

Key Facts Statement (KFS) for Revolving Credit Facility

FIRST COMMERCIAL BANK, LTD. (Incorporated in Taiwan with limited ability) HONG KONG BRANCH

June 2025

This product is a revolving credit facility.

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.

Please read and understand the information in this KFS before you apply for this product. You are required to confirm that you have read and understood the information in this KFS before we grant you the revolving credit facility.

Interest Rates and Interest Charges

Annualised Percentage Rate (APR)^{1 2}	Loan Amount	Interest rate
	HK\$[●]	[●]%
Annualised Overdue / Default Interest Rate	Our funding cost plus 2% for the amount in default or agreed interest rate, whichever is higher, charged from the date of any default on a daily basis calculated on a simple basis.	
Overlimit Interest Rate	N/A	
Minimum Payment	N/A	

Fees and Charges

Handling Fee	For any alternation of loan terms, 0.05%~0.1% of the approved credit limit will be charged after supplementary facility letter signed.
Annual Fee / Monthly Fee	Regardless of loan drawdown, 0.1%~1.0% of the approved credit limit for arrangement fee will be charged after facility letter signed.
Withdrawal Fee / Transaction Fee	N/A
Late Payment Fee and Charge	10% for arrears within first six months and 20% for arrears over six months to be charged on daily basis. The above charge will be charged on any time when available.
Overlimit Handling Fee	N/A
Returned Cheque Charge / Rejected Autopay Charge	HK\$50.00~HK\$100.00 per returned cheque / rejected autopay payment.
Lost Card Replacement Fee	N/A

Additional Information

Other expenses will be charged on a case-by-case basis.

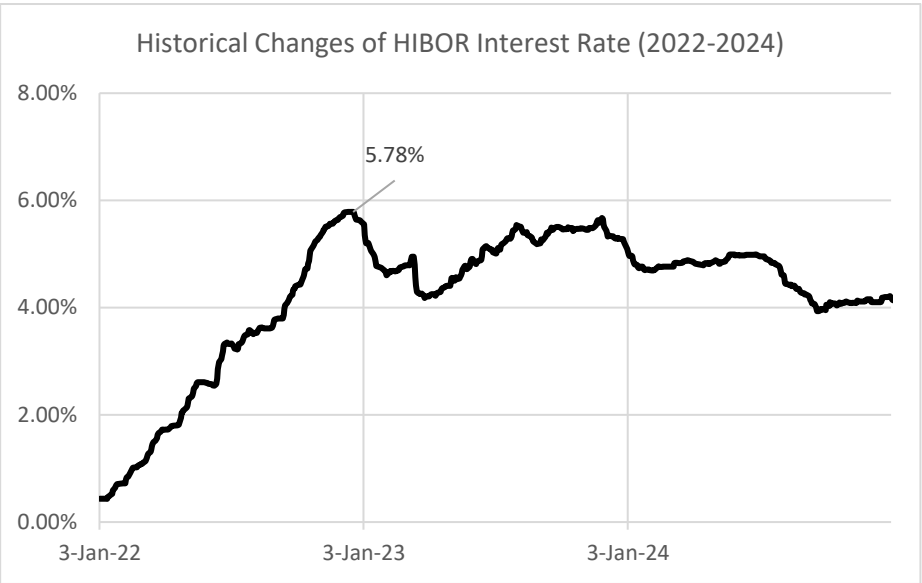
¹ HIBOR shall be determined as the rate appearing on Reuters screen page HKAB HIBOR as at 11:00 a.m. (Hong Kong time) on the first day of each Interest Period.

² All interest and other payments of annual nature shall accrue from day to day and be calculated on the basis of actual days elapsed and, where the currency of the Facility is in Hong Kong Dollars, a 365-day year. We reserve the right to alter the applicable rate of interest from time to time.

Reference Information

Historical Changes of Interest Rate Benchmark

The chart below is provided for illustrative purposes only and shows the historical movement of the HIBOR interest rate benchmark in the past 3 years.



The highest HIBOR interest rate noted in the past 3 years is 5.78%.

循環貸款產品資料概要

第一商業銀行股份有限公司(於台灣成立的有限責任公司)香港分行

June 2025

此乃循環貸款產品。

本概要所提供的利息、費用及收費等資料僅供參考，

循環貸款的最終條款以貸款確認書為準。

利率及利息支出

實際年利率 ^{1 2}	貸款金額	實際年利率
	HK\$[●]	[●]%

逾期還款年化利率 / 就違約貸款收取的年化利率	依違約當日貸款餘額，以本行資金成本加2%或約定利率孰高，按日以單利息計收。
超出信用額度利率	不適用
最低還款額	不適用

費用及收費

手續費	倘若變更授信條件，將按核准額度之0.05%~0.1%於簽訂額度確認函後收取。
年費 / 月費	不論額度動用與否，將按核准額度之0.1%~1.0%於簽訂額度確認函後收取額度設立費。
提款收費 / 交易收費	不適用
逾期還款費用及收費	逾期在首6個月以內，依欠款之10%按日計收；逾期超過6個月之部分，依欠款之20%按日計收。上述收費將於適當時收取。
超出信用額度手續費	不適用
退票 / 退回自動轉帳授權指示的收費	每張退票 / 每次退回自動轉帳授權指示時，將收取HK\$50.00~HK\$100.00。
替換遺失卡的收費	不適用

Additional Information

其他費用將視乎個別情況計收。

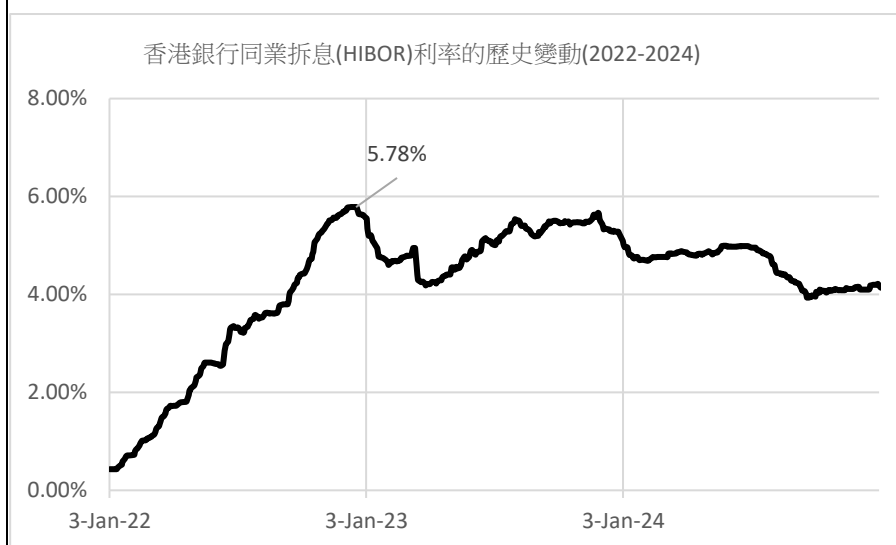
¹ 香港銀行同業拆放利率為每計息期首日上午 11 時(香港時間)路透 HKAB HIBOR 頁面所示利率。

² 利息及其他每年繳款的款項將每日累算並以實際日數計算。倘若借款幣別為港幣，利息應以每年 365 天為基礎計算。銀行保留不時修訂適用利率的權利。

參考資料

利率基準的歷史變動

下表僅供參考，顯示過去三年內利率基準香港銀行同業拆息（HIBOR）的歷史變動。



過去三年內，最高的香港銀行同業拆息（HIBOR）為 5.78%。

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。