

透支服務產品資料概要

創興銀行有限公司(「本行」)

物業抵押透支
2025年6月

借定唔借？還得到先好借！

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	<div>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：</div> <table><tr><th>貸款金額</th><th>年化利率（或年化利率範圍）</th></tr><tr><td>港幣\$500,000 至 港幣\$3,000,000 以下</td><td>BLR+0.2% 本貸款的利率並無上限，可能面對較高的利率風險。</td></tr><tr><td>港幣\$3,000,000 至 港幣\$5,000,000 以下</td><td>BLR% 本貸款的利率並無上限，可能面對較高的利率風險。</td></tr><tr><td>港幣\$5,000,000 至 港幣\$10,000,000 以下</td><td>BLR-0.25% 本貸款的利率並無上限，可能面對較高的利率風險。</td></tr><tr><td>港幣\$10,000,000 及以上</td><td>BLR-1% 本貸款的利率並無上限，可能面對較高的利率風險。</td></tr></table> <div>1. 本行貸款確認書中的利率可能會在貸款期內變動。 2. 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。 3. 本貸款的利率於每月重設。 4. 有關本行最優惠利率的最新利率及其他詳情，請查閱本行網站: www.chbank.com。</div>	貸款金額	年化利率（或年化利率範圍）	港幣\$500,000 至 港幣\$3,000,000 以下	BLR+0.2% 本貸款的利率並無上限，可能面對較高的利率風險。	港幣\$3,000,000 至 港幣\$5,000,000 以下	BLR% 本貸款的利率並無上限，可能面對較高的利率風險。	港幣\$5,000,000 至 港幣\$10,000,000 以下	BLR-0.25% 本貸款的利率並無上限，可能面對較高的利率風險。	港幣\$10,000,000 及以上	BLR-1% 本貸款的利率並無上限，可能面對較高的利率風險。
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逾期還款年化利率 / 就 違約貸款收取的年化利率	不適用										
超出信用限額年化利率	如現有的貸款餘額超出透支的信用額度，超出透支信用額度之部分，本行將按港元最優惠利率(BLR)加10%收取利息。										
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	<div>假設本行港元最優惠利率為5.5%，透支金額的全月使用率為100%以及該月有 30 個曆日。</div> <table><tr><th>貸款金額</th><th>根據上述利率計算之每月還款金額</th></tr><tr><td>HK\$500,000</td><td>HK\$2,342.47</td></tr><tr><td>HK\$3,000,000</td><td>HK\$13,561.64</td></tr><tr><td>HK\$5,000,000</td><td>HK\$21,575.34</td></tr><tr><td>HK\$10,000,000</td><td>HK\$36,986.30</td></tr></table>	貸款金額	根據上述利率計算之每月還款金額	HK\$500,000	HK\$2,342.47	HK\$3,000,000	HK\$13,561.64	HK\$5,000,000	HK\$21,575.34	HK\$10,000,000	HK\$36,986.30
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總還款金額	<div>假設本行港元最優惠利率為5.5%，透支金額的全月使用率為100%以及透支額度於第12 個月全數結清以及透支利息每月按時支付。</div> <table><tr><th>貸款金額</th><th>根據上述利率計算之總還款金額</th></tr><tr><td>HK\$500,000</td><td>HK\$502,342.47</td></tr><tr><td>HK\$3,000,000</td><td>HK\$3,013,561.64</td></tr><tr><td>HK\$5,000,000</td><td>HK\$5,021,575.34</td></tr><tr><td>HK\$10,000,000</td><td>HK\$10,036,986.30</td></tr></table> <div>註：如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上的透支服務計算機或到： www.chbank.com以取得較準確資料。</div>	貸款金額	根據上述利率計算之總還款金額	HK\$500,000	HK\$502,342.47	HK\$3,000,000	HK\$3,013,561.64	HK\$5,000,000	HK\$5,021,575.34	HK\$10,000,000	HK\$10,036,986.30
