

Product Information Sheet for Wealth Financing**CMB Wing Lung Bank Limited (“the Bank”)****Apr 2025**

Wealth Financing is a loan service provided by the Bank. Wealth Financing allows you to obtain funds by pledging eligible wealth products, providing additional liquidity and flexibility for you.

Note: This product information sheet provides you with certain information about the key features of Wealth Financing offered by the Bank. This product information sheet is for general reference only. Customers should not solely base on this product information sheet to make the decision on applying or using Wealth Financing. Customers should read this Wealth Financing’s product information sheet in conjunction with its related terms and conditions and the documents mentioned in the risk disclosure statements.

Key Product Feature

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| Security(ies) | All investment funds and investment products / bonds / stocks and shares / money or specified deposits receipt or paper certificates of deposit (including any products purchased by the Borrower using the “Wealth Financing” overdraft /revolving fixed loan facility hereunder) held in specific mortgage account(s) with our Bank as designated by Borrower. |
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| Loan-to-Value Ratios | The loan-to-value (LTV) ratio is the loan ratio assigned to each eligible Security as determined by the Bank from time to time at its own discretion. Different eligible Securities will have different loan-to-value ratios. |
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| Facility Amount | The facility amount is determined by the Bank based on the individual circumstances of the borrower, the loan amount applied and the circumstances of the eligible Security(ies). |
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| Minimum Loan Amount | HKD 200,000 |
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| Available Loan Amount | The available loan amount on any date within the Availability Period should be the lower of : <ol style="list-style-type: none">1. The sum of (i) the market value of all eligible securities being held under the “Wealth Financing” mortgage account(s) of the Borrower multiplied by their respective loan-to-value (LTV) ratios on that day; and (ii) the market value of eligible securities which the Borrower has subscribed (using the facility or otherwise) on that day multiplied by their respective LTV ratios; and2. Facility Amount |
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| Loan Currency | Hong Kong Dollar |
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| Loan Type | Overdraft / Revolving Fixed Loan |
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| Availability Period | 12 months from the approval date or 12 months from the annual review date in each subsequent year (if renewal of the facility was granted by the Bank for that year). The Bank may, at its sole discretion, renew and extend the facility and/or adjust or cancel the facility taking into account of the loan or other circumstances. The Borrower may continue to use the overdraft facility / revolving fixed loan hereunder unless the Bank notifies the Borrower that the facility under Wealth Financing is cancelled or not to be renewed. Notwithstanding any provisions under facility letter, the Bank reserves the right at its sole discretion to request additional securities or to increase, decrease, cancel part or all of the loan/facilities without prior notice to the Borrower. |
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Interest Rates and Fees

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| Annual Interest Rate | Based On HIBOR (Deposit as Collateral) 0.5% to 3.0% per annum (p.a.) (subject to our discretion) above one-month HIBOR and subject to fluctuation from time to time which is determined by the Bank at our absolute discretion. Based On HIBOR and Prime Rate (Nondeposit Product as Collateral) |
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| | <p>0.5% to 3.0% per annum (p.a.) (subject to our discretion) above one-month HIBOR but shall not exceed Prime Rate minus 0.25% to 2.75% p.a. (subject to our discretion) and subject to fluctuation from time to time which is determined by the Bank at our absolute discretion.</p> <p>Based On Prime Rate</p> <p>0.5%p.a. to 3.0% p.a. (subject to our discretion) below Prime Rate and subject to fluctuation from time to time which is determined by the Bank at our absolute discretion.</p> <p><i>["HIBOR" means the Hong Kong Interbank Offered Rate which shall be determined by the Bank by reference to the HKAB HIBOR page (or its replacement) as of 11:00 a.m. (Hong Kong Time) on the facility set up day and/or Interest Re-fixing Date]</i></p> <p><i>["Prime Rate (P) means the Hong Kong Dollar Best Lending Rate from time to time quoted by the Bank, subject to market fluctuation.</i></p> <p><i>For details on the Bank's Prime Rate (P), please visit the Bank's website at www.cmbwinglungBank.com (Home> Personal> Investment> Financial Information> Interest Rates> CMB Wing Lung Bank Best Lending Rate)]</i></p> <p><i>["Interest Re-fixing Date: The first business date (excluding Saturday) of each month.</i></p> <p><i>In relation to facility set up on or before the 15th of each month, the Interest Re-fixing Date will be fixed on the first business date of the subsequent month and, in relation to facility set up on any other day, the Interest Re-fixing Day will be fixed on the first business date of the 2nd subsequent month.]</i></p> <p>The interest is accrued daily based on the outstanding balance of the loans borrowed under the facility on each day at the Interest Rate mentioned above. The interest is calculated on the basis of the actual number of days elapsed and a 365-day year (including leap years), charged on the 25th calendar day of every month and/or on the loan full repayment date.</p> |
| <p>Annual Handling Fee</p> | <p>0.10% to 0.50% p.a. on the granted facility amount which is non-refundable and is charged on the facility set up day and on the date of renewal of the facility following annual review in each subsequent year. The Handling Charge is calculated from the facility set up day, based on the actual number of effective loan days each year, with a basis of 365 days per year (including leap years)</p> |
| <p>Interest Rate on Overdraft Exceeding Available Loan Amount (Overdraft)</p> | <p>Over-limit interest will be levied on any amount in excess of the Available Loan Amount at 8% p.a. over Prime Rate (calculated on a daily basis) subject to market fluctuations.</p> |
| <p>Handling Fee for Overdraft Exceeding Available Loan Amount (Overdraft)</p> | <p>HK\$120 per transaction</p> |

