

Key Facts Statement (KFS) for Revolving Credit Facility

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

**Insurance
Financing
May 2025**

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.

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

Interest Rate

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

Loan Amount		Interest rate (or range of interest rate)
Up to HK\$ 5,000		Not applicable
Above HK\$ 5,000 and up to HK\$ 20,000		
Above HK\$ 20,000 and up to HK\$ 100,000		
Above HK\$ 100,000	Above HK\$ 100,000 and below HK\$1,000,000	
	HK\$1,000,000 or above	1-Month HIBOR +1% to 3% p.a., capped at BLR-0.25%. The interest rate for some loan schemes are not subject to a cap and thus may subject to higher interest rate risk.

The interest rate in our offer 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.

Interest rate re-fixing for this loan takes place in any interest period.

Latest rate and other details of the BLR is published on our website <http://hk.cmbc.com.cn>.

Latest rate and other details of 1-Month HIBOR, with reference to the relevant rate published by The Hong Kong Association of Banks.

Annualised Percentage Rate (APR)	Not applicable				
Annualised Overdue / Default Interest Rate	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.				
Overlimit Interest Rate	Not applicable				
Minimum Payment	Not applicable				
Repayment					
Repayment Frequency	This loan requires monthly repayment of interest, with the principle due at maturity.				
Periodic Repayment Amount (Interest)	Based on Cap Rate BLR-0.25% as an example. <table border="1"> <tr> <td>Loan Amount</td><td>Monthly repayment amount for the interest rate specified above</td></tr> <tr> <td>HK\$ 10,000,000</td><td>HK\$ 43,750</td></tr> </table> Assume the Bank's BLR is 5.5% p.a. Some loan schemes are not subject to a cap. For details, please contact your Relationship Manager.	Loan Amount	Monthly repayment amount for the interest rate specified above	HK\$ 10,000,000	HK\$ 43,750
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Total Repayment Amount	Based on Cap Rate BLR-0.25% as an example. <table border="1"> <tr> <td>Loan Amount</td><td>Total repayment amount for the interest rate specified above</td></tr> <tr> <td>HK\$ 10,000,000</td><td>HK\$ 10,525,000</td></tr> </table> Assume the Bank's BLR is 5.5% p.a. Some loan schemes are not subject to a cap. For details, please contact your Relationship Manager. Remark: To calculate the above information applicable to your specific case, please contact your relationship manager for details.	Loan Amount	Total repayment amount for the interest rate specified above	HK\$ 10,000,000	HK\$ 10,525,000
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HK\$ 10,000,000	HK\$ 10,525,000				
Fees and Charges					
Handling Fee	0-1% of loan amount				
Annual Fee / Monthly Fee	Nil				
Withdrawal Fee / Transaction Fee	Nil				
Late Payment Fee and Charge	Nil				
Overlimit Handling Fee	Nil				
Returned Cheque Charge / Rejected Autopay Charge	Not applicable				

Lost Card Replacement Fee	Not applicable
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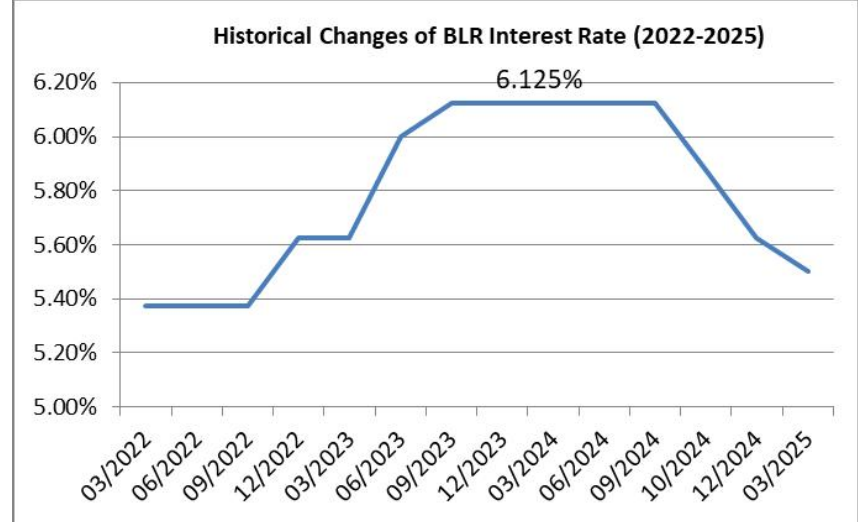
Additional Information

