

Key Facts Statement (KFS) for Revolving Credit Facility

Hang Seng Bank (“Hang Seng”)

Premium Financing &
Policy Collateralization
Apr 2025

This product is a revolving credit facility for Prestige Banking and Prestige Private customer only.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our Confirmation Letter for the final terms of your revolving credit 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 Floating Rate

The following interest rates apply to revolving credit facilities falling within the respective loan amount brackets and customer segment below:

Loan Amount below HK\$ 1,000,000

Interest rate basis	Customer Segment	Range of annualised floating rate
		The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
Hang Seng's Prime Rate (“HKD P”)	Prestige Private	HKD P-0.5% to HKD P
	Prestige Banking	HKD P to HKD P+0.5%
HKAB's 1-month HIBOR (“1m-HIBOR”)	Prestige Private	1m-HIBOR+1.6% to 1m-HIBOR+1.8%
	Prestige Banking	1m-HIBOR+1.8% to 1m-HIBOR+2.1%

Loan Amount HK\$ 1,000,000 or above

Interest rate basis	Customer Segment	Range of annualised floating rate
		The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
Hang Seng's Prime Rate (“HKD P”)	Prestige Private	HKD P-0.75% to HKD P%-0.25%
	Prestige Banking	HKD P-0.25% to HKD P+0.25%
HKAB's 1-month HIBOR (“1m-HIBOR”)	Prestige Private	1m-HIBOR+1.2% to 1m-HIBOR+1.4%
	Prestige Banking	1m-HIBOR+1.4% to 1m-HIBOR+1.7%

The interest rate in our Confirmation 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. The major risk of this loan is the interest rate risk.

HKD P interest rate re-fixing for this loan takes place daily. The HKD P is quoted by Hang Seng from time to time, latest rate and other details of the HKD P is published on our website www.hangseng.com. As of 9 Jan 2025, HKD P is 5.25%.

1m-HIBOR interest rate re-fixing for this loan takes place monthly. The 1m-HIBOR is quoted by the Hong Kong Association of Banks (“HKAB”), latest rate and other details of 1m-HIBOR is published on HKAB's website www.hkab.org.hk. As of 9 Jan 2025, 1m-HIBOR is 4.15518%.



