恒生銀行 HANG SENG BANK

Key Facts Statement (KFS) for Revolving Credit Facility

Hang Seng Bank ("Hang Seng")

Premium Financing & Policy Collateralization
Sept 2026

This product is a revolving credit facility for Prestige Banking and Prestige Private customer only.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our Confirmation 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 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 Floating Rate

The following interest rates apply to revolving credit facilities falling within the respective loan amount brackets below:

Loan Amount	**Range of annualised floating rate** The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.	
	HKD Prime Rate@ ("HKD P")	1-month HIBOR# ("1m-HIBOR")
< HK$ 1,000,000	HKD P-0.5%	1m-HIBOR+1.6%
HK$ 1,000,000 – < HK$ 5,000,000	HKD P-0.75%	1m-HIBOR+1.2%
≥ HK$ 5,000,000	HKD P-1.4%	1m-HIBOR+0.8%

The interest rate in our Confirmation 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.

@The HKD P interest rate re-fixing for this loan takes place daily. It is quoted by Hang Seng from time to time, latest rate and other details of the HKD P is published on Hang Seng's website www.hangseng.com. As of 31 Dec 2025, HKD P is 5%.

#The 1m-HIBOR interest rate re-fixing for this loan takes place monthly. It is quoted by the Hong Kong Association of Banks ("HKAB") from time to time, latest rate and other details of the 1m-HIBOR is published on HKAB's website www.hkab.org.hk. As of 31 Dec 2025, 1m-HIBOR is 3.07548%.

Annualised Percentage Rate (APR)

Not Applicable

Annualised Overdue / Default Interest Rate

Interest rate basis	**Annualized overdue / Default interest rate**
Hang Seng's HKD Prime Rate ("HKD P")	HKD P+4.75% p.a.
HKAB's Overnight HIBOR ("Overnight HIBOR")	Overnight HIBOR+5% p.a.

Hang Seng reserves the right to charge the above annualized overdue / default interest rate daily on whole sums of overdue amount on simple basis when this loan is overdue. No minimum amount will be applied.

Overnight HIBOR is quoted by the Hong Kong Association of Banks ("HKAB"), latest rate and other details of Overnight HIBOR is published on HKAB's website www.hkab.org.hk. As of 31 Dec 2025, Overnight HIBOR is 4.38226%.

Overlimit Interest Rate*

Overlimit Interest Rate* HKD P+6% p.a. will be applied to unauthorised overdraft balance, if the repayment amount exceeds the account balance.

Your repayments will be debited directly from Hang Seng Bank account you have selected. Please make sure you have sufficient fund in your account each month to make your repayments on time.

* also named as "Unauthorised Overdraft Interest Rate"

Minimum Payment

Not Applicable

Repayment

Repayment Frequency

This loan requires monthly interest repayment and one principal repayment upon maturity / annual principal repayment (minimum 5%p.a. of original loan amount).

Periodic Repayment Amount

For Hang Seng's HKD Prime Rate ("HKD P") & HKAB's 1-month HIBOR ("1m-HIBOR")

Loan Amount	**Monthly interest repayment amount for the interest rate specified above** Note: principal repayment upon maturity / annual principal repayment (minimum 5%p.a. of original loan amount)	
	HKD P	1m-HIBOR
HK$ 600,000	HK$ 2,250	HK$ 2,338
HK$ 1,000,000	HK$ 3,542	HK$ 3,563
HK$ 5,000,000	HK$ 15,000	HK$ 16,148

Note:
[1] The interest rate basis is made reference to rate as of 31 Dec 2025;
[2] To calculate the above information applicable to your specific case, you may contact your Relationship Manager for more details.

Total Repayment Amount

For Hang Seng's HKD Prime Rate ("HKD P") & HKAB's 1-month HIBOR ("1m-HIBOR")

Loan Amount	**Total repayment amount for the interest rate specified above, assuming the loan is fully repaid at 12 months** Note: principal repayment upon maturity / annual principal repayment (minimum 5%p.a. of original loan amount)	
	HKD P	1m-HIBOR
HK$ 600,000	HK$ 627,000	HK$ 628,053
HK$ 1,000,000	HK$ 1,042,500	HK$ 1,042,755
HK$ 5,000,000	HK$ 5,180,000	HK$ 5,193,774

Note:
[1] The interest rate basis is made reference to rate as of 31 Dec 2025;
[2] To calculate the above information applicable to your specific case, you may contact your Relationship Manager for more details.