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. 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.
3. 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.

Reference Information

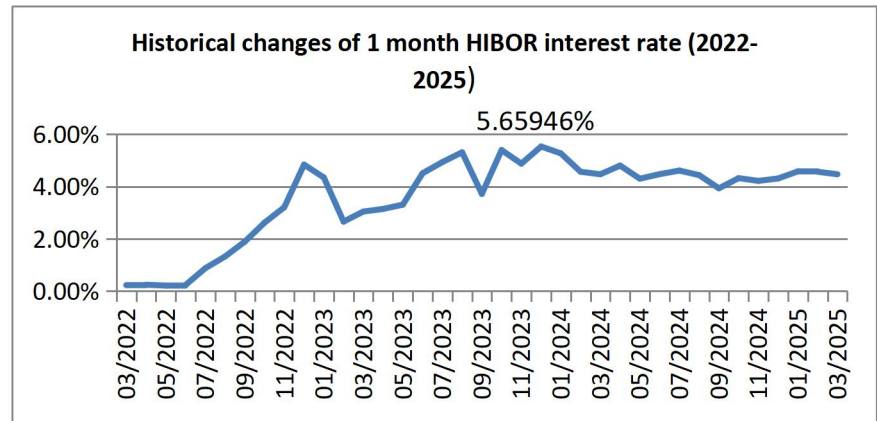
Historical Changes of Interest Rate Benchmark

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



The highest BLR interest rate noted in the past 3 years is 6.125%.

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



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

Periodic Repayment Amount (Interest) (Illustrative Example)	The following example is for illustrative purposes only and illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years. <table border="1" data-bbox="600 232 1493 403"> <tr> <td>Loan Amount</td><td>Monthly repayment amount based on the highest interest rate (BLR-0.25%) noted in the past 3 years</td></tr> <tr> <td>HK\$ 10,000,000</td><td>HK\$ 48,959</td></tr> </table> <table border="1" data-bbox="600 452 1493 622"> <tr> <td>Loan Amount</td><td>Monthly repayment amount based on the highest interest rate (1 month HIBOR +3%) noted in the past 3 years</td></tr> <tr> <td>HK\$ 10,000,000</td><td>HK\$ 72,163</td></tr> </table>	Loan Amount	Monthly repayment amount based on the highest interest rate (BLR-0.25%) noted in the past 3 years	HK\$ 10,000,000	HK\$ 48,959	Loan Amount	Monthly repayment amount based on the highest interest rate (1 month HIBOR +3%) noted in the past 3 years	HK\$ 10,000,000	HK\$ 72,163
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HK\$ 10,000,000	HK\$ 48,959								
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HK\$ 10,000,000	HK\$ 72,163								
Total Repayment Amount (Illustrative Example)	(The following example is for illustrative purposes only and illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.) <table border="1" data-bbox="600 768 1493 938"> <tr> <td>Loan Amount</td><td>Total repayment amount based on the highest interest rate (BLR-0.25%) noted in the past 3 years</td></tr> <tr> <td>HK\$ 10,000,000</td><td>HK\$ 10,587,500</td></tr> </table> <table border="1" data-bbox="600 987 1493 1158"> <tr> <td>Loan Amount</td><td>Monthly repayment amount based on the highest interest rate (1 month HIBOR +3%) noted in the past 3 years</td></tr> <tr> <td>HK\$ 10,000,000</td><td>HK\$ 10,865,946</td></tr> </table>	Loan Amount	Total repayment amount based on the highest interest rate (BLR-0.25%) noted in the past 3 years	HK\$ 10,000,000	HK\$ 10,587,500	Loan Amount	Monthly repayment amount based on the highest interest rate (1 month HIBOR +3%) noted in the past 3 years	HK\$ 10,000,000	HK\$ 10,865,946
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To borrow or not to borrow? Borrow only if you can repay!