Annualised Percentage Rate (APR)	Not Applicable												
Annualised Overdue / Default Interest Rate	<table border="1"> <thead> <tr> <th>Interest rate basis</th> <th>Annualized overdue / Default interest rate</th> </tr> </thead> <tbody> <tr> <td>Hang Seng's Prime Rate ("HKD P")</td> <td>HKD P+4.75% p.a.</td> </tr> <tr> <td>HKAB's Overnight HIBOR ("Overnight HIBOR")</td> <td>Overnight HIBOR+5% p.a.</td> </tr> </tbody> </table> <p>Hang Seng reserves the right to charge the above annualized overdue / default interest rate daily on whole sums of overdue amount on simple basis when this loan is overdue. No minimum amount will be applied.</p> <p>Overnight HIBOR is quoted by the Hong Kong Association of Banks ("HKAB"), latest rate and other details of Overnight HIBOR is published on HKAB's website www.hkab.org.hk. As of 9 Jan 2025, Overnight HIBOR is 4%.</p>	Interest rate basis	Annualized overdue / Default interest rate	Hang Seng's Prime Rate ("HKD P")	HKD P+4.75% p.a.	HKAB's Overnight HIBOR ("Overnight HIBOR")	Overnight HIBOR+5% p.a.						
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Overlimit Interest Rate*	<p>Overlimit Interest Rate* HKD P+6% p.a. will be applied to unauthorised overdraft balance, if the repayment amount exceeds the account balance.</p> <p>Your repayments will be debited directly from Hang Seng Bank account you have selected. Please make sure you have sufficient fund in your account each month to make your repayments on time.</p> <p>* also named as "Unauthorised Overdraft"</p>												
Minimum Payment	Not Applicable												
Repayment													
Repayment Frequency	This loan requires <u>monthly</u> repayment.												
Periodic Repayment Amount	<p>For a loan amount of HK\$ 1,000,000 with monthly interest repayment and principal repayment upon maturity and the loan is fully repaid at 12 months:</p> <table border="1"> <thead> <tr> <th>Interest rate basis <i>(See the "Interest Rates and Interest Charges" section above)</i></th> <th>Monthly interest repayment and principal repayment upon maturity</th> </tr> </thead> <tbody> <tr> <td>HKD P-0.75%</td> <td>Periodic monthly interest repayment: HK\$ 3,750 Principal repayment upon maturity: HK\$ 1,000,000</td> </tr> <tr> <td>1m-HIBOR+1.2%</td> <td>Periodic monthly interest repayment: HK\$ 4,463 Principal repayment upon maturity: HK\$ 1,000,000</td> </tr> </tbody> </table> <p>For a loan amount of HK\$ 1,000,000 with monthly interest repayment and annually principal repayment (minimum annually 4%p.a. of original loan amount) and the loan is fully repaid at 12 months:</p> <table border="1"> <thead> <tr> <th>Interest rate basis <i>(See the "Interest Rates and Interest Charges" section above)</i></th> <th>Monthly interest repayment and annually principal repayment <i>(Provided on the assumptions that the loan is fully repaid at 12 months, hence, there is no annual principal payment)</i></th> </tr> </thead> <tbody> <tr> <td>HKD P-0.75%</td> <td>Periodic monthly interest repayment: HK\$ 3,750 Principal repayment upon maturity: HK\$ 1,000,000</td> </tr> <tr> <td>1m-HIBOR+1.2%</td> <td>Periodic monthly interest repayment: HK\$ 4,463 Principal repayment upon maturity: HK\$ 1,000,000</td> </tr> </tbody> </table> <p>Note: [1] The above examples are subject for Prestige Private customer and interest rate basis is made reference to rate as of 9 Jan 2025; [2] To calculate the above information applicable to your specific case, you may contact your Relationship Manager for more details.</p>	Interest rate basis <i>(See the "Interest Rates and Interest Charges" section above)</i>	Monthly interest repayment and principal repayment upon maturity	HKD P-0.75%	Periodic monthly interest repayment: HK\$ 3,750 Principal repayment upon maturity: HK\$ 1,000,000	1m-HIBOR+1.2%	Periodic monthly interest repayment: HK\$ 4,463 Principal repayment upon maturity: HK\$ 1,000,000	Interest rate basis <i>(See the "Interest Rates and Interest Charges" section above)</i>	Monthly interest repayment and annually principal repayment <i>(Provided on the assumptions that the loan is fully repaid at 12 months, hence, there is no annual principal payment)</i>	HKD P-0.75%	Periodic monthly interest repayment: HK\$ 3,750 Principal repayment upon maturity: HK\$ 1,000,000	1m-HIBOR+1.2%	Periodic monthly interest repayment: HK\$ 4,463 Principal repayment upon maturity: HK\$ 1,000,000
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Total Repayment Amount	For a loan amount of HK\$ 1,000,000 with monthly interest repayment and principal repayment upon maturity and the loan is fully repaid at 12 months:						
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Fees and Charges							
Handling Fee	<ul style="list-style-type: none"> HK\$ 1,000 per request will be charged when change of loan terms. HK\$ 1,000 per each prepayment will be charged when fully or partial settlement (i.e. minimum prepayment amount of HK\$50,000 or in its multiples), it would not be charged if the policy is cancelled during cooling off period. <p>Note: requires 7 working days to amend the Loan Repayment Term</p>						
Annual Fee / Monthly Fee	Not applicable						
Withdrawal Fee / Transaction Fee	Not applicable						
Late Payment Fee and Charge	Not applicable						
Overlimit Handling Fee	HK\$120 per item on Unauthorised Overdraft						
Returned Cheque Charge / Rejected Autopay Charge	Not applicable						
Lost Card Replacement Fee	Not applicable						
Additional Information							
<ul style="list-style-type: none"> Please refer to the Premium Financing / Policy Collateralization Risk Disclosure Statement for "What is Premium Financing / Policy Collateralization" and Key Risks. Minimum Loan Amount: HK\$ 600,000. Loan Tenor for different repayment methods: <ul style="list-style-type: none"> For "monthly interest repayment and principal repayment upon maturity": up to 25 years For "monthly interest repayment and annually principal repayment": up to 20 years The loan is subject to the Premium Financing / Policy Collateralization Terms and Conditions. Overlimit Interest is payable on the 21st of each month, if the relevant day is deemed not a business day, it will be advanced to the immediately preceding business day. 							

