

Key Facts Statement (KFS) for Residential Mortgage Loan

Citibank (HK) Limited ("the Bank")

Mortgage
Effective Date: November 13, 2019

This product is a residential mortgage loan.
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 residential mortgage loan.

Interest Rates and Interest Charges

Annualized Interest Rate

For a loan amount of HK\$3 million:

Loan Tenor	30 years
Annualized interest rate (or range of annualized interest rates) based on the Bank's Prime Lending Rate ("P")	P-2.75%
Annualized interest rate (or range of annualized interest rates) based on the Bank's 1-month HIBOR ("H")	H+1.4% (cap at P-2.75%)

Prime, Prime Deposit-Linked Mortgage and Home Smart

This interest rate is set at 2.75% per annum below our P and is subject to variation from time to time at our absolute discretion.

HIBOR and HIBOR Deposit-Linked Mortgage

The interest rate is 1.4% per annum above H or 2.75% per annum below P (whichever is the lower) and subject to variation from time to time at our absolute discretion, in each case as at the first day of the relevant Interest Period but if such day is not a Business day*, then in each case as at the Business day immediately preceding the relevant Interest Period#.

* "Business day" means a day (other than a Saturday or Sunday) on which licensed banks in Hong Kong are open for general business.

"Interest Period" means a period of one month commencing from the Drawdown Date and each successive period of one month commencing on the last day of the preceding one.

Assuming the Prime Lending rate and 1-month HIBOR are 5.25% and 1.8% respectively.

Annualized Overdue / Default Interest Rate

Applicable to Prime, Prime Deposit-Linked and Fixed Rate Mortgage

24%

- That is 2% on the overdue amount calculated monthly or a minimum of HK\$50 (whichever is higher) and payable on demand.
- Any amount due and unpaid for part of a month shall, for the purpose of such calculation, be deemed to be due and unpaid for one month.

Applicable to HIBOR and HIBOR Deposit-Linked Mortgage

H+1.4% (cap at P-2.75%)

- Annualized default interest rate is same as the annualized mortgage interest rate, which shall be charged to any amount not paid when due.
- The interest is calculated on the daily balance of the Loan from time to time outstanding. It shall accrue from day to day and on the basis of the actual number of days elapsed and a 365-day year.

Monthly Repayment Amount

Monthly Repayment Amount

For a loan amount of HK\$3 million:

Loan Tenor	30 years
Loan based on the Bank's Prime Lending Rate	HK\$11,854
Prime Deposit-Linked	HK\$11,854
Loan based on the Bank's 1-month HIBOR	HK\$11,854
HIBOR Deposit-Linked	HK\$11,854

Fees and Charges	
Handling Fee	Not applicable
Late Payment Fee and Charge	Nil
Prepayment / Early Settlement / Redemption Fee (Applicable to Prime, Prime Deposit-Linked, HIBOR and HIBOR Deposit-Linked, Home Smart and Fixed Rate Mortgage)	<ul style="list-style-type: none"> A prepayment penalty of up to 3% (which may be varied from time to time at the Bank's discretion) of the prepaid amount will be charged if you fully or partially repay the loan within 36 months from the Drawdown Date, subject to applicable terms and conditions.

Additional Information	
Feature applicable to Prime Deposit-Linked or HIBOR Deposit-Linked Mortgage	<ul style="list-style-type: none"> Enjoy a preferential deposit interest rate that is equal to the mortgage annualized interest rate. During the subsistence of your mortgage loan, your designated HK\$ call deposit, as specified in the currency manager account, will enjoy a preferential deposit interest rate that is equal to the mortgage loan interest rate. The preferential interest rate shall only be applicable to such amount of your designated HK\$ call deposit in the account up to a maximum amount of 50% of your mortgage loan outstanding balance from time to time. For the amount of the HK\$ call deposit exceeded the maximum amount of 50% of the mortgage loan outstanding balance, the prevailing deposit rate offered by Citibank will be applied to the account. In the event of the mortgage loan being continuously delinquent for more than 60 days, the HK\$ call deposit account would cease to enjoy the preferential interest rate. Instead, the prevailing rate offered by the Bank for such type of deposit will be applied to the account.
Minimum Loan Amount	HK\$500,000

Mortgage Loan Account Fee		
Fee item	Description	Fees
Mortgage Application Cancellation fee	-	0.25% of the loan amount or HK\$5,000, whichever is higher if you subsequently cancel the mortgage application after signing the Confirmation Letter.
Mortgage Document Fee	- Tenancy Agreement Consent - Deed of Assignment	HK\$1,000 per request
Requests on Copies of mortgage related documents	Copies of Statement, Confirmation letter, Repayment Schedule, Change rate Letter, New Loan Letter & facility Letter	HK\$100 per document
Requests on Copies of mortgage information documents	Copies of Confirmation of Ownership, particulars of mortgage & outstanding balance	HK\$100 per document
Requests on Copies of title deed	-	HK\$250 per document
Change of Mortgage Terms & Conditions	Change of payment plan, payment mode, repayment date, tenor, guarantor (including cancellation), mortgage rate	HK\$1,000 per request
Fire insurance - Valuation fee and administration charge for fire insurance policy renewal (Applicable to insured sum based on reinstatement value)	-	Valuation fee by external surveyor and administration charge of HK\$200
Debit Rates Payment from Loan Account	-	HK\$200 per request
Account Reinstatement fee (Applicable to Home Smart Account)	-	HK\$200 per request

In case of inconsistencies between the Chinese and English versions, the English version shall prevail.