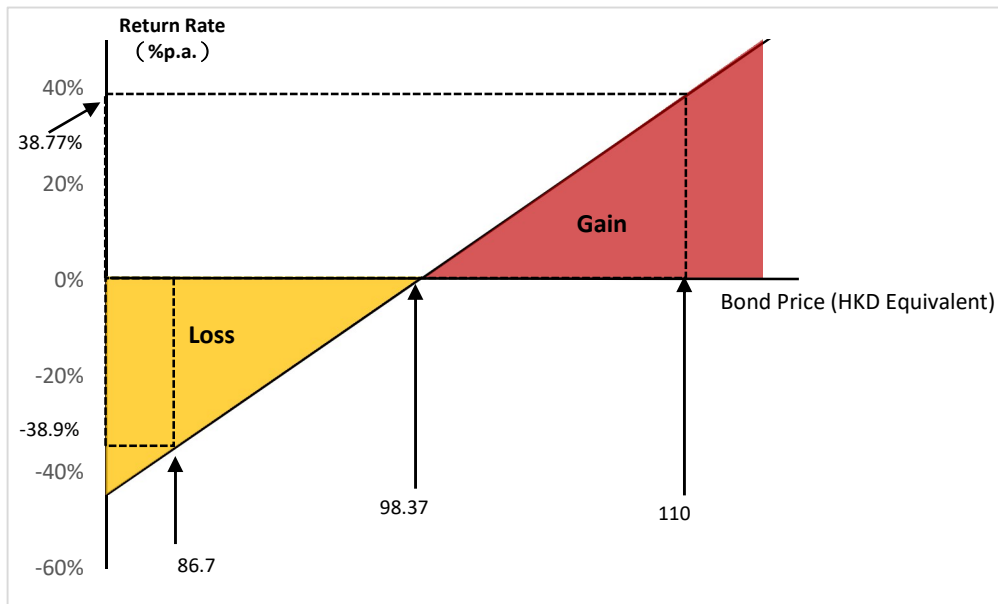
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| Late Payment Handling Charge (Revolving Fixed Loan) | HKD400 for each overdue repayment; and all other fees and expenses reasonably incurred by the Bank arising from the recovery of outstanding payment including all legal costs and expenses. |
| Late Payment Interest Rate (Revolving Fixed Loan) | 7% per annum over contract rate, subject to fluctuations. Apart from the late payment interest, we reserve the right to levy administration fees as determined by us from time to time for any late payment. |
| Partial Repayment Charge (Revolving Fixed Loan) | 1% of the repayment amount. Partial repayment is only permitted upon submission of 1 month prior written notice to us. |
| Early Full Repayment Charge (Revolving Fixed Loan) | 1% of the original Loan Amount. Early full repayment is only permitted upon submission of 1 month prior written notice to us. |
| Risk Disclosure Statement | |
| Collateral Trading Risk | <p>Please refer to the product information sheets and relevant documents of collaterals for their related risks.</p> <p>The Bank may at its discretion, at any time and without prior notice to you update the list of Eligible Security(ies) and vary their LTV ratio.</p> <p>If customer fails to repay any amount due to the Bank or if any other reason for enhancement happens as set out in the security deed and repayment undertaking, the Bank reserves the right to take any action including but not limited to take possession of and sell out the security(ies) pursuant to the terms of the relevant pledge and charge documents.</p> <p>The risk of loss in financing a transaction by deposit of collateral is significant. You may sustain losses in excess of your cash and any other assets deposited as collateral with the licensed or registered person. Market conditions may make it impossible to execute contingent orders, such as "stop-loss" or "stop-limit" orders. You may be called upon at short notice to make additional margin deposits or interest payments. If the required margin deposits or interest payments are not made within the prescribed time, your collateral may be liquidated without your consent. Moreover, you will remain liable for any resulting deficit in your account and interest charged on your account. You should therefore carefully consider whether such a financing arrangement is suitable in light of your own financial position and investment objectives.</p> |
| Investment Risks | The Wealth Financing facility amount can be used for related purposes permitted by law. However, if the amount is used to subscribe to wealth products, please be reminded that the investments involve risks, including the possibility of loss of the capital invested. The unit price of wealth products may go up and down, and their performance history does not indicate future performance. It is as likely that losses will be incurred rather than profits made as a result of subscription and redemption. Customers should read and understand the relevant product's offering documents (including the full text of the risk factors stated therein) in detail before making any investment decision. |
| Overdraft Facility/Revolving Fixed Loan Facility Recall Risk | The Bank reserves the rights to increase, reduce, cancel part or all of the overdraft facility/revolving fixed loan limit or require additional security(ies) with prior notice to the customer at any time or on annual review date after assessing customer's credit performance and/or when the security(ies) risk arises. However, if the Bank discerns event(s) that may have material and adverse effect on the financial situation of the customer, the |