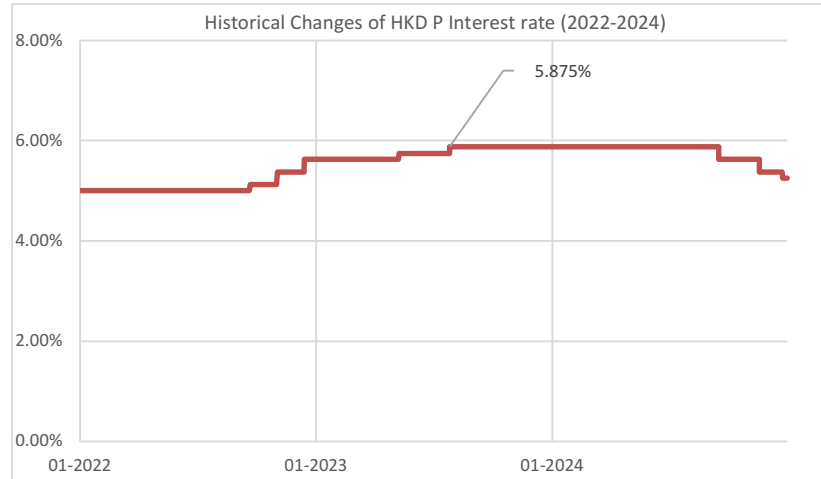


- HKD P quoted by Hang Seng from time to time, latest rate and other details of the HKD P is published on our website www.hangseng.com.
- 1m-HIBOR/ Overnight HIBOR quoted by HKAB, latest rate & other details of 1m-HIBOR/ Overnight HIBOR are published on HKAB's website www.hkab.org.hk.
- This Key Facts Statement is for reference only and round to the nearest whole number. Interest payable shall be calculated on monthly rests in 365 days (ordinary year) or 366 days (leap year).
- Please note that Hang Seng does not appoint any third parties to refer loan applications to us and will not process any application that was referred by a third party under beneficial arrangement.