Fees and Charges

Handling Fee

- HK$ 1,000 per request will be charged when change of loan terms.
- HK$ 1,000 per each prepayment will be charged when fully or partial settlement (i.e. minimum prepayment amount of HK$50,000 or in its multiples), it would not be charged if the policy is cancelled during cooling off period.

Note: requires 7 working days to amend the Loan Repayment Term

Annual Fee / Monthly Fee	Not applicable
Withdrawal Fee / Transaction Fee	Not applicable
Late Payment Fee and Charge	Not applicable
Overlimit Handling Fee	HK$120 per item on Unauthorised Overdraft
Returned Cheque Charge / Rejected Autopay Charge	Not applicable
Lost Card Replacement Fee	Not applicable

FMKFS2-R18 (YX) 2-8 09/26E

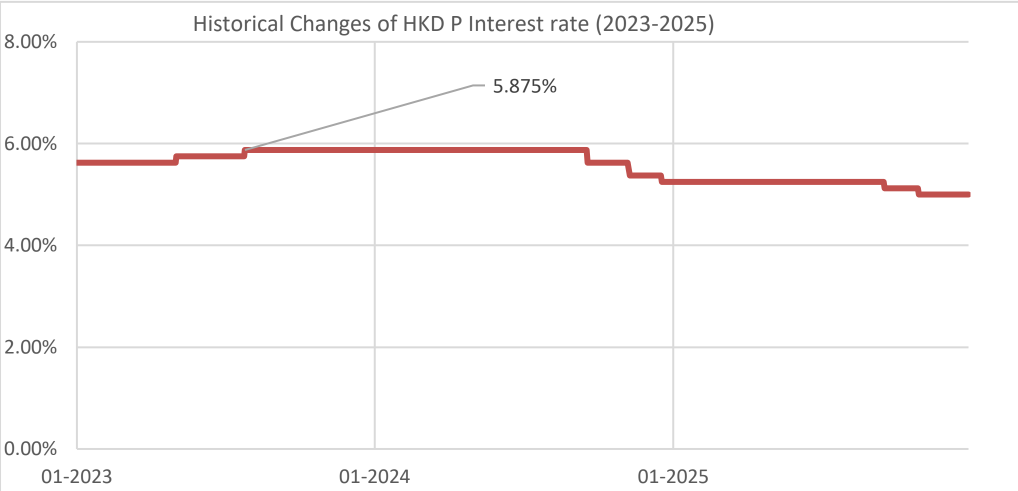
Additional Information

- Please refer to the Premium Financing / Policy Collateralization Risk Disclosure Statement for "What is Premium Financing / Policy Collateralization" and Key Risks.
- Minimum Loan Amount is HK$ 600,000.
- Loan Tenor up to 20 years.
- The loan is subject to the Premium Financing / Policy Collateralization Terms and Conditions.
- Overlimit Interest is payable on the 21st of each month (or, if such day falls on a Sunday or public holiday, on the immediately preceding day which are not Sunday or public holiday).
- The HKD P is quoted by Hang Seng from time to time, latest rate and other details of the HKD P is published on Hang Seng's website www.hangseng.com.
- The 1m-HIBOR/ Overnight HIBOR is quoted by HKAB from time to time, latest rate & other details of 1m-HIBOR/ Overnight HIBOR are published on HKAB's website www.hkab.org.hk.
- This Key Facts Statement is for reference only and round to the nearest whole number. Interest payable shall be calculated on monthly rests in 365 days (ordinary year) or 366 days (leap year).
- If you cancel the insurance policy within the prescribed cooling-off period, the Premium Financing will also be cancelled, and no interest or prepayment penalty / handling fee (if applicable) will be incurred. However, you may be subject to exchange rate risk if the loan currency is not the same as the insurance policy currency.
- Please note that Hang Seng does not appoint any third parties to refer loan applications to us and will not process any application that was referred by a third party under beneficial arrangement.

