

This product is an installment 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 installment loan.

Interest Rates and Interest Charges**Annualized Percentage Rate (APR)**

For a loan amount of HK\$100,000:

Loan Tenor	6-month	12-month	24-month
APR (or range of APR)	5.9%-42.5%	6.34%-44.74%	6.52%-43.94%

Interest is calculated on the basis of 365 days per year. The actual APR applicable may differ. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualized rate.

Annualized Overdue/ Default Interest Rate

Upon default in repayment of a part or all of any monthly installment, an annualized overdue interest rate ("Late Charge") of 36% (3% per month) shall be charged on the entire amount of the monthly installment from the repayment date until full payment is received. The Late Charge will be calculated and accrued on a monthly basis.

Fees and Charges**Handling Fee**

No handling fee will be charged.

Late Payment Fee

Not applicable

Prepayment / Early Settlement / Redemption Fee

Early settlement fee ("Early Repayment Fee") is charged on the entire principal amount of the Loan according to the date of early repayment as follows or HK\$100 (whichever is higher):

- Early Repayment Fee for loan tenor 12/24/36/48/60/72
1.5% per year according to the remaining tenor rounded up to a yearly basis
- Early Repayment Fee for loan tenor 6/18/30/42/54/66
0.75% for remaining tenor within 6 months plus 1.5% per year for each additional remaining tenor rounded up to a yearly basis

Partial repayment of the loan is not permitted.

Returned Cheque / Rejected Autopay Charge

Not applicable

Additional Information

Change of repayment date Fee ("Extension Fee"):

Before loan disbursement

Maximum extension period must not exceed 45 days from the date of loan drawdown and subject to a daily Extension Fee charged at the same interest rate of the loan as agreed on the outstanding loan principal.

After loan disbursement

HK\$100 and If the subsequent repayment date selected is more than 1 month from the current repayment date is subject to a daily Extension Fee charged at the same interest rate of the loan as agreed on the outstanding loan principal.

Service Fee:

Request for any loan documents copy:
HK\$50 will be charged per copy.

Request for access of personal data

A minimum charge of HK\$200 per request or at other charges as notified by Citibank from time to time.

Footnote:

1. Annualized Overdue/ Default Interest Rate referring to "Late Charge" in Citibank's documents.
2. Prepayment / Early Settlement / Redemption Fee referring to "Early Repayment Fee" in Citibank's documents.
3. The amount for Late Charge/ Early Repayment Fee/ Extension Fee is rounded up to the nearest integer.