

中国民生银行股份有限公司香港分行(于中华人民共和国注册成立的股份有限公司)
(「本行」)

循环贷款产品资料概要

保险融资贷款
2024年5月

此乃循环贷款产品。 本概要所提供的利息、费用及收费等资料仅供参考， 循环贷款的最终条款以贷款确认书为准。														
利率及利息支出														
年化利率	<table border="1"><thead><tr><th></th><th>港元循环贷款</th><th>美元循环贷款</th></tr></thead><tbody><tr><td>最低贷款金额</td><td>港元</td><td>美元</td></tr><tr><td>贷款期</td><td colspan="2">12个月[^]</td></tr><tr><td>年化利率</td><td>1个月香港银行同业拆息²加1.4%~2% (年息)</td><td>30日平均担保隔夜融资利率³加1.51%~2%</td></tr></tbody></table>		港元循环贷款	美元循环贷款	最低贷款金额	港元	美元	贷款期	12个月 [^]		年化利率	1个月香港银行同业拆息 ² 加1.4%~2% (年息)	30日平均担保隔夜融资利率 ³ 加1.51%~2%	
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[^] 本行有权决定延长该期限														
<ul style="list-style-type: none">香港银行同业拆息(HIBOR)及担保隔夜融资利率(SOFR)可升可跌, 客户需留意利率波动而引致之风险。														
逾期还款年化利率/就违约贷款收取的年化利率	<ul style="list-style-type: none">逾期付款的任何款项, 应征收的逾期/欠缴利息的贷款将会按当时贷款利率加年化利率2厘计算。未支付金额产生的逾期/违约利息将进行复利计算。													
费用及收费														
手续费	0~1%													
逾期还款费用及收费	不适用													
提前清偿/提前还款/赎回契约的收费	本行仅在客户给予本行一个月事先书面通知才会接受客户在贷款最后到期日前提前偿还全部/部份款项。若保单在冷静期内取消, 相关贷款的提前还款费(如有)可于本行收到保险公司出具之取消证明后获全部豁免。													
退票/退回自动转账授权指示的收费	不适用													
其他资料														
<ol style="list-style-type: none">以上所述利率、条款及细则仅作参考之用, 本行或不时作出修订。有关贷款的最终条款, 请以贷款合同为准。香港银行同业拆息指香港同业拆息(参考香港银行公会公布的利率报价)作为本行港元利率的定价。有抵押隔夜融资利率指有抵押隔夜融资利率(参考纽约联邦储备银行公布的利率报价)作为本行美元利率的定价。														

4. 本行可接受作为抵押品的人寿保单清单及抵押的百分比率由本行决定,该清单及百分比率可不时修订,而毋须事先通知。
5. 本行已向客户解释保险融资贷款计划的产品特点及风险,并给予客户合理机会寻找独立法律及财务意见。

提示：借定唔借？还得到先好借！

如本产品资料概要之中、英文版有抵触或不相符，概以英文版为准。

中國民生銀行股份有限公司香港分行(于中華人民共和國註冊成立的股份有限公司)
(「本行」)

循環貸款產品資料概要

保險融資貸款
2024年5月

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。														
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[^] 本行有權決定延長該期限														
<ul style="list-style-type: none">香港銀行同業拆息(HIBOR) 及擔保隔夜融資利率 (SOFR) 可升可跌，客戶需留意利率波動而引致之風險。														
逾期還款年化利率／就違約貸款收取的年化利率	<ul style="list-style-type: none">逾期付款的任何款項，應徵收的逾期/ 欠繳利息的貸款將會按當時貸款利率加年化利率2厘計算。未支付金額產生的逾期/違約利息將進行複利計算。													
費用及收費														
手續費	0~1%													
逾期還款費用及收費	不適用													
提前清償/ 提前還款/贖回契約的收費	本行僅在客戶給予本行一個月事先書面通知才會接受客戶在貸款最後到期日前提前償還全部/部份款項。若保單在冷靜期內取消，相關貸款的提前還款費(如有)可於本行收到保險公司出具之取消證明後獲全部豁免。													
退票/ 退回自動轉賬授權指示的收費	不適用													
其他資料														
<ol style="list-style-type: none">以上所述利率、條款及細則僅作參考之用，本行或不時作出修訂。有關貸款的最終條款，請以貸款合同為準。香港銀行同業拆息指香港同業拆息(參考香港銀行公會公佈的利率報價)作為本行港元利率的定價。有抵押隔夜融資利率指有抵押隔夜融資利率(參考紐約聯邦儲備銀行公佈的利率報價)作為本行美元利率的定價。														