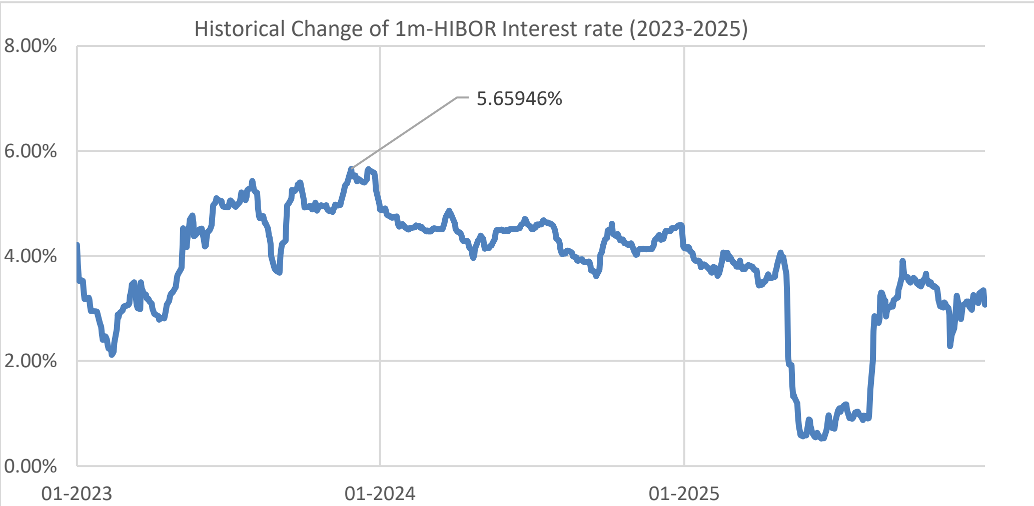
Reference Information

Historical Changes of Interest Rate Benchmark

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



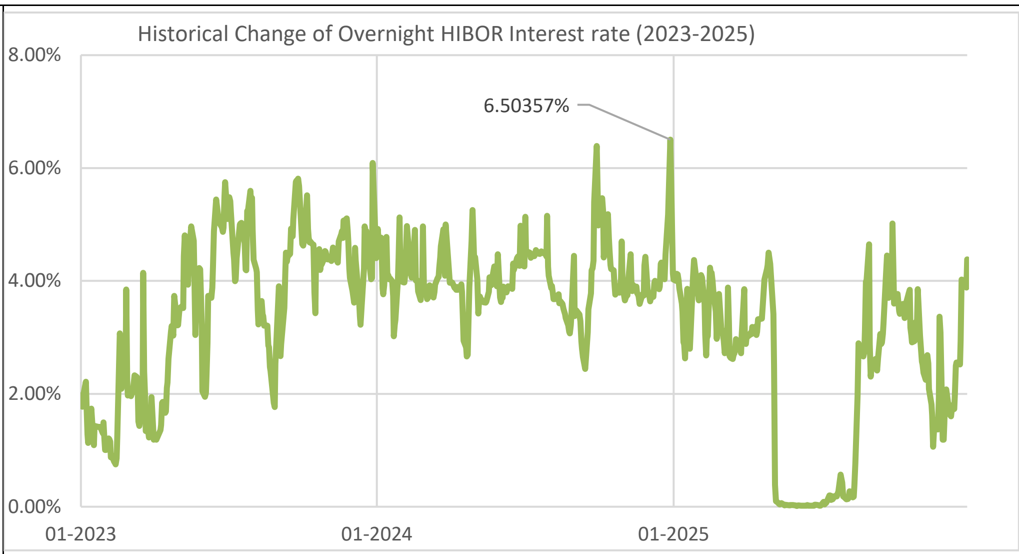
The highest HKD P interest rate noted in the past 3 years is 5.875%.



The highest 1m- HIBOR interest rate noted in the past 3 years is 5.65946%.

FMKFS2-R18 (YX) 3-8 09/26E

恒生銀行
HANG SENG BANK



The highest Overnight HIBOR interest rate noted in the past 3 years is 6.50357%.

Periodic Repayment Amount

(Illustrative Example)

(The following examples are for illustrative purposes only and illustrate the periodic repayment amount based on the highest interest rate noted in the past 3 years.)

For Hang Seng's HKD Prime Rate ("HKD P") & HKAB's 1-month HIBOR ("1m-HIBOR")

Loan Amount	**Monthly interest repayment amount based on the highest interest rate noted in the past 3 years** Note: principal repayment upon maturity / annual principal repayment (minimum 5%p.a. of original loan amount)	
	HKD P	1m-HIBOR
HK$ 600,000	HK$ 2,688	HK$ 3,630
HK$ 1,000,000	HK$ 4,271	HK$ 5,716
HK$ 5,000,000	HK$ 18,646	HK$ 26,914

Note: To calculate the above information applicable to your specific case, you may contact your Relationship Manager for more details.

Total Repayment Amount

(Illustrative Example)

(The following examples are for illustrative purposes only and illustrate the periodic repayment amount based on the highest interest rate noted in the past 3 years.)