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| | <p>overdraft facility/revolving fixed loan may be modified, reduced or cancelled by the Bank without prior notice. Should the bank determine, during the loan period, that the customer's relevant experience does not align with business requirements (such as being a Vulnerable Customer), it reserves the right to modify, reduce, or cancel the relevant revolving fixed loan limit without prior notice.</p> |
| Leverage Multiplied Risk | <p>If you use Wealth Financing to subscribe wealth products, the leverage can increase currency risk and investment risk, amplify gains and losses (or volatility), and increase the risk of significant losses due to currency exchange and declines in market value of investment products (including the risk of losses exceed the capital invested). You should therefore carefully consider whether such trading is suitable in light of your own financial position and investment objectives.</p> |
| Risk of not meeting top-up requirement | <p>If the outstanding facility amount is higher than the available loan limit granted, the exceed amount will be charged at the Default Interest Rate. The Default Interest Rate will be higher than the interest rate charged on the amount within the available loan limit. Borrowers may also be asked to provide additional cash to lower the outstanding facility amount below the available loan limit.</p> <p>The Bank, at its absolute discretion, can request the customer to provide additional security(ies) in any forms and values as may be required in the Bank's opinion sufficient to secure any of the Borrower's obligation to the Bank within a specified period. If customer is unable to provide additional security(ies), customer's security(ies) may be liquidated without customer's consent. Customer will remain liable for any resulting deficit in customer's account and interest charged on customer's account. The Overdraft Facility/Revolving Fixed Loan Facility can only be renewed after the LTV ratio of the security(ies) is restored to or lower than the approved LTV ratio. Otherwise it will be an event of default and the customer has to repay all the outstanding facility amounts immediately.</p> |
| Interest Rate Risk | <p>The interest rate applicable to "Wealth Financing" is based on Fixed Rate/HIBOR and/or Prime Rate plus or minus a pre-determined rate set by the Bank. Therefore it may be changed subject to market fluctuation. When the loan interest rate rises, the loan interest expenses will be increase. The cost of borrowing may be equal to or exceed the actual return on your investments.</p> |
| Currency Risk | <p>If any of the security(ies) chosen by customer is denominated in a currency different from the Facility, a conversion of one currency into another currency is required and such conversion shall be calculated at the rate determined by the Bank to be prevailing in the relevant foreign exchange market at the relevant time. The security(ies)' value and the available loan limit of the Facility may change due to fluctuations in foreign exchange rate. If outstanding facility amount is higher than the available loan limit granted due to the drop in security(ies)' value (when currency depreciates), the Bank reserves the right to require the customer to provide additional cash or security(ies) immediately.</p> |
| Risks Associated with the Collection or Holding of Client Assets Outside the Hong Kong SAR | <p>The client assets collected or held by our bank outside the Hong Kong (SAR) are subject to the applicable laws and regulations of the relevant overseas jurisdictions. These laws and regulations may differ from the Securities and Futures Ordinance (Cap. 571 of the Laws of Hong Kong) and the rules made thereunder. As a result, the protections afforded to client assets collected or held within the Hong Kong (SAR) may not extend to those held overseas.</p> |
| Client Risk Assessment | <p>Before recommending investment products, the bank may assess whether a client is suitable for a particular investment. However, please note that this assessment is independent of the risks associated with using financing for the investment. Investing with loans, as opposed to without leverage, exposes the client to higher risks. Potential losses or gains will be magnified.</p> |

| Scenario Analysis 1 (Bonds) | | | | |
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| Illustrative Example – Change in bond price but no change in exchange rate | | | | |
| | Scenario 1 (Gain) | Scenario 2 (Break-even) | Scenario 3 (Loss) | Scenario 4 (Liquidation) – occur in day 2 after purchase |
| Bank Sell (Bond price) | \$100 (HKD equivalent) | \$100 (HKD equivalent) | \$100 (HKD equivalent) | \$100 (HKD equivalent) |
| Bank Buy (Bond price) | \$110 (HKD equivalent) | \$98.37 (HKD equivalent) | \$86.7 (HKD equivalent) | \$93.50 (HKD equivalent) |
| Total Bond Subscription | \$1,000,000 (HKD equivalent) | \$1,000,000 (HKD equivalent) | \$1,000,000 (HKD equivalent) | \$1,000,000 (HKD equivalent) |
| Total Subscription Unit | 10,000 | 10,000 | 10,000 | 10,000 |
| Initial Bond Subscription Amount | \$300,000 (HKD equivalent) | \$300,000 (HKD equivalent) | \$300,000 (HKD equivalent) | \$300,000 (HKD equivalent) |
| Approved Maximum Loan to Value Ratio | 70% | 70% | 70% | 70% |
| Bonds Coupon Rate | 4.50% p.a. | 4.50% p.a. | 4.50% p.a. | 4.50% p.a. |
| Overdraft Facility /Revolving Fixed Loan Amount | \$700,000 (HKD equivalent) | \$700,000 (HKD equivalent) | \$700,000 (HKD equivalent) | \$700,000 (HKD equivalent) |
| Facility /Revolving Fixed Loan Interest Rate | 4.00% p.a. | 4.00% p.a. | 4.00% p.a. | 4.00% p.a. |
| Handling Fee | 0.10% p.a. | 0.10% p.a. | 0.10% p.a. | 0.10% p.a. |
| Overdraft Facility/Revolving Fixed Loan Tenor | 1 year | 1 year | 1 year | 1 year |
| Loan /Revolving Fixed Loan Interest in HKD (Annualized) | $\$700,000 \times 4.00\%$ = \$28,000 | $\$700,000 \times 4.00\%$ = \$28,000 | $\$700,000 \times 4.00\%$ = \$28,000 | N/A |
| Handling Charge in HKD (Annualized) | $\$700,000 \times 0.10\%$ = \$700 | $\$700,000 \times 0.10\%$ = \$700 | $\$700,000 \times 0.10\%$ = \$700 | $\$700,000 \times 0.10\%$ = \$700 |
| Bond Interest in HKD (Annualized) | $\$1,000,000 \times 4.50\%$ = \$45,000 | $\$1,000,000 \times 4.50\%$ = \$45,000 | $\$1,000,000 \times 4.50\%$ = \$45,000 | N/A |
| Bond Gain/Loss in HKD | $10,000 \times \$110$ – \$1,000,000 = \$100,000 | $10,000 \times \$98.37$ – \$1,000,000 = (\$16,300) | $10,000 \times \$86.7$ – \$1,000,000 = (\$133,000) | $10,000 \times \$93.50$ – \$1,000,000 = (\$65,000) |