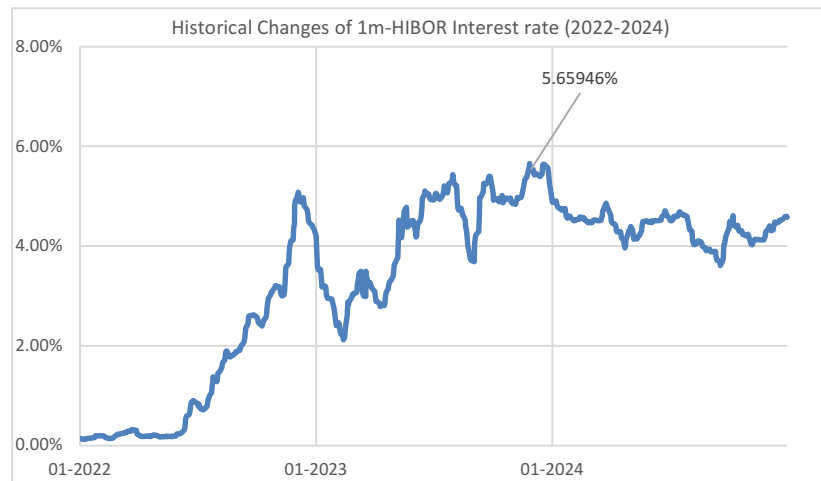
Reference Information

Historical Changes of Interest Rate Benchmark

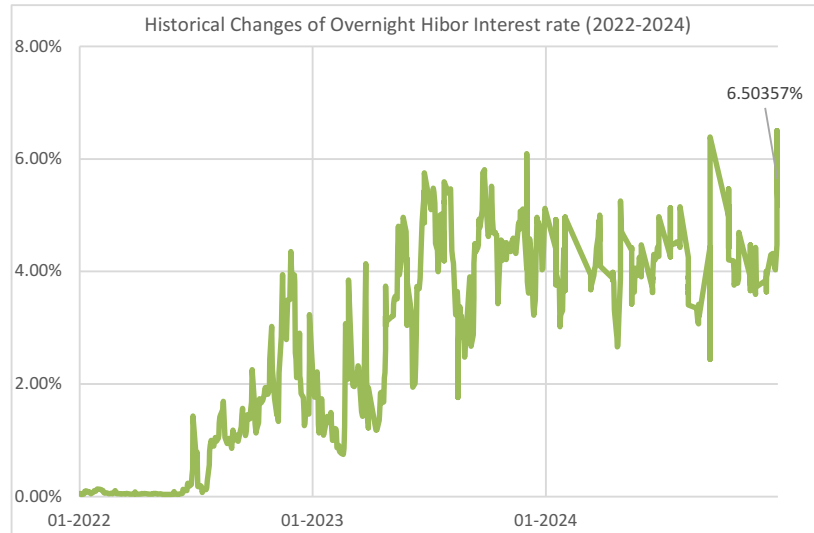
The chart below is provided for illustrative purposes only and shows the historical movement of the interest rate benchmark in the past 3 years.



The highest HKD P interest rate noted in the past 3 years is 5.875%.



The highest 1m- HIBOR interest rate noted in the past 3 years is 5.65946%.



The highest Overnight HIBOR interest rate noted in the past 3 years is 6.50357%.

Periodic Repayment Amount
(Illustrative Example)

(The following examples are for illustrative purposes only and illustrate the periodic repayment amount based on the highest interest rate noted in the past 3 years.)

For a loan amount of HK\$ 1,000,000 with monthly interest repayment and principal repayment upon maturity and the loan is fully repaid at 12 months:

Interest rate basis	Illustrative <u>monthly interest repayment and principal repayment upon maturity</u>
Highest HKD P noted in the past 3 years-0.75%	Periodic monthly interest repayment: HK\$ 4,271 Principal repayment upon maturity: HK\$ 1,000,000
Highest 1m-HIBOR noted in the past 3 years+1.2%	Periodic monthly interest repayment: HK\$ 5,716 Principal repayment upon maturity: HK\$ 1,000,000

For a loan amount of HK\$ 1,000,000 with monthly interest repayment and annually principal repayment (minimum annually 4%p.a. of original loan amount) and the loan is fully repaid at 12 months:

Interest rate basis	Illustrative <u>monthly interest repayment and annually principal repayment</u>
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Note:

- [1] The above examples are subject for Prestige Private customer;
- [2] To calculate the above information applicable to your specific case, you may contact your Relationship Manager for more details.

<p>Total Repayment Amount (Illustrative Example)</p>	<p>(The following examples are for illustrative purposes only and illustrate the periodic repayment amount based on the highest interest rate noted in the past 3 years.)</p>						
	<p>For a loan amount of HK\$ 1,000,000 with monthly interest repayment and principal repayment upon maturity and the loan is fully repaid at 12 months:</p>						
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<p>Note: [1] The above examples are subject for Prestige Private customer; [2] To calculate the above information applicable to your specific case, you may contact your Relationship Manager for more details.</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 versions.

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

循環貸款產品資料概要

恒生銀行（「恒生」）

保費融資及保單抵押貸款

2025年04月

此乃循環貸款產品，並只適用於優越理財或優越私人理財客戶。

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信以了解您的循環貸款的最終條款。

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。

利率及利息支出

年化浮動利率

以下利率適用於屬於各自貸款金額範圍內及不同客戶種類的循環貸款：

貸款金額低於港幣\$ 1,000,000

利率基準	客戶種類	年化浮動利率範圍
		本貸款的利率並無上限，可能面對較高的利率風險。
恒生最優惠利率 （「HKD P」）	優越私人理財	HKD P-0.5% 至 HKD P%
	優越理財	HKD P 至 HKD P+0.5%
香港銀行公會的1個月香港銀行同業拆息 （「1m-HIBOR」）	優越私人理財	1m-HIBOR+1.6% 至 1m-HIBOR+1.8%
	優越理財	1m-HIBOR+1.8% 至 1m-HIBOR+2.1%

貸款金額等於或高於港幣\$ 1,000,000

利率基準	客戶種類	年化浮動利率範圍
		本貸款的利率並無上限，可能面對較高的利率風險。
恒生最優惠利率 （「HKD P」）	優越私人理財	HKD P-0.75% 至 HKD P-0.25%
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香港銀行公會的1個月香港銀行同業拆息 （「1m-HIBOR」）	優越私人理財	1m-HIBOR+1.2% 至 1m-HIBOR+1.4%
	優越理財	1m-HIBOR+1.4% 至 1m-HIBOR+1.7%

