退回自動轉帳授權指示的收費	不適用
替換遺失卡的收費	不適用

其他資料

其他費用及收費：

1. 要求影印其他授信文件資料於提交申請日收取：每頁 HK\$50。

備註：

1. 在此列出的實際浮動年利率只供參考，適用於客戶的實際浮動年利率按其財政狀況而定，並由本行全權決定。
2. 最優惠利率為本行所釐定，按 2018 年 1 月 26 日為 5.25%。
3. 請參閱本行最新版本零售銀行服務收費表“放款服務”及循環貸款之授信函。
4. 本行保留根據客戶之戶口紀錄並不時發出通知更改利率的權利。
5. 本行可不時通知客戶修改上述項目。
6. 中、英文版本如有任何歧異，概以中文版為準。