For Hang Seng's HKD Prime Rate ("HKD P") & HKAB's 1-month HIBOR ("1m-HIBOR")

Loan Amount	**Total repayment amount based on the highest interest rate noted in the past 3 years, assuming the loan is fully repaid at 12 months** Note: principal repayment upon maturity / annual principal repayment (minimum 5%p.a. of original loan amount)	
	HKD P	1m-HIBOR
HK$ 600,000	HK$ 632,250	HK$ 643,557
HK$ 1,000,000	HK$ 1,051,250	HK$ 1,068,595
HK$ 5,000,000	HK$ 5,223,750	HK$ 5,322,973

Note: To calculate the above information applicable to your specific case, you may contact your Relationship Manager for more details.

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.

To borrow or not to borrow? Borrow only if you can repay!

FMKFS2-R18 (YX) 4-8 09/26E

恒生銀行
HANG SENG BANK

循環貸款產品資料概要

恒生銀行（「恒生」）

保費融資及保單抵押貸款

2026年09月

此乃循環貸款產品，並只適用於優越理財或優越私人理財客戶。

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信以了解您的循環貸款的最終條款。

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

年化浮動利率

以下利率適用於屬於各自貸款金額範圍內的循環貸款：

貸款金額	**年化浮動利率範圍** 本貸款的利率並無上限，可能面對較高的利率風險。	
	最優惠利率@ （「HKD P」）	1 個月香港銀行同業拆息# （「1m-HIBOR」）
< HK$ 1,000,000	HKD P-0.5%	1m-HIBOR+1.6%
HK$ 1,000,000 – < HK$ 5,000,000	HKD P-0.75%	1m-HIBOR+1.2%
≥ HK$ 5,000,000	HKD P-1.4%	1m-HIBOR+0.8%

恒生貸款確認信中的利率可能會在貸款期內變動。

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。

@本貸款的 HKD P利率於每天重設。利率由恒生不時公佈，有關 HKD P 的最新利率及其他詳情，請查閱恒生網站 www.hangseng.com。於 2025年12月31日的 HKD P 利率為 5%。

#本貸款的 1m-HIBOR 利率於每月重設。利率由香港銀行公會不時公佈，有關 1m-HIBOR 的最新利率及其他詳情，請查閱香港銀行公會網站 www.hkab.org.hk。 於 2025年12月31日的 1m-HIBOR 利率為 3.07548%。

實際年利率

不適用

逾期還款年化利率 / 就違約貸款收取的年化利率

利率基準	**逾期還款年化利率 / 就違約貸款收取的年化利率**
恒生港元最優惠利率（「HKD P」）	HKD P+4.75% p.a.
香港銀行公會的隔夜香港銀行同業拆息（「隔夜 HIBOR」）	隔夜HIBOR+5% p.a.

恒生有權因貸款逾期而以全數貸款逾期款項及單利息計算逾期還款年化利率 / 就違約貸款收取的年化利率。不設最低金額限制。

隔夜HIBOR 由香港銀行公會不時公佈，有關隔夜HIBOR 的最新利率及其他詳情，請查閱香港銀行公會網站www.hkab.org.hk。於 2025年12月31日的隔夜HIBOR 為 4.38226%。

超出信用限額利率*

如您的貸款還款金額超出銀行戶口結餘，將會被收取超出信用限額利率*HKD P+6%p.a.。

您的還款款項會從您指定的恒生銀行戶口中直接扣除，請確保每月到期還款時戶口內存有足夠現金支付。

* 也被稱為「未經授權透支 / 臨時透支息率」

最低還款額

不適用

還款

還款頻率

本貸款需按月支付利息及於貸款滿期時償還本金 / 每年償還本金（最少償還原貸款額之5%）。

分期還款金額

倘若是恒生港元最優惠利率（「HKD P」）及香港銀行公會的 1 個月香港銀行同業拆息（「1m-HIBOR」）

貸款金額	根據上述利率計算之每月利息還款金額 注：本金滿期還款 / 本金每年還款 (最少償還原貸款額之5%)	
	HKD P	1m-HIBOR
HK$ 600,000	HK$ 2,250	HK$ 2,338
HK$ 1,000,000	HK$ 3,542	HK$ 3,563
HK$ 5,000,000	HK$ 15,000	HK$ 16,148

