

Key Facts Statement (KFS) for Residential Mortgage Loan

Citibank (HK) Limited (“the Bank”)

Mortgage
Effective Date: Jun 6, 2025

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.
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

Annualised Interest Rate

For a loan amount of HK\$3,000,000 with 30-year loan tenor:

Interest rate basis	Annualised interest rate (or range of annualised interest rates)
The Bank's Best Lending Rate (BLR)	BLR-2%
The Bank's 1-month HIBOR	H+1.5% (Capped at BLR-2%)

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 monthly.

Latest rate and other details of the Bank's Best Lending Rate (BLR) is published on our website (<https://www.citibank.com.hk/english/personal-banking/interest-and-foreign-exchange-rates/>).

Prime, Prime Deposit-Linked Mortgage and Home Smart

The interest rate is set at 2% per annum below our BLR and is subject to variation from time to time at our absolute discretion.

HIBOR and HIBOR Deposit-Linked Mortgage

The interest rate is 1.5% per annum above H or 2% per annum below BLR (whichever is the lower) and subject to variation from time to time at our absolute discretion, in each case as 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 BLR and 1-month HIBOR are 5.500% and 0.889% respectively.

Annualised Overdue / Default Interest Rate

Applicable to 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 due and unpaid for a month.

Applicable to
HIBOR and HIBOR
Deposit-Linked
Mortgage

H+1.5% (Capped at BLR-2%)

- 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 outstanding. It shall accrue from day to day and on the basis of the actual number of days elapsed and a 365-day year.

Repayment		
Repayment Frequency	This loan requires monthly repayment.	
Periodic Repayment Amount	For a loan amount of HK\$3,000,000 with 30-year loan tenor, with monthly repayment.	
	Interest rate basis	Periodic repayment
	The Bank’s BLR specified above See the “Interest Rates and Interest Charges” section above.	HK\$13,472 per month
	The Bank’s 1-month HIBOR specified above See the “Interest Rates and Interest Charges” section above.	HK\$11,682 per month
	Note: Assuming the monthly repayment amount is calculated based on a 360-day year (30 days per month), rounded up to the nearest HK\$1.	
Total Repayment Amount	For a loan amount of HK\$3,000,000 with 30-year loan tenor, with monthly repayment.	
	Interest rate basis	Total repayment
	The Bank’s BLR specified above See the “Interest Rates and Interest Charges” section above.	HK\$4,852,139
	The Bank’s 1-month HIBOR specified above See the “Interest Rates and Interest Charges” section above.	HK\$4,206,484
	Remark: To calculate the total repayment amount applicable to your case, please refer to the revised particulars of instalments payable provided by us from time to time.	
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	• 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	

Reference Information																																					
Historical Changes of Interest Rate Benchmark	<p>The chart below is provided for illustrative purposes only and shows the historical movement of the HIBOR and BLR interest rate benchmarks in the past 3 years.</p> <div data-bbox="504 208 1495 689"> <p>Historical Changes of HIBOR Interest Rate (2022-2025)</p> <table border="1"> <caption>Approximate HIBOR Interest Rate Data (2022-2025)</caption> <thead> <tr> <th>Year</th> <th>Approximate Rate (%)</th> </tr> </thead> <tbody> <tr><td>2022 (Start)</td><td>0.5</td></tr> <tr><td>2022 (End)</td><td>1.5</td></tr> <tr><td>2023 (Start)</td><td>2.5</td></tr> <tr><td>2023 (End)</td><td>4.5</td></tr> <tr><td>2024 (Start)</td><td>5.0</td></tr> <tr><td>2024 (End)</td><td>4.5</td></tr> <tr><td>2025 (Start)</td><td>4.0</td></tr> <tr><td>2025 (May)</td><td>1.5</td></tr> </tbody> </table> </div> <p>The highest HIBOR interest rate noted in the past 3 years is 5.66%.</p> <div data-bbox="504 763 1495 1245"> <p>Historical Changes of BLR Interest Rate (2022 - 2025)</p> <table border="1"> <caption>Approximate BLR Interest Rate Data (2022-2025)</caption> <thead> <tr> <th>Year</th> <th>Approximate Rate (%)</th> </tr> </thead> <tbody> <tr><td>2022 (Start)</td><td>5.200</td></tr> <tr><td>2022 (End)</td><td>5.300</td></tr> <tr><td>2023 (Start)</td><td>5.400</td></tr> <tr><td>2023 (End)</td><td>5.800</td></tr> <tr><td>2024 (Start)</td><td>6.125</td></tr> <tr><td>2024 (End)</td><td>6.125</td></tr> <tr><td>2025 (Start)</td><td>5.500</td></tr> <tr><td>2025 (May)</td><td>5.500</td></tr> </tbody> </table> </div> <p>The highest BLR interest rate noted in the past 3 years is 6.125%.</p>	Year	Approximate Rate (%)	2022 (Start)	0.5	2022 (End)	1.5	2023 (Start)	2.5	2023 (End)	4.5	2024 (Start)	5.0	2024 (End)	4.5	2025 (Start)	4.0	2025 (May)	1.5	Year	Approximate Rate (%)	2022 (Start)	5.200	2022 (End)	5.300	2023 (Start)	5.400	2023 (End)	5.800	2024 (Start)	6.125	2024 (End)	6.125	2025 (Start)	5.500	2025 (May)	5.500
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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.