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| Total Gain / Loss in HKD | $\$45,000 - \$28,000$ $- \$700 + \$100,000$ $= \$116,300$ | $\$45,000 - \$28,000$ $- \$700 + (\$16,300)$ $= \$0$ | $\$45,000 - \$28,000$ $- \$700 + (\$133,000)$ $= (\$116,700)$ | $(\$700) + (\$65,000)$ $= (\$65,700)$ |
| Annual Return Ratio | $\$116,300 / \$300,000$ $= 38.77\%$ | 0% | $(\$116,700) / \$300,000$ $= (38.90\%)$ | $(\$65,700) / \$300,000$ $= (21.90\%)$ |

Diagram – Return Example Analysis



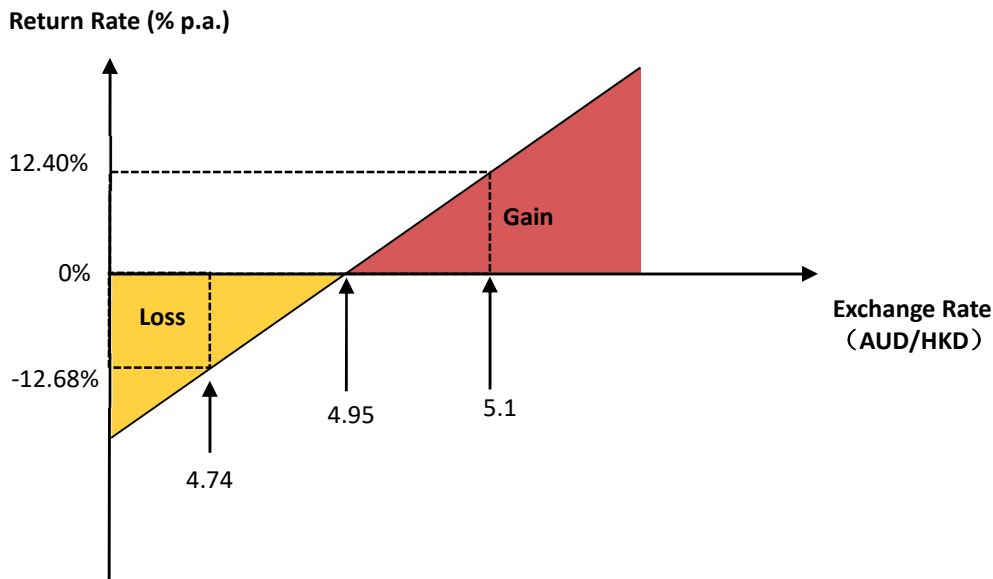
Note: The above case and analysis are for reference only. The actual situation may differ from the case. The above diagram is for reference only. It is assumed that there is no currency fluctuation between the bond denominated currency and overdraft facility/ revolving fixed loan currency. The actual performance of the product may differ from the examples shown.

Note:
This Scenario Analysis is based on bond investments; outcomes for other types of wealth product may differ.
The above examples shown are for reference only and shall not constitute any representation or warranty by the Bank in respect of any possible gain or loss.

[In the event of any inconsistency between the English and Chinese version, the English version shall prevail.]

| Scenario Analysis 2 (Bonds) | | |
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| Illustrative Example – No change in bond price but change in exchange rate | | |
| | Scenario 5 - Gain | Scenario 6 - Loss |
| Bank Sell (Bond price) | AUD 20 | AUD 20 |
| Bank Sell (Exchange Rate) | AUD 1 = HK\$ 5.00 | AUD 1 = HK\$ 5.00 |
| Bank Buy (Bond price) | AUD 20 | AUD 20 |
| Bank Buy (Exchange Rate) | AUD 1 = HK\$ 5.10 | AUD 1= HK\$ 4.74 |
| Total Bond Subscription | AUD 200,000 (HK\$1,000,000 equivalent) | AUD 200,000 (HK\$1,000,000 equivalent) |
| Initial Bond Subscription Amount | AUD 60,000 (HK\$300,000 equivalent) | AUD 60,000 (HK\$300,000 equivalent) |
| Approved Maximum Loan to Value Ratio | 70% | 70% |
| Bonds Coupon Rate | 4.50% p.a. | 4.50% p.a. |
| Overdraft Facility / Revolving Fixed Loan Amount | HK\$700,000 | HK\$700,000 |
| Facility /Revolving Fixed Loan Interest Rate | 4.00% p.a. | 4.00% p.a. |
| Handling Fee | 0.10% p.a. | 0.10% p.a. |
| Overdraft Facility / Revolving Fixed Loan Tenor | 1 year | 1 year |
| Loan /Revolving Fixed Loan Interest (Annualized) | HK\$700,000 x 4.00% = HK\$28,000 | HK\$700,000 x 4.00% = HK\$28,000 |
| Handling Charge (Annualized) | HK\$700,000 x 0.10% = HK\$700 | HK\$700,000 x 0.10% = HK\$700 |
| Total Loan Interest & Handling Charge (Annualized) | HK\$28,000 + HK\$700 = HK\$28,700 | HK\$28,000 + HK\$700 = HK\$28,700 |
| Bond Interest (Annualized) | AUD 200,000 x 4.50% = AUD 9,000 | AUD 200,000 x 4.50% = AUD 9,000 |
| Gain/Loss in Bond Price | AUD 0 | AUD 0 |
| Total Gain/Loss after exchanged | (AUD 200,000 + AUD 9,000) x 5.10 – HK\$1,000,000 – HK\$28,700 = HK\$37,200 | (AUD 200,000 + AUD 9,000) x 4.74 – HK\$1,000,000 – HK\$28,700 = (HK\$38,040) |
| Annual Return Ratio | HK\$37,200 / HK\$300,000 = 12.40% | (HK\$38,040) / HK\$300,000 = (12.68 %) |

Diagram – Return Example Analysis



Note: The above case and analysis are for reference only. The actual situation may differ from the case. The above diagram is for reference only. It is assumed that there is no fluctuation in bond price but currency fluctuation between the bond denominated currency and overdraft facility / revolving fixed loan currency. The actual performance of the product may differ from the examples shown.