恒生貸款確認信中的利率可能會在貸款期內變動。

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。

本貸款的 HKD P 利率於每天重設。HKD P 利率由恒生不時公佈，有關 HKD P 的最新利率及其他詳情，請查閱恒生網站 www.hangseng.com。於 2025年1月9日的 HKD P 利率為 5.25%。

本貸款的 1m-HIBOR 利率於每月重設。1m-HIBOR 由香港銀行公會不時公佈，有關 1m-HIBOR 的最新利率及其他詳情，請查閱網站 www.hkab.org.hk。於 2025年1月9日的 1m-HIBOR 利率為 4.15518%。



實際年利率	不適用	
逾期還款年化利率 / 就違約貸款收取的年化利率	利率基準	逾期還款年化利率 / 就違約貸款收取的年化利率
	恒生最優惠利率 (「HKD P」)	HKD P+4.75% p.a.
	香港銀行公會的隔夜香港銀行同業拆息 (「隔夜 HIBOR」)	隔夜HIBOR+5% p.a.
<p>恒生有權因貸款逾期而以全數貸款逾期款項及單利息計算逾期還款年化利率 / 就違約貸款收取的年化利率。不設最低金額限制。</p> <p>隔夜HIBOR 由香港銀行公會不時公佈，有關隔夜HIBOR 的最新利率及其他詳情，請查閱本行網站 www.hkab.org.hk。於 2025年1月9日的隔夜HIBOR 為 4%。</p>		
超出信用限額利率*	<p>如您的貸款還款金額超出銀行戶口結餘，將會被收取超出信用限額利率*HKD P+6%p.a.。</p> <p>您的還款款項會從您指定的恒生銀行戶口中直接扣除，請確保每月到期還款時戶口內存有足夠現金支付。</p> <p>* 也被稱為「未經授權透支 / 臨時透支息率」</p>	
最低還款額	不適用	
還款		
還款頻率	本貸款需按 <u>每月</u> 還款。	
分期還款金額	貸款金額為港幣100萬元，並選取每月付息滿期還本，貸款於第12個月全數清償。	
	利率基準 (請參閱上述「利率及利息支出」部分)	利息每月分期還款及本金滿期還款
	HKD P-0.75%	利息每月分期還款：港幣\$ 3,750 本金滿期還款：港幣\$ 1,000,000
	1m-HIBOR+1.2%	利息每月分期還款：港幣\$ 4,463 本金滿期還款：港幣\$ 1,000,000
	貸款金額為港幣100萬元，並選取每月付息及每年還本（最少償還原貸款額之4%），貸款於第12個月全數清償。	
	利率基準 (請參閱上述「利率及利息支出」部分)	利息每月分期還款及本金每年還款 (基於假設貸款在12個月內全數償還，所以並沒有每年還本部份。)
	HKD P-0.75%	利息每月分期還款：港幣\$ 3,750 本金滿期還款：港幣\$ 1,000,000
1m-HIBOR+1.2%	利息每月分期還款：港幣\$ 4,463 本金滿期還款：港幣\$ 1,000,000	