住宅按揭貸款產品資料概要

花旗銀行 (“本行”)

按揭

生效日期: 2019年11月13日

此乃住宅按揭貸款產品。
本概要所提供的利息、費用及收費等資料僅供參考，住宅按揭貸款的最終條款以貸款確認書為準

利率及利息支出

年化利率	貸款金額：HK\$3,000,000	
	貸款期	30年
	按本行港元最優惠利率所釐訂的年化利率/年化利率範圍	P-2.75%
	按本行一個月香港銀行同業拆息所釐訂的年化利率/年化利率範圍	H+1.4% (利率上限為P-2.75%)
<p>最優惠利率按揭，最優惠利率按揭存款組合及「按揭智慳息」 此年利率為本行最優惠利率減2.75%及本行有絕對酌情權不時作出更改。</p> <p>同業拆息按揭及同業拆息按揭存款組合 此年利率為一個月香港銀行同業拆息加1.4%(同業拆息按揭)或最優惠利率減2.75%，兩者以較低者為準，本行有絕對酌情權不時作出更改。假如計息期*的第一天並非工作日*，計息期將會在提前一個工作日。</p> <p>*「工作日」指香港持牌銀行營業的日子(週末及週日除外) #「計息期」為貸款提取日後起計的一個月及往後的每一個月。一個月的計算是由前一個計息期的最後一天開始。</p> <p>假設本行最優惠利率及一個月香港銀行同業拆息分別為5.25%及1.8%。</p>		

逾期還款年化利率/就違約貸款收取的年化利率	適用於最優惠利率按揭、最優惠利率按揭存款組合及定息按揭	24% <ul style="list-style-type: none"> 即每月須付逾期未付之金額之2%，或最少HK\$50(以較高者為準)，並須按銀行要求清還 不足一個月之欠款亦需支付整月之逾期利息收費
	適用於同業拆息按揭，同業拆息按揭存款組合	H+1.4% (利率上限為P-2.75%) <ul style="list-style-type: none"> 按任何逾期未付之金額計算逾期利息，利率與按揭年化利率相同。 利息按賬戶每日餘額逐日累算，以一年365日為計息基準，按實際日數計算。

每月還款金額

每月還款金額	貸款金額：HK\$3,000,000	
	貸款期	30年
	最優惠利率按揭	HK\$11,854
	最優惠利率按揭存款組合	HK\$11,854
	同業拆息按揭	HK\$11,854
	同業拆息按揭存款組合	HK\$11,854

費用及收費		
手續費	不適用	
逾期還款費用及收費	無	
提前清償/提前還款/贖回契約的收費 (適用於最優惠利率按揭、最優惠利率按揭存款組合、同業拆息按揭，同業拆息按揭存款組合，「按揭智慳息」及定息按揭)	<ul style="list-style-type: none"> 如你在36個月罰息期內償還全部或部分貸款餘額，則須繳付最高為提前償還貸款金額3%的費用(本行有絕對酌情權並可不時作出更改)及須符合有關之條款。 	
其他資料		
最優惠利率按揭存款組合及同業拆息按揭存款組合的計劃特色	<ul style="list-style-type: none"> 存款戶口的存款金額可享有與按揭貸款年化利率相同的特惠存款利率。在按揭貸款期間，於本行的「貨幣理財組合」戶口內的指定港幣通知存款，將可享有特惠存款利率，此利率相等於本行的按揭貸款利率。 你的港幣通知存款戶口內之存款可享有特惠存款利率之上限為當時的按揭貸款尚欠餘額的50%。 超過按揭貸款尚欠餘額50%之存款享有的存款利率與本行同類存款戶口相同的一般存款利率。 若按揭貸款連續拖欠還款超過六十天，此最優惠貸款利率將不適用於該港幣通知存款，其存款利率將會與本行同類存款戶口相同。 	
最低貸款金額	HK\$500,000	
按揭貸款戶口費用		
費用項目	內容	收費
取消按揭申請費用	-	如在簽署確認書後取消按揭申請，須付貸款額之0.25%或HK\$5,000，兩者以較高者為準
有關按揭相關文件收費	<ul style="list-style-type: none"> 申請租務協議同意書 轉名續供 	每次HK\$1,000
索取按揭相關文件副本	結單，確認書，還款明細表，更改利率通知書，貸款通知書，貸款條件信之副本	每份HK\$100
索取按揭資料文件副本	確認業權信，按揭資料信，尚欠款額信	每份HK\$100
索取按揭契，轉讓契，買賣合約，大廈公契的經核證副本	-	每份HK\$250
更改部份按揭條款	更改還款計劃，還款方法，到期日，年期，供款金額，擔保人(包括取消擔保人)，或申請調整按揭利率	每次HK\$1,000
火險相關費用火險保單續保之估價費及手續費(適用於投保額為重建價值的火險)	-	由估價行收取之估價費及HK\$200手續費
在按揭戶口扣除差餉之費用	-	每次HK\$200
戶口重置費用(適用於[按揭智慳息]賬戶)	-	每次HK\$200

如中英文版本有任何差異，一切以英文版本為準。