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費用及收費											
年費 / 費用	額度成立費：透支額度之0.3% (一次性收費)。 額度年檢費：透支額度之0.2% (每次年檢收費時從閣下戶口收取，而本行不會另行通知有關收費)。										
逾期還款費用及收費	不適用										
超出信用額度手續費	每次交易HK\$200										
退票 / 退回自動轉賬授權指示的費用	每張退票/退回自動轉賬授權指示每次HK\$200										
其他資料											
1. 最低透支額度金額為HK\$500,000。 2. 利息應按所逝去的天數及按日累算，則一年按 365 天（不論平年或閏年）計算，每月收取利息。 3. 如適用於透支額度的利率有任何變動，利息計算應按照港元最優惠利率或代表銀行不時對其他貨幣貸款的最優惠放款利率的任何其他利率，新利率應適用並且在即時生效。 4. 按本行港元最優惠利率(BLR)所釐訂的年化利率範圍。“港元最優惠利率”指本行不時指定的銀行最優惠港元貸款放款利率。											
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>最優惠利率 (BLR) 的歷史變動 (2022 - 2024)</p>  <p>過去三年內，本行最優惠利率的最高利率為 6.125%。</p>										
分期還款金額 (示例說明)	<p>(以下示例僅供參考，展示了根據過去三年內最高利率計算的分期還款金額。)</p> <p>假設透支金額的全月使用率為100%以及該月有 30 個曆日。</p> <table border="1"> <thead> <tr> <th>貸款金額</th><th>根據過去三年內最高的利率計算之每月還款金額</th></tr> </thead> <tbody> <tr> <td>HK\$500,000</td><td>HK\$2,517.12</td></tr> <tr> <td>HK\$3,000,000</td><td>HK\$15,102.74</td></tr> <tr> <td>HK\$5,000,000</td><td>HK\$25,171.23</td></tr> <tr> <td>HK\$10,000,000</td><td>HK\$50,342.47</td></tr> </tbody> </table>	貸款金額	根據過去三年內最高的利率計算之每月還款金額	HK\$500,000	HK\$2,517.12	HK\$3,000,000	HK\$15,102.74	HK\$5,000,000	HK\$25,171.23	HK\$10,000,000	HK\$50,342.47
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總還款金額 (示例說明)	<p>(以下示例展示了根據過去三年內最高利率計算的總還款金額。)</p> <p>假設透支金額的全月使用率為100%以及透支額度於第12 個月全數結清以及透支利息每月按時支付。</p> <table border="1"> <thead> <tr> <th>貸款金額</th><th>根據過去三年內最高利率計算的總還款金額</th></tr> </thead> <tbody> <tr> <td>HK\$500,000</td><td>HK\$502,517.12</td></tr> <tr> <td>HK\$3,000,000</td><td>HK\$3,015,102.74</td></tr> <tr> <td>HK\$5,000,000</td><td>HK\$5,025,171.23</td></tr> <tr> <td>HK\$10,000,000</td><td>HK\$10,050,342.47</td></tr> </tbody> </table>	貸款金額	根據過去三年內最高利率計算的總還款金額	HK\$500,000	HK\$502,517.12	HK\$3,000,000	HK\$3,015,102.74	HK\$5,000,000	HK\$5,025,171.23	HK\$10,000,000	HK\$10,050,342.47
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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 Overdraft Facility