	<p>註：</p> <p>[1] 上述例子屬「優越私人理財」客戶，並以2025年1月9日的利率作為參考計算；</p> <p>[2] 如要計算適用於閣下特定情況的上述資訊，您可與您的客戶經理聯絡，以取得較準確資料。</p>												
總還款金額	<p>貸款金額為港幣100萬元，並選取每月付息滿期還本，貸款於第12個月全數清償。</p> <table border="1"> <thead> <tr> <th>利率基準 (請參閱上述「利率及利息支出」部分)</th> <th>總還款金額</th> </tr> </thead> <tbody> <tr> <td>HKD P-0.75%</td> <td>港幣\$ 1,045,000</td> </tr> <tr> <td>1m-HIBOR+1.2%</td> <td>港幣\$ 1,053,552</td> </tr> </tbody> </table> <p>貸款金額為港幣100萬元，並選取每月付息及每年還本（最少償還原貸款額之4%），貸款於第12個月全數清償。</p> <table border="1"> <thead> <tr> <th>利率基準 (請參閱上述「利率及利息支出」部分)</th> <th>總還款金額 (基於假設貸款在12個月內全數償還，所以並沒有每年還本部份。)</th> </tr> </thead> <tbody> <tr> <td>HKD P-0.75%</td> <td>港幣\$ 1,045,000</td> </tr> <tr> <td>1m-HIBOR+1.2%</td> <td>港幣\$ 1,053,552</td> </tr> </tbody> </table> <p>註：</p> <p>[1] 上述例子屬「優越私人理財」客戶，並以2025年1月9日的利率作為參考計算；</p> <p>[2] 如要計算適用於閣下特定情況的上述資訊，您可與您的客戶經理聯絡，以取得較準確資料。</p>	利率基準 (請參閱上述「利率及利息支出」部分)	總還款金額	HKD P-0.75%	港幣\$ 1,045,000	1m-HIBOR+1.2%	港幣\$ 1,053,552	利率基準 (請參閱上述「利率及利息支出」部分)	總還款金額 (基於假設貸款在12個月內全數償還，所以並沒有每年還本部份。)	HKD P-0.75%	港幣\$ 1,045,000	1m-HIBOR+1.2%	港幣\$ 1,053,552
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費用及收費													
手續費	<ul style="list-style-type: none"> 每次港幣\$ 1,000，如更改貸款條款。 每次港幣\$ 1,000，如提前部分或全數償還貸款（註：還款金額不低於HK\$50,000或其倍數）。倘若保單於冷靜期內取消，該費用將不會被收取。 <p>註：更改貸款還款條款需時七個工作天。</p>												
年費 / 月費	不適用												
提款費用 / 交易費用	不適用												
逾期還款費用及收費	不適用												
超出信用額度手續費	每柱 HK\$ 120，如有未經授權透支。												
退票 / 退回自動轉帳授權指示的費用	不適用												
替換遺失卡的費用	不適用												
其他資料													
<ul style="list-style-type: none"> 有關「甚麼是保費融資及保單抵押貸款」及主要風險之詳情，請參閱保費融資/ 保單抵押貸款風險披露聲明。 最低貸款額：港幣\$ 600,000 不同還款計劃之貸款年期： <ul style="list-style-type: none"> 每月付息滿期還本：最長25年 每月付息及每年還本：最長20年 貸款須符合保費融資/ 保單抵押貸款條款及細則。 超出信用限額利息於每月21日支付，如相關日期被視為非營業日，則提前至上一個營業日支付。 													

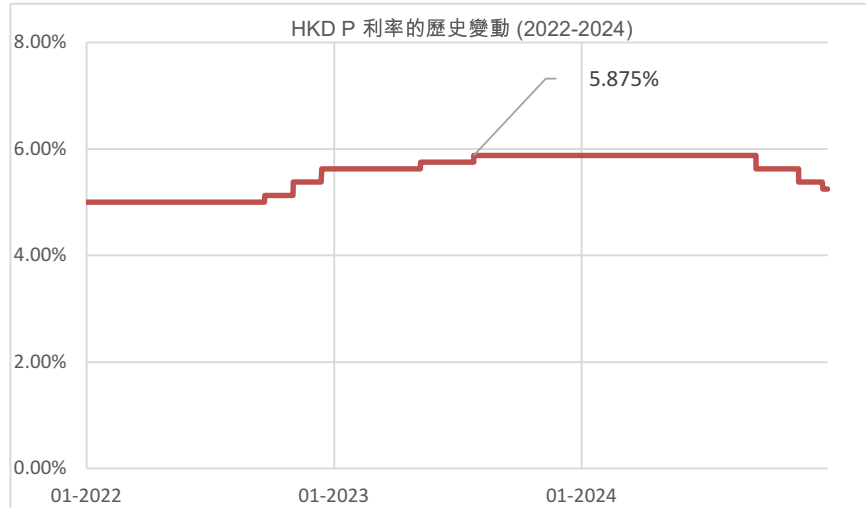


- HKD P 利率由恒生不時公佈，有關 HKD P 的最新利率及其他詳情，請查閱恒生網站 www.hangseng.com。
- 1m-HIBOR/ 隔夜HIBOR 利率由香港銀行公會不時公佈，有關 1m-HIBOR / 隔夜HIBOR 利率的最新利率及其他詳情，請查閱網站 www.hkab.org.hk。
- 本產品資料概要僅供參考及所有金額約至整數。應付利息均以每月總計，並以每年365天（非閏年）或366天（閏年）為基礎計算。
- 請留意恒生並沒有委託任何第三方轉介貸款申請亦不會辦理任何由第三方在利益安排下轉介的申請。