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.

循環貸款產品資料概要

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

保險融資貸款

2025年5月

此乃循環貸款產品。

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

利率

以下利率適用於屬於各自貸款金額範圍內的循環貸款：

貸款金額		利率（或利率範圍）
港幣\$,000或以下		不適用
港幣\$ 5,000以上至港幣\$ 20,000		
港幣\$ 20,000以上至港幣\$ 100,000		
港幣\$ 100,000以上	港幣\$ 100,000以上至港幣 \$ 1,000,000 以下	1個月香港銀行同業拆息 (HIBOR)加1%至3%p.a. 個別貸款計劃設上限為 BLR-0.25% ； 個別貸款計劃的利率或無上限，可能面對較高的利率風險。
	港幣\$ 1,000,000或以上	

本行貸款確認書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。

本貸款的利率於貸款利息周期重設。

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：

<http://hk.cmbc.com.cn>。

有關本行1個月香港銀行同業拆息(HIBOR) 的最新利率及其他詳情，本行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。

實際年利率

不適用

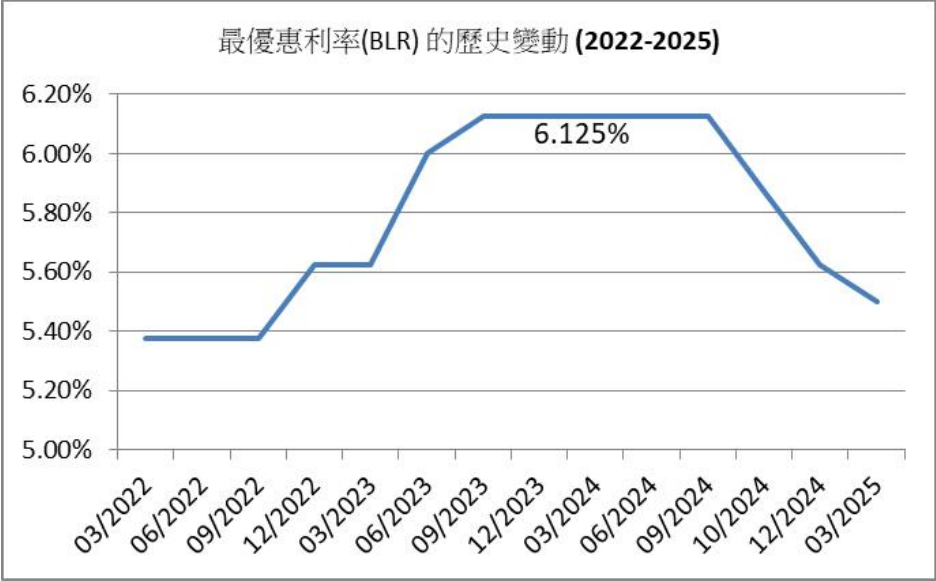
逾期還款年化利率 / 就違約貸款收取的年化利率

任何逾期支付的款項均應按在該款項適用的利率基礎上加收2%的年利率計收逾期違約金。該未償金額產生的逾期違約金，應於該未償金額適用的每一利息期結束時，與未償金額合併計息。