住宅按揭貸款產品資料概要

花旗銀行 (“本行”)

按揭
生效日期：2025年6月6日

此乃住宅按揭貸款產品。
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住宅按揭貸款的最終條款。
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		
年化利率	以貸款金額為港幣3,000,000元、貸款期限為30年為例：	
	利率基準	年化利率(或年化利率範圍)
	本行最優惠利率	BLR-2 %
	本行1個月香港銀行同業拆息(HIBOR)	H+1.5% 上限為 BLR-2%
	<p>本行貸款確認書中的利率可能會在貸款期內變動。</p> <p>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。</p> <p>本貸款的利率會每月期重設。</p> <p>有關本行的最新利率及其他詳情，請查閱本行網站: https://www.citibank.com.hk/chinese/personal-banking/interest-and-foreign-exchange-rates/。</p> <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」</p> <p>此年利率為本行最優惠利率減2%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</p> <p>此年利率為一個月香港銀行同業拆息加1.5%(同業拆息按揭)或最優惠利率減2%，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)</p> <p>#「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5.500%及0.889%。</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">• 即每月須付逾期末付之金額之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+1.5% (利率上限為P-2%) <ul style="list-style-type: none">• 按任何逾期末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。

還款							
還款週期	本貸款需按每月還款。						
分期還款金額	<p>以貸款額港幣3,000,000元、貸款期限30年、每月還款為例：</p> <table border="1"> <tr> <th>利率基準</th><th>每期還款金額</th></tr> <tr> <td> 本行上述最優惠利率 請參閱上述「利率及利息支出」部分。 </td><td>每月港幣\$13,472</td></tr> <tr> <td> 本行上述1個月香港銀行同業拆息(HIBOR) 請參閱上述「利率及利息支出」部分。 </td><td>每月港幣\$11,682</td></tr> </table> <p>備注：假設每月還款金額以一年360日(每月30日)為計算基礎，並向上調整為最接近港幣1元。</p>	利率基準	每期還款金額	本行上述最優惠利率 請參閱上述「利率及利息支出」部分。	每月港幣\$13,472	本行上述1個月香港銀行同業拆息(HIBOR) 請參閱上述「利率及利息支出」部分。	每月港幣\$11,682
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費用及收費							
手續費	不適用						
逾期還款費用及收費	無						
提早清償 / 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	港幣\$500,000						

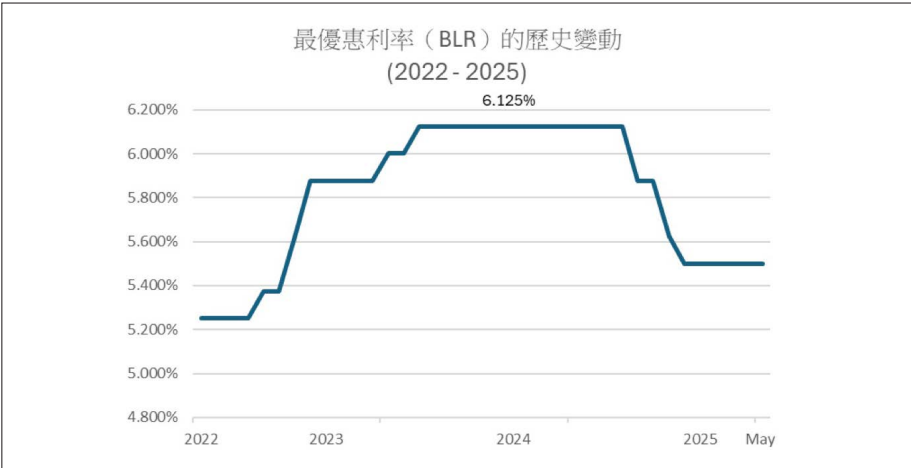
參考資料

利率基準的歷史變動

以下圖表僅供參考，顯示過去三年香港銀行同業拆息(HIBOR)及最優惠利率基準的歷史走勢。



過去三年內，香港銀行同業拆息(HIBOR)的最高利率為5.66%。



過去三年內，最優惠利率的最高利率為 6.125%。

分期還款金額(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分期還款金額。) 以貸款額港幣3,000,000元、貸款期限30年、每月還款為例：

利率基準	分期還款金額
本行過去三年內最高最優惠利率	每月港幣\$18,229
本行過去三年內最高1個月香港銀行同業拆息(HIBOR)	每月港幣\$17,337

備注：假設每月還款金額以一年360日(每月30日)為計算基礎，並向上調整為最接近港幣1元。

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。) 以貸款額港幣3,000,000元、貸款期限30年、每月還款為例：

利率基準	總還款金額
本行過去三年內最高最優惠利率	港幣\$6,570,435
本行過去三年內最高1個月香港銀行同業拆息(HIBOR)	港幣\$6,247,607

備注：假設每月還款金額以一年360日(每月30日)為計算基礎，並向上調整為最接近港幣1元。

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。