參考資料

利率基準的歷史變動

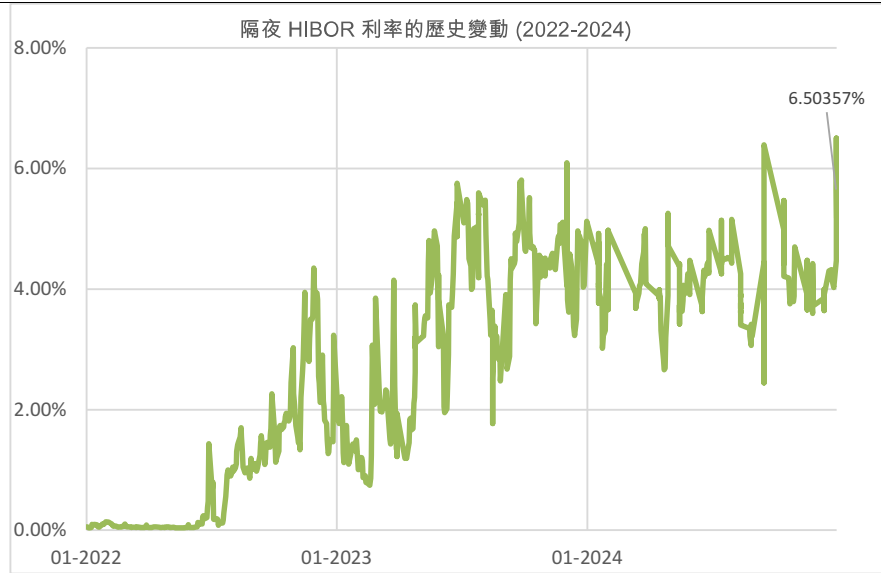
下表僅供參考，顯示過去三年內利率基準的歷史變動。



過去三年內，最高的 HKD P 利率為5.875%。



過去三年內，最高的 1m-HIBOR利率為5.65946%。



過去三年內，最高的隔夜HIBOR利率為6.50357%。

分期還款金額
(說明示例)

(以下示例僅供參考，其展示了根據過去三年內最高利率計算的分期還款金額。)

貸款金額為港幣100萬元，並選取每月付息滿期還本，貸款於第12個月全數清償。

利率基準	利息每月分期還款及本金滿期還款 (示範)
過去三年內最高 HKD P-0.75%	利息每月分期還款：港幣\$ 4,271 本金滿期還款：港幣\$ 1,000,000
過去三年內最高1m-HIBOR+1.2%	利息每月分期還款：港幣\$ 5,716 本金滿期還款：港幣\$ 1,000,000

貸款金額為港幣100萬元，並選取每月付息及每年還本（最少償還原貸款額之 4%），貸款於第12個月全數清償。

利率基準	利息每月分期還款及本金每年還款 (示範) (基於假設貸款在12個月內全數償還，所以並沒有每年還本部份。)
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註：

- [1] 上述例子屬「優越私人理財」客戶；
- [2] 如要計算適用於閣下特定情況的上述資訊，您可與您的客戶經理聯絡，以取得較準確資料。



總還款金額
(說明示例)

(以下示例僅供參考，其展示了根據過去三年內最高利率計算的總還款金額。)

貸款金額為港幣100萬元，並選取每月付息滿期還本，貸款於第12個月全數清償。

利率基準	總還款金額 (示範)
過去三年內最高 HKD P-0.75%	港幣\$ 1,051,250
過去三年內最高1m-HIBOR+1.2%	港幣\$ 1,068,595

貸款金額為港幣100萬元，並選取每月付息及每年還本（最少償還原貸款額之4%），貸款於第12個月全數清償。

利率基準	總還款金額 (示範) (基於假設貸款在12個月內全數償還，所以並沒有每年還本部份。)
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註：

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此概要之中文版本僅供參考。如中英文版本有任何不一致之處，概以英文版本為準。

借定唔借？還得到先好借！