Note :
This Scenario Analysis is based on bond investments; outcomes for other types of wealth product may differ.
The above examples shown are for reference only and shall not constitute any representation or warranty by the Bank in respect of any possible gain or loss.

[In the event of any inconsistency between the English and Chinese version, the English version shall prevail.]

「財貸通」產品資料概要

招商永隆銀行有限公司（「本行」）

2025年04月

「財貸通」是本行貸款服務。「財貸通」可通過抵押合資格財富產品獲得貸款，提供額外資金流動性及靈活性。
註：此資料概要為本行提供的「財貸通」主要服務特點及有關資料。本資料概要僅供作一般參考。客戶不應僅根據本資料概要作決定申請或使用「財貸通」服務，也應同時細閱「財貸通」相關的條款及細則及風險披露聲明中提到的其他文件。

主要產品特點

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| 抵押品 | 由借款人提供之本行指定抵押賬戶內的所有基金及投資產品/債券/股票及股份/金錢或指定存款收據或定期存款證（包括借款人使用「財貸通」協議項下透支額度/循環借槓貸款購買的任何產品）。 |
| 抵押成數 | 抵押成數為本行不時酌情厘定適用於各合資格抵押品的貸款比例。不同合資格抵押品的抵押成數均不相同。 |
| 授信額度 | 授信額度由本行依據借款人個別情況、申請貸款額度及合資格抵押品情況審批評定。 |
| 最低申請額度 | 港幣 200,000 元 |
| 可用貸款額度 | 在有效期內任何日期之可用貸款額度是以下兩者中的較低者： 1. (i)「財貸通」抵押賬戶中當天已持有的所有合資格抵押品價值乘以其各自抵押成數及(ii) 借款人當天使用授信額度或其他方式認購的合資格抵押品的市值乘以其抵押成數之總和；及 2. 授信額度 |
| 貸款貨幣 | 港幣 |
| 貸款類別 | 透支額/循環借槓貸款 |
| 有效期 | 由審批通過日起 12 個月，或由隨後每年的年檢日起 12 個月（如本行該年批准貸款續期）。銀行可根據貸款或其他情況自行決定更新和延長貸款和/或調整或取消貸款。除非銀行通知借款人財富融資項下的透支/循環借槓貸款額度已取消或不再更新，否則借款人可以繼續使用協議項下的透支/循環借槓貸款額度。儘管透支額/循環借槓貸款授信中有任何規定，本行保留在不提前通知借款人的情況下自行決定增加、減少、取消部分或全部貸款/融資和/或可能要求額外抵押品的權利。 |

