

**Key Facts Statement (KFS) for Revolving Credit Facility**

***BANK SINOPAC (Incorporated in Taiwan with Limited Liability), acting through its Hong Kong Branch***

**Revolving Loan Facility (Cash-Secured) Service****[25/04/2024]**

|  |   |  |
|--|---|--|
| <p>This product is a revolving credit facility.<br/>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.</p>   |   |  |
| <b>Interest Rates and Interest Charges</b>   |   |  |
| <b>Annualised Floating Rate</b>  | Loan Amount   | Annualised Floating Rate                         |
|  | HK\$5,000   | HIBOR or other benchmark interest rate + [0-5] % |
|  | HK\$20,000  | Same as above                                    |
|  | HK\$100,000   | Same as above                                    |
| For USD facility - Term Secured Overnight Financing Rate (Term SOFR) or other benchmark interest rate + [0-5] %<br>For RMB facility - CNH HIBOR or other benchmark interest rate + [0-5] %<br>The benchmark interest rate and annualised floating rates of other currencies are subject to our offer letter for the final terms of your revolving credit facility. |   |  |
| <b>Annualised Overdue/Default Interest Rate</b>  | If there is any amount not paid when due, an overdue/default interest rate of annualised floating rate + 8% 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. |  |
| <b>Overlimit Interest Rate</b>   | Not applicable  |  |
| <b>Minimum Payment</b>   | Not applicable  |  |
| <b>Fees and Charges</b>  |   |  |
| <b>Handling Fee</b>  | [0-5] % on amount of Credit facility  |  |
| <b>Annual fee / Monthly Fee</b>  | Not applicable  |  |
| <b>Withdrawal Fee / Transaction Fee</b>  | Not applicable  |  |
| <b>Late Payment Fee and Charge</b>   | Not applicable  |  |
| <b>Overlimit Handling Fee</b>  | Not applicable  |  |
| <b>Returned Cheque Charge / Rejected Autopay Charge</b>  | Not applicable  |  |
| <b>Lost Card Replacement Fee</b>   | Not applicable  |  |
| <b>Additional Information</b>  |   |  |
| -The basis of a 365-day year is used for the calculation of loan interest for Hong Kong Dollars or Renminbi Yuan, regardless of leap year applicable to the relevant year, while for USD the basis of a 360-day year is used.  |   |  |

-Hong Kong Interbank Offered Rate (“HIBOR”) is the rate of interest offered on Hong Kong dollar or Renminbi Yuan loans by banks in the interbank market for a specified period ranging from overnight to one year.

-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.

- If there is any inconsistency between the English version and Chinese version, the English version shall prevail for all purposes.

-The above information is for reference only. The terms and conditions shall be subject to the agreement between the customer and the bank.

## 循環貸款產品資料概要

永豐商業銀行股份有限公司 香港分行

循環貸款融資(現金擔保)服務

[25/04/2024]

|   |   |                            |
|---|---|----------------------------|
| <p>此乃循環貸款產品。<br/>本概要所提供的利息、費用及收費等資料僅供參考，<br/>循環貸款的最終條款以貸款確認書為準。</p>   |   |                            |
| <b>利率及利息支出</b>  |   |                            |
| 年化浮動利率  | 貸款金額  | 年化浮動利率                     |
|   | HK\$5,000   | 香港銀行同業拆息年利率或其他基準利率 +[0-5]% |
|   | HK\$20,000  | 同上                         |
|   | HK\$100,000   | 同上                         |
| 美元的信用額度 -擔保隔夜融資期限利率(Term SOFR)或其他基準利率 +[0-5]%<br>人民幣的信用額度 -人民幣香港銀行同業拆息年利率或其他基準利率 + [0-5]%<br>其他貨幣之基準利率及其年化浮動利率，請以永豐銀行循環信貸融資的最終條款為準。 |   |                            |
| 逾期還款年化利率 / 就違約貸款收取的年化利率   | 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年化浮動利率 + 8% 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利計算及收取。 |                            |
| 超出信用額度利率  | 不適用   |                            |
| 最低還款額   | 不適用   |                            |
| <b>費用及收費</b>  |   |                            |
| 手續費   | 信用額度金額的[0-5]%   |                            |
| 年費 /月費  | 不適用   |                            |
| 提款收費 / 交易收費   | 不適用   |                            |
| 逾期還款費用及收費   | 不適用   |                            |
| 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   |                            |
| <b>其他資料</b>   |   |                            |
| -港元或人民幣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)，而美元的貸款利息則採用每年 360 日為基礎計算。   |   |                            |
| -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 年不等的港元或人民幣貸款的利率。  |   |                            |

-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。

-倘若中、英文本之間有任何歧異,就一切目的而言均以英文版為準。

-以上資料僅供參考之用。條款及細則應以客戶與銀行之間所訂的協議為準。