超出信用限額利率	不適用	
最低還款額	不適用	
還款		
還款頻率	本貸款需按分期償還貸款利息，本金到期償還。	
還款金額 (利息)	以貸款利率上限BLR-0.25%計算每月還款金額。	
	貸款金額	根據上述利率計算每月還款金額
	港幣\$ 10,000,000	港幣\$ 43,750
	假設本行最優惠利率為5.5% (年息)。 個別貸款計劃的利率或無上限，還款詳情請向您的客戶經理查詢。	
總還款金額	以貸款利率上限BLR-0.25%計算總還款金額，貸款期限為1年為例。	
	貸款金額	根據上述利率計算之總還款金額
	港幣\$ 10,000,000	港幣\$ 10,525,000
	假設本行最優惠利率為5.5% (年息)。 個別貸款計劃的利率或無上限，還款詳情請向您的客戶經理查詢。 註：如要計算適用於閣下特定情況的上述資訊，您可向您的客戶經理查詢取得較準確資料。	
費用及收費		
手續費	貸款金額之0至1%	
年費 / 月費	沒有	
提款費用 / 交易費用	沒有	
逾期還款費用及收費	沒有	
超出信用額度手續費	沒有	
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		
1. 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。		
2. 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。		
3. 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。		

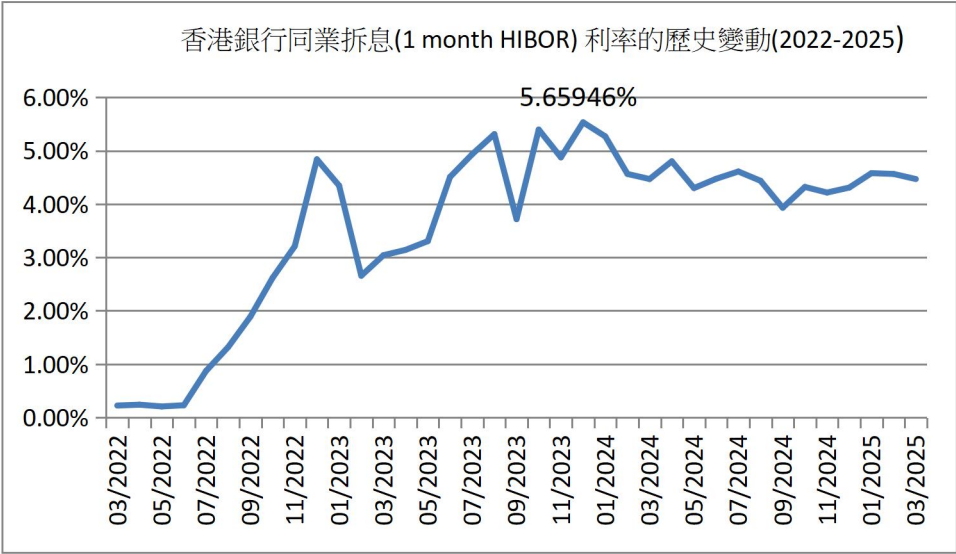
利率基準的歷史變動

下表僅供參考，顯示過去三年內利率基準，本行最優惠利率 (BLR) 的歷史變動。



過去三年內，本行最高的最優惠利率為 6.125%。

下表僅供參考，顯示過去三年內利率基準，香港銀行同業拆息 (HIBOR) 的歷史變動。



過去三年內，最高的香港銀行同業拆息（1-month HIBOR）為 5.65946%。

還款金額 (利息) (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	根據過去三年內最高的利率(BLR-0.25%)計算之每月還款金額
港幣\$ 10,000,000	港幣\$ 48,959

貸款金額	根據過去三年內最高的利率計算 (1 month HIBOR +3 %)之每月還款金額
港幣\$ 10,000,000	港幣\$ 72,163

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	根據過去三年內最高利率(BLR-0.25%)計算的總還款金額
	港幣\$ 10,000,000	港幣\$ 10,587,500
	貸款金額	根據過去三年內最高的利率計算 (1 month HIBOR +3 %)之每月還款金額
	港幣\$ 10,000,000	港幣\$ 10,865,946

借定唔借？還得到先好借！

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。