利率及費用

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| 利率 | <p>基於香港銀行同業拆息利率（抵押品為存款） 一個月香港銀行同業拆息加 0.5%-3.0% (年利率)(受制於本行酌情權)，並根據本行以其絕對酌情權決定而不時調整。</p> <p>基於香港銀行同業拆息利率及最優惠利率（抵押品為非存款類產品） 一個月香港銀行同業拆息加 0.5%-3.0% (年利率)(受制於本行酌情權)，但不會超過最優惠利率(P)減 0.25%-2.75% (年利率)(受制於本行酌情權)，並根據本行以其絕對酌情權決定而不時調整。</p> <p>基於最優惠利率 最優惠利率(P)減 0.5%-3.0% (年利率)(受制於本行酌情權)並根據本行以其絕對酌情權決定而不時調整</p> <p><i>[香港銀行同業拆息 (HIBOR) 是香港銀行同業市場拆借資金的息率。香港銀行同業拆息為本行在授信額度建立日及/或利率定息日參照香港銀行公會之香港銀行同業拆息(HKAB HIBOR)頁面(或其替代)上午 11 時(香港時間)之報價釐定。]</i></p> <p><i>[最優惠利率 (P) 指本行港元最優惠貸款利率，隨市況調整。</i></p> <p>有關本行最優惠利率(P)，請瀏覽本行網頁 www.cmbwinlungbank.com (主頁>個人銀行>投資>財經情</p> |
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| | <p>報利率招商永隆銀行最優惠貸款利率。]</p> <p>[利率定息日：每月第一個營業日(星期六除外)</p> <p>若授信額度建立日在當月 15 日或之前，定息日將定於下一個月之首個營業日；若授信額度建立日在當月 15 日後的其他日子，定息日將定於隨後第二個月之首個營業日。]</p> <p>利息就該貸款下所借取款項之每日尚欠結餘以上述年利率按日累積。利息是根據實際日數並以每年為 365 天(包括閏年)計算，在每月第 25 個日曆日及/或貸款結清日收取。</p> |
| 每年手續費 | <p>授予授信額度的 0.10%至 0.50%(年利率)(費用不獲發還)，並於授信額度建立日及隨後每年年檢後續期日收取。貸款年費由授信額度建立日算起，按每年實際貸款有效日數並以每年為 365 天(包括閏年)計算。</p> |
| 超出可用貸款額度利率(透支) | <p>透支利息將根據貸款餘額超出其可用貸款額度徵收，按最優惠利率加 8%(年利率)計算(以每日計算)，隨市況浮動。</p> |
| 超出可用貸款額度手續費(透支) | <p>每次交易收取港幣 120 元。</p> |
| 逾期還款手續費(循環借槓貸款) | <p>每次逾期還款費用為港幣 400 元；及本行因追討欠款所支付的一切其他合理費用及開支，當中包括所有法律費用及支出。</p> |
| 逾期還款利率(循環借槓貸款) | <p>按合約利率加年利率 7%計算，隨市況浮動。除逾期還款利率外，本行保留權利於任何延遲還款時收取本行不時釐定之金額作為行政費。</p> |
| 部分還款手續費(循環借槓貸款) | <p>還款額的 1%。如欲部分還款，必須於 1 個月前以書面通知本行。</p> |
| 全數還款手續費(循環借槓貸款) | <p>貸款額的 1%。如欲提早清還全部貸款餘額，必須於 1 個月前以書面通知本行。</p> |
| 風險披露說明 | |
| 抵押品交易風險 | <p>有關抵押品之風險，請參閱相關財富產品資料概要及相關文件。</p> <p>本行可不時運用絕對酌情權，更新合資格抵押品清單及修改其抵押成數，而毋須事前通知。</p> <p>若客戶未能償付到期應付本行的任何款項，或出現於抵押契據及償還承諾書內所列出的任何其他強制執行理由，本行保留權利根據有關的抵押及押記文件作出任何行動，包括但不限於接管及變賣抵押品。</p> <p>藉存放抵押品而為交易取得融資的虧損風險可能極大。你所蒙受的虧蝕可能會超過你存放於有關持牌人或註冊人作為抵押品的現金及任何其他資產。市場情況可能使備用交易指示，例如“止蝕”或“限價”指示無法執行。你可能會在短時間內被要求存入額外的保證金款額或繳付利息。假如你未能在指定的時間內支付所需的保證金款額或利息，你的抵押品可能會在未經你的同意下被出售。此外，你將要為你的帳戶內因此而出現的任何短欠數額及需繳付的利息負責。因此，你應根據本身的財政狀況及投資目標，仔細考慮這種融資安排是否適合你。</p> |
| 投資風險 | <p>「財貸通」額度可用於法律允許的相關用途，但如果用於認購財富產品，請留意所有認購均涉及風險(包括可能會損失投資本金)。財富產品的單位價格可升亦可跌，而過往表現的資料並不表示將來亦會有類似的表現。買賣投資產品未必一定能夠賺取利潤，反而可能會招致損失。閣下在作出任何投資決定前，應詳細閱讀及了解有關產品的銷售文件(包括當中所載之風險因素全文)。</p> |
| 透支/循環借槓貸款額度被收回風險 | <p>本行保留於任何時間或每年檢討透支/循環借槓貸款額度時，在審視客戶之還款能力及後 / 或當抵押品風險發生時，在預先通知客戶的情況下加大、減少、取消部份或全部透支/循環借槓貸款額度或要求額外抵押品的權利。但是，如果發生事故以致本行認為客戶在財政狀況上出現重大不良影響，本行</p> |

| | |
|---------------------------------|---|
| | 可能會在沒有預先通知的情況下修改、減少或取消相關透支/循環借梗貸款額度。如果在貸款期間，本行評定客戶的相關經驗不符合業務需求（如為指定人士），本行可能會在沒有預先通知的情況下修改、減少或取消相關透支/循環借梗貸款額度。 |
| 槓桿倍增風險 | 如果使用「財貸通」額度認購財富產品，槓桿可能增加貨幣風險及投資風險，放大損益（或波動率），及增加外匯兌換及因投資產品市場價值下跌遭受重大損失的風險（包括損失可超越本金的風險）。閣下應根據本身的財政狀況及投資目標，仔細考慮這種融資安排是否適合你。 |
| 不能滿足補充資本之風險 | 若透支/貸款戶口餘額超過可用貸款額度，超額部份將收取違約利率。違約利率相對高於授信透支/循環借梗貸款額度內之利率。本行可能要求客戶注入額外現金將透支/循環借梗貸款戶口餘額比率降低至低於可用貸款金額。 本行有權行使絕對酌情決定權要求客戶於指定期限內提供以本行認為足夠的任何形式或價值的附加抵押品，以擔保客戶對本行的任何責任。如果客戶不能提供額外抵押品，本行可不需客戶之同意變賣客戶的抵押品，客戶仍需承受引致之賬戶赤字及向賬戶收取之利息。授信只可在授信的貸款金額與抵押品價值之比率回復至或低於已批核之抵押比率後才獲續期；否則將被視為違約事件，而客戶必須即時全數還清未償還授信額度。 |
| 利率風險 | 「財貸通」貸款利率是基於定息/香港銀行同業拆息利率或/及最優惠利率加上或減去預定利率釐定，因此貸款利率可能隨市場調整而變化。當貸款利率上升時，貸款利息支出將會增加。貸款成本可能等於或超過閣下的投資的實際回報。 |
| 貨幣風險 | 若客戶選擇的抵押品貨幣有別於貸款貨幣，而需由一種貨幣兌換至另一種貨幣，貨幣兌換將按本行在相關時間釐定為相關外匯市場當時通行的匯率計算。抵押品的價值及可用貸款額度可能因匯率的波動而改變。如抵押品價值因貨幣貶值而下跌，導致透支/貸款戶口餘額超過可用貸款額度時，本行保留要求客戶立即注入額外現金或抵押品的權利。 |
| 在香港特別行政區以外地方收取或持有客戶資產的風險 | 本行在香港特別行政區以外地方收取或持有的客戶資產，是受到有關海外司法管轄區的適用法例及規例所監管的。這些法例及規例與《證券及期貨條例》（香港法例第 571 章）及根據該條例制訂的規則可能有所不同。因此，有關客戶資產將可能不會享有賦予在香港特別行政區收取或持有的客戶資產的相同保障。 |
| 客戶風險評估 | 銀行在推薦投資產品之前，或會評估客戶是否適合該投資產品，但請留意此評估獨立於使用融資於該投資的風險。使用貸款投資，相比不使用杠桿，會令客戶暴露於高風險。潛在虧損或收益會被放大。 |