Chong Hing Bank Limited (the "Bank")

Property Secured Overdraft Facility

June 2025

To borrow or not to borrow? Borrow only if you can repay!

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)
HK\$500,000 and below HK\$3,000,000	BLR+0.2% <i>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</i>
HK\$3,000,000 and below HK\$5,000,000	BLR% <i>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</i>
HK\$5,000,000 and below HK\$10,000,000	BLR-0.25% <i>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</i>
HK\$10,000,000 and above	BLR-1% <i>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</i>

1. The interest rate in our offer letter for your loan may change during the tenor of this loan.
2. 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.
3. Interest rate re-fixing for this loan takes place monthly.
4. Latest rate and other details of the Bank's BLR is published on our website at www.chbank.com.

Annualised Overdue / Default Interest Rate

Not applicable

Overlimit Interest Rate

BLR plus 10% p.a. will be applied to the overlimit amount of overdraft facility if the outstanding overdraft balance exceeds the overdraft facility amount.

Repayment

Repayment Frequency

This loan does not require periodic repayment in regular amount.

Periodic Repayment Amount

Assume the BLR is 5.5% and the overdraft usage is 100% for the whole month of 30 calendar days.

Loan Amount	Monthly repayment amount for the interest rate specified above
HK\$500,000	HK\$2,342.47
HK\$3,000,000	HK\$13,561.64
HK\$5,000,000	HK\$21,575.34
HK\$10,000,000	HK\$36,986.30

Total Repayment Amount

Assume the BLR is 5.5% and the overdraft usage is 100% for the whole facility period while the overdraft is fully repaid at 12months and overdraft interest is fully repaid monthly.

Loan Amount	Total repayment amount for the interest rate specified above
HK\$500,000	HK\$502,342.47
HK\$3,000,000	HK\$3,013,561.64
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Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides overdraft facilities at www.chbank.com.

Fees and Charges

Annual Fee / Fee

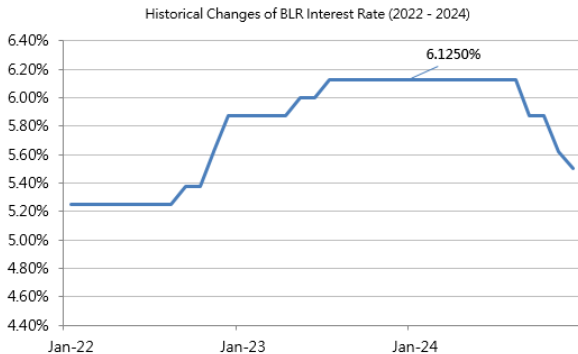
Set Up Fee : 0.3% of Facility Amount (one-off fee).
Facility Review Fee : 0.2% of Facility Amount (payable annually by debiting to your account without further notification to you on each anniversary of your offer letter acceptance date).

Late Payment Fee and Charge

Not applicable

Overlimit Handling Fee

HK\$200 per transaction

Returned Cheque Charge / Rejected Autopay Charge	HK\$200 per cheque or rejected autopay										
Additional Information											
1. With minimum Facility Amount of HK\$500,000. 2. Interest shall be charged monthly in arrears and calculated on the basis of the actual number of days elapsed and a 365-day year (whether an ordinary year or a leap year). 3. If there is any change in the interest rate applicable to an overdraft facility due to the change of corresponding base rate such as the Hong Kong Dollar Prime Rate or any other interest rate representing the Bank's best lending rate for overdraft facilities in other currencies from time to time, the new interest rate shall apply immediately. 4. Annualised interest rate based on the Bank's BLR. "BLR" means the Bank's best lending rate for loans in Hong Kong Dollars designated by the Bank from time to time.											
Reference Information											
Historical Changes of Interest Rate Benchmark	<p>The chart below is provided for illustrative purposes only and shows the historical movement of the interest rate benchmark in the past 3 years.</p>  <p>The highest BLR interest rate noted in the past 3 years is 6.125%.</p>										
Periodic Repayment Amount (Illustrative Example)	<p>(The following example is for illustrative purpose only and illustrate the periodic repayment amount based on the highest interest rate noted in the past 3 years.) Assume the overdraft usage is 100% for the whole month of 30 calendar days.</p> <table border="1"> <thead> <tr> <th>Loan Amount</th><th>Monthly repayment amount based on the highest interest rate noted in the past 3 years</th></tr> </thead> <tbody> <tr> <td>HK\$500,000</td><td>HK\$2,517.12</td></tr> <tr> <td>HK\$3,000,000</td><td>HK\$15,102.74</td></tr> <tr> <td>HK\$5,000,000</td><td>HK\$25,171.23</td></tr> <tr> <td>HK\$10,000,000</td><td>HK\$50,342.47</td></tr> </tbody> </table>	Loan Amount	Monthly repayment amount based on the highest interest rate noted in the past 3 years	HK\$500,000	HK\$2,517.12	HK\$3,000,000	HK\$15,102.74	HK\$5,000,000	HK\$25,171.23	HK\$10,000,000	HK\$50,342.47
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