



Key Facts Statement (KFS) for Revolving Credit Facility

Citibank (Hong Kong) Limited (“Citibank”)

Citibank Ready Credit
May 30, 2025

<p>This product is a revolving credit facility.</p> <p>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.</p> <p>Please read and understand the information in this KFS before you apply for this product.</p> <p>You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.</p>											
Interest Rates and Interest Charges											
Interest Rate	<p>The following interest rates apply to revolving credit facilities falling within the respective loan amount brackets below:</p> <table><tr><th>Loan Amount</th><th>Interest rate (or range of interest rate)</th></tr><tr><td>Up to HK\$5,000</td><td>Not applicable</td></tr><tr><td>Above HK\$5,000 and up to HK\$20,000</td><td>Not applicable</td></tr><tr><td>Above HK\$20,000 and up to HK\$100,000</td><td>Not applicable</td></tr><tr><td>Above HK\$100,000</td><td>Not applicable</td></tr></table> <p>Not applicable, this loan is charged by APR.</p>	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	Not applicable	Above HK\$20,000 and up to HK\$100,000	Not applicable	Above HK\$100,000	Not applicable
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Annualized Percentage Rate (APR)	<p>The following APRs apply to revolving credit facilities falling within the respective loan amount brackets below:</p> <table><tr><th>Loan Amount</th><th>APR (or range of APR)</th></tr><tr><td>Up to HK\$ 5,000</td><td>9.5% - 14.5%</td></tr><tr><td>Above HK\$5,000 and up to HK\$20,000</td><td>9.5% - 14.5%</td></tr><tr><td>Above HK\$20,000 and up to HK\$100,000</td><td>9.5% - 14.5%</td></tr><tr><td>Above HK\$100,000</td><td>9.5% - 14.5%</td></tr></table>	Loan Amount	APR (or range of APR)	Up to HK\$ 5,000	9.5% - 14.5%	Above HK\$5,000 and up to HK\$20,000	9.5% - 14.5%	Above HK\$20,000 and up to HK\$100,000	9.5% - 14.5%	Above HK\$100,000	9.5% - 14.5%
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Above HK\$100,000	9.5% - 14.5%										
Annualized Overdue / Default Interest Rate	Not applicable										
Overlimit Interest Rate	Not applicable										
Minimum Payment	1% of the overdraft balance (excluding any applicable interest, fees and charges), plus current month's interest, annual fee, late charge, past due amount, overlimit amount and other fees and charges, if any, subject to a minimum amount of HK\$50.										
Repayment											
Repayment Frequency	This loan does not require periodic repayment in regular amount.										
Periodic Repayment Amount	This loan does not require periodic repayment in regular amount.										
Total Repayment Amount	Remark: Please use our online calculator accessible from our website / principal Internet platform which provides revolving credit facilities at https://www.citibank.com.hk/english/loans/personal-loans/ready-credit/loan-calculator/										
Fees and Charges											
Handling Fee	Not applicable										
Annual Fee / Monthly Fee	1% of the Account's overdraft limit and rounded up to the nearest HK\$50, subject to a minimum amount of HK\$300 and a maximum amount of HK\$1,000.										
Withdrawal Fee / Transaction Fee	Not applicable										
Late Payment Fee and Charge	Late payment fee is 5% of the Minimum Payment Due, subject to a minimum amount of HK\$100 and a maximum amount of HK\$200.										
Overlimit Handling Fee	Not applicable										
Returned Cheque Charge / Rejected Autopay Charge	HK\$50 per returned cheque due to technical errors. HK\$150 per returned cheque due to insufficient funds.										
Lost Card Replacement Fee	HK\$50 per replacement of lost card.										
Additional Information											
<p>1. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualized rate.</p> <p>2. The finance charge and default finance charge will be calculated at the applicable rate on a 365-day yearly basis. Please call our CitiPhone Banking at 2860 0333 to ascertain the finance charge or the default finance charge applicable to you.</p>											
Reference Information											
Historical Changes of Interest Rate Benchmark	Not applicable										
Periodic Repayment Amount (Illustrative Example)	Not applicable										
Total Repayment Amount (Illustrative Example)	Not applicable										

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.

For the previous version of the Key Facts Statement, you can refer to
<https://www.citibank.com.hk/english/loans/pdf/ready-credit/old-key-fact-statement.pdf> for reference and download.
This link will be valid for 30 days from the effective date of the new version.