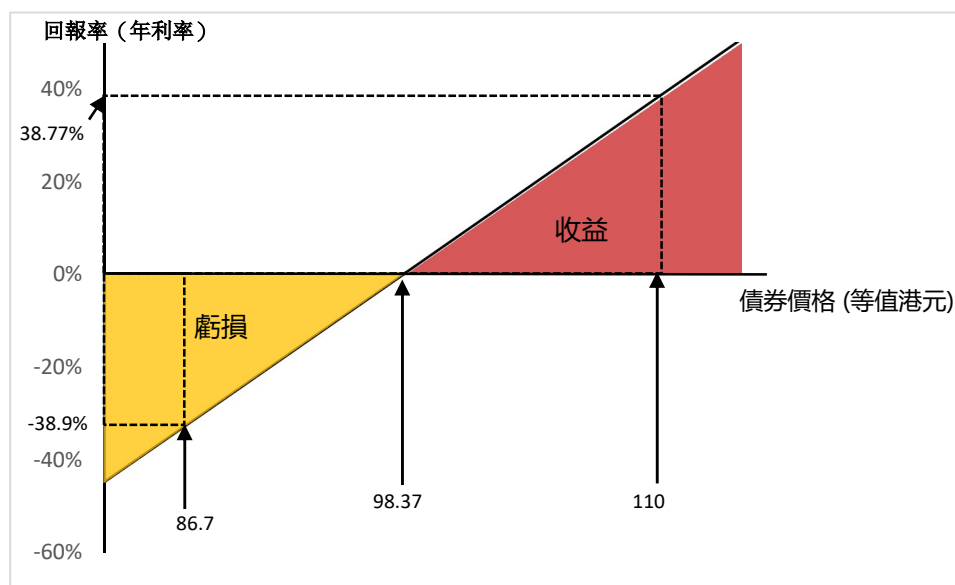
情況分析 1 (債券)

說明範例 - 債券價格變更，但匯率不變

| | 例子一 (獲利) | 例子二 (無獲利及虧損) | 例子三 (虧損) | 例子四 (斬倉) (於購買後第二天發生) |
|-----------------|---------------------|---------------------|---------------------|-------------------------|
| 銀行賣出價(債券價格) | \$100 (港幣等值) | \$100 (港幣等值) | \$100 (港幣等值) | \$100 (港幣等值) |
| 銀行買入價(債券價格) | \$110 (港幣等值) | \$98.37 (港幣等值) | \$86.7 (港幣等值) | \$93.50 (港幣等值) |
| 認購債券總額 | \$1,000,000 (港幣等值) | \$1,000,000 (港幣等值) | \$1,000,000 (港幣等值) | \$1,000,000 (港幣等值) |
| 總認購單位 | 10,000 | 10,000 | 10,000 | 10,000 |
| 認購債券保證金額 | \$300,000 (港幣等值) | \$300,000 (港幣等值) | \$300,000 (港幣等值) | \$300,000 (港幣等值) |
| 已批核之最高抵押成數 | 70% | 70% | 70% | 70% |
| 債券票面息率 | 4.50% p.a. | 4.50% p.a. | 4.50% p.a. | 4.50% p.a. |
| 透支/循環借梗貸款額 度 | \$700,000 (港幣等值) | \$700,000 (港幣等值) | \$700,000 (港幣等值) | \$700,000 (港幣等值) |

| | | | | |
|-----------------------|---|--|---|--|
| 透支/循環借梗貸款利率 | 4.00% p.a. | 4.00% p.a. | 4.00% p.a. | 4.00% p.a. |
| 手續費 | 0.10% p.a. | 0.10% p.a. | 0.10% p.a. | 0.10% p.a. |
| 透支/循環借梗貸款年期 | 1年 | 1年 | 1年 | 1年 |
| 透支/循環借梗貸款利息 (港幣) (每年) | $\$700,000 \times 4.00\%$ = \$28,000 | $\$700,000 \times 4.00\%$ = \$28,000 | $\$700,000 \times 4.00\%$ = \$28,000 | 不適用 |
| 手續費 (港幣) (每年) | $\$700,000 \times 0.10\%$ = \$700 | $\$700,000 \times 0.10\%$ = \$700 | $\$700,000 \times 0.10\%$ = \$700 | $\$700,000 \times 0.10\%$ = \$700 |
| 債券利息 (港幣) (每年) | $\$1,000,000 \times 4.50\%$ = \$45,000 | $\$1,000,000 \times 4.50\%$ = \$45,000 | $\$1,000,000 \times 4.50\%$ = \$45,000 | 不適用 |
| 債券獲利 / 虧損 (港幣) | $10,000 \times \$110$ - \$1,000,000 = \$100,000 | $10,000 \times \$98.37$ - \$1,000,000 = (\$16,300) | $10,000 \times \$86.7$ - \$1,000,000 = (\$133,000) | $10,000 \times \$93.50$ - \$1,000,000 = (\$65,000) |
| 總獲利 / 虧損 (港幣) | $\$45,000 - \$28,000$ - \$700 + \$100,000 = \$116,300 | $\$45,000 - \$28,000$ - \$700 + (\$16,300) = \$0 | $\$45,000 - \$28,000$ - \$700 + (\$133,000) = (\$116,700) | $(\$700) + (\$65,000)$ = (\$65,700) |
| 年度化回報 | $\$116,300 / \$300,000$ = 38.77% | 0% | $(\$116,700) / \$300,000$ = (38.90%) | $(\$65,700) / \$300,000$ = (21.90%) |