4. 本行可接受作為抵押品的人壽保單清單及抵押的百分比率由本行決定,該清單及百分比率可不時修訂,而毋須事先通知。
5. 本行已向客戶解釋保險融資貸款計劃的產品特點及風險,並給予客戶合理機會尋找獨立法律及財務意見。

提示：借定唔借？還得到先好借！

如本產品資料概要之中、英文版有抵觸或不相符，概以英文版為準。

China Minsheng Banking Corp., Ltd. Hong Kong Branch (a joint stock limited company incorporated in the People’s Republic of China) (the “Bank”)

Key Facts Statement (KFS) for Revolving Loan

*Insurance Financing
May 2024*

<p>This Product is a revolving loan. This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our facility letter for the final terms of your revolving loan.</p>			
Interest Rates and Interest Charges			
Annualised Interest Rate		Revolving Loan (HKD)	Revolving Loan (USD)
	Minimum loan amount	HKD	USD
	Loan Tenor	12-month [^]	
	Annualised interest rate	1-month HIBOR ² + 1.4%~2% p.a	30-day Average SOFR ³ + 1.51%~2% p.a
<p>[^]extendable upon the Bank’s sole discretion</p> <ul style="list-style-type: none"> The Hong Kong Interbank Offered Rate (HIBOR) and The Secured Overnight Financing Rate (SOFR) may move up or down, customers should pay attention to the risk caused by the fluctuation of the rates. 			
Annualised Overdue/ Default Interest Rate	<ul style="list-style-type: none"> Overdue payment of any sums shall be subject to an overdue/ default interest chargeable at 2% per annum above the interest rate of interest applicable to such sum. The overdue/ default interest arising on an unpaid amount shall be compounded with the unpaid amount at the end of each Interest Period applicable to that unpaid amount. 		
Fees and Charges			
Handling Fees	0~1%		
Late Payment Fee and Charge	Not Applicable		
Prepayment/ Early Settlement/ Redemption Fee	Full or partial prepayment of the loan before its final due day is only acceptable subject to the borrower giving the Bank one month’s prior written notice. If the loan is fully repaid within the cooling-off period of the insurance policy during which the insurance policy is cancelled, the full prepayment fee (if any) could be waived upon of evidence issued by the insurer to the Bank’s satisfaction of the effective cancellation of the Insurance Policy.		
Returned Cheque/ Rejected Autopay Charge	Not Applicable		

Additional Information

1. The interest rates, terms and conditions above-mentioned are for reference only and may be subject to change from time to time by the Bank. Please refer to the Bank's offer letter for the final terms of your loan.
2. HIBOR means the Hong Kong Interbank Offered Rate (with reference to the relevant rate published by The Hong Kong Association of Banks) for Hong Kong Dollars quoted by the Bank from time to time.
3. SOFR means the Secured Overnight Financing Rate (with reference to the relevant rate published by The Federal Reserve Bank of New York) for USD Dollars quoted by the Bank from time to time.
4. The list of life insurance policy acceptable as collateral and the percentage of advance are determined by the Bank and subject to change at its sole and absolute discretion from time to time without prior notice.
5. The Bank has explained to the customers the product features and risks of Insurance Financing, and have been given the customers a reasonable opportunity to make inquiries and seek independent legal and financial advice.

Reminder: "To borrower or not to borrower? Borrow only if you can repay!"

If there is any discrepancy between English and Chinese versions of this KFS, the English version shall prevail.