回報範例分析圖



注意事項：上述案例及分析僅供參考，實際情況可能與案例不同。上述圖表只供參考，並假設沒有債券貨幣及透支/循環借梗貸款貨幣的匯率波動，產品的實際表現可能有別於

示例。

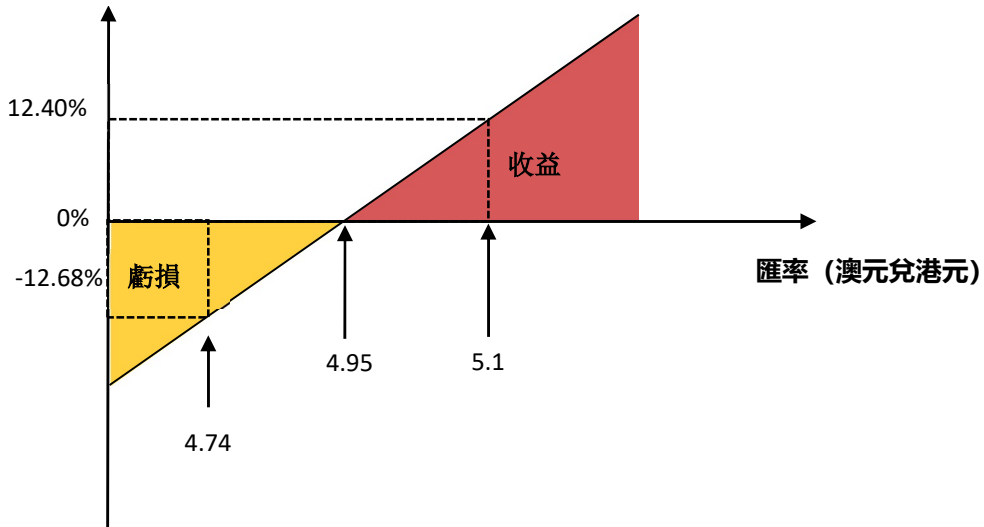
本情況分析基於債券投資，其他類型的財富產品投資可能會有不同結果。

以上所有例子僅供參考用途，並不構成本行對任何可能潛在利潤或虧損作出任何聲明或保證。

| 情況分析 2 (債券) | | |
|-----------------------------|---|---|
| 說明範例 - 債券價格不變, 但匯率變更 | | |
| | 例子五 (獲利) | 例子六 (虧損) |
| 銀行賣出價 (債券價格) | 澳元 20 | 澳元 20 |
| 銀行賣出價 (匯率) | 1 澳元 兌 港元 5.00 | 1 澳元 兌 港元 5.00 |
| 銀行買入價 (債券價格) | 澳元 20 | 澳元 20 |
| 銀行買入價 (匯率) | 1 澳元 兌 港元 5.10 | 1 澳元 兌 港元 4.74 |
| 認購債券總額 | 澳元 200,000 (港元\$1,000,000 等值) | 澳元 200,000 (港元\$1,000,000 等值) |
| 認購債券保證金額 | 澳元 60,000 (港元\$300,000 等值) | 澳元 60,000 (港元\$300,000 等值) |
| 已批核之最高抵押成數 | 70% | 70% |
| 債券票面息率 | 4.50% p.a | 4.50% p.a |
| 透支/循環借梗貸款額度 | 港元\$700,000 | 港元\$700,000 |
| 透支/循環借梗貸款利率 | 4.00% p.a. | 4.00% p.a. |
| 手續費 | 0.10% p.a. | 0.10% p.a. |
| 透支/循環借梗貸款年期 | 1 年 | 1 年 |
| 透支/循環借梗貸款利息 (每年) | 港元\$700,000 x 4.00% = 港元\$28,000 | 港元\$700,000 x 4.00% = 港元\$28,000 |
| 手續費 (每年) | 港元\$700,000 x 0.10% = 港元\$700 | 港元\$700,000 x 0.10% = 港元\$700 |
| 總利息支出及手續費 (每年) | 港元\$28,000 + 港元\$700 = 港元\$28,700 | 港元\$28,000 + 港元\$700 = 港元\$28,700 |
| 債券利息 (每年) | 澳元 200,000 x 4.50% = 澳元 9,000 | 澳元 200,000 x 4.50% = 澳元 9,000 |
| 債券價格獲利 / 虧損 | 澳元 0 | 澳元 0 |
| 總獲利 / 虧損 (兌換後) | (澳元\$200,000 + 澳元\$9,000) x 5.1 - 港元\$1,000,000 - 港元\$28,700 = 港元\$37,200 | (澳元\$200,000 + 澳元\$9,000) x 4.74 - 港 元\$1,000,000 - 港元\$28,700 = (港元\$38,040) |
| 年度化回報 | 港元\$37,200 / 港元\$300,000 = 12.40% | (港元\$38,040) / 港元\$300,000 = (12.68%) |

回報範例分析圖

回報率 (年利率)



注意事項：上述案例及分析僅供參考，實際透支額度、利率及手續費可能與案例不同。上述圖表只供參考，並假設沒有債券價格波動，但有債券貨幣及透支/循環借梗貸款貨幣的匯率波動，產品的實際表現可能有別於示例。

本情況分析基於債券投資，其他類型的財富產品投資可能會有不同結果。

以上所有例子僅供參考用途，並不構成本行對任何可能潛在利潤或虧損作出任何聲明或保證。

(中英文本如有不符，概以英文為準)