註：

[1] 以2025年12月31日的利率作為參考計算；

[2] 如要計算適用於閣下特定情況的上述資訊，您可與您的客戶經理聯絡，以取得較準確資料。

總還款金額

倘若是恒生港元最優惠利率（「HKD P」）及香港銀行公會的 1 個月香港銀行同業拆息（「1m-HIBOR」）

貸款金額	根據上述利率計算之總還款金額，並假設貸款在12個月內全數償還 注：本金滿期還款 / 本金每年還款 (最少償還原貸款額之5%)	
	HKD P	1m-HIBOR
HK$ 600,000	HK$ 627,000	HK$ 628,053
HK$ 1,000,000	HK$ 1,042,500	HK$ 1,042,755
HK$ 5,000,000	HK$ 5,180,000	HK$ 5,193,774

註：

[1] 以2025年12月31日的利率作為參考計算；

[2] 如要計算適用於閣下特定情況的上述資訊，您可與您的客戶經理聯絡，以取得較準確資料。

費用及收費

手續費

- 每次港幣$1,000，如更改貸款條款。
- 每次港幣$1,000，如提前部分或全數償還貸款（註：還款金額不低於HK$50,000 或其倍數）。倘若保單於冷靜期內取消，該費用將不會被收取。

註：更改貸款還款條款需時七個工作天。

年費 / 月費	不適用
提款費用 / 交易費用	不適用
逾期還款費用及收費	不適用
超出信用額度手續費	每柱港幣$120，如有未經授權透支。
退票 / 退回自動轉帳授權指示的費用	不適用
替換遺失卡的費用	不適用

FMKFS2-R18 (YX) 6-8 09/26C

恒生銀行 HANG SENG BANK

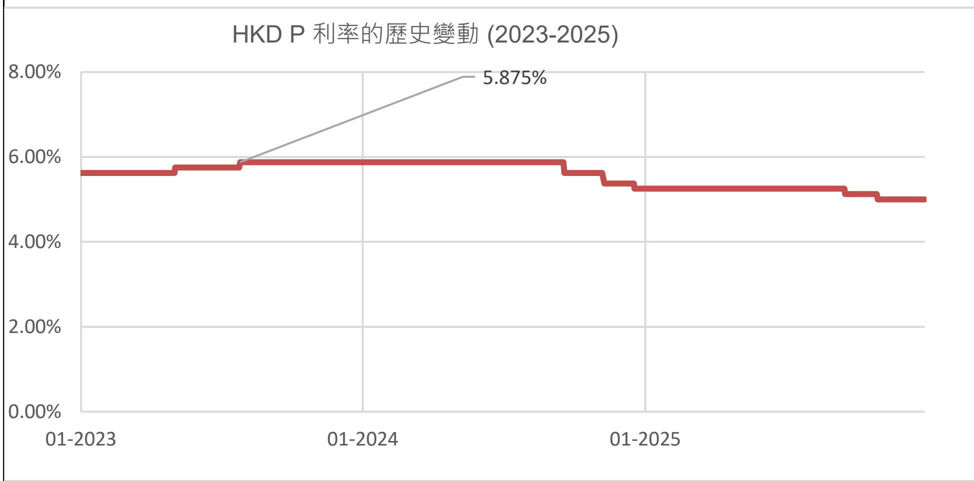
其他資料

- 有關「甚麼是保費融資及保單抵押貸款」及主要風險之詳情，請參閱保費融資 / 保單抵押貸款風險披露聲明。
- 最低貸款額為港幣$ 600,000
- 貸款年期：最長20年
- 貸款須符合保費融資 / 保單抵押貸款條款及細則。
- 超出信用限額利息於每月之第21天 (如該天為星期日或公眾假期，則於前一個並非星期日或公眾假期的日子) 支付。
- HKD P 利率由恒生不時公佈，有關 HKD P 的最新利率及其他詳情，請查閱恒生網站 www.hangseng.com。
- 1m-HIBOR/ 隔夜HIBOR 利率由香港銀行公會不時公佈，有關 1m-HIBOR / 隔夜HIBOR 利率的最新利率及其他詳情，請查閱香港銀行公會網站 www.hkab.org.hk.
- 本產品資料概要僅供參考及所有金額約至整數。應付利息均以每月總計，並以每年365天（非閏年）或366天（閏年）為基礎計算。
- 若客戶在冷靜期內取消保單，相關的保費融資將同時取消，並且不會招致任何利息、提前償還貸款罰息 / 費用 (如適用)。然而，倘若貸款貨幣與保單貨幣不同，客戶可能須承擔匯率風險。
- 請留意恒生並沒有委託任何第三方轉介貸款申請亦不會辦理任何由第三方在有利益安排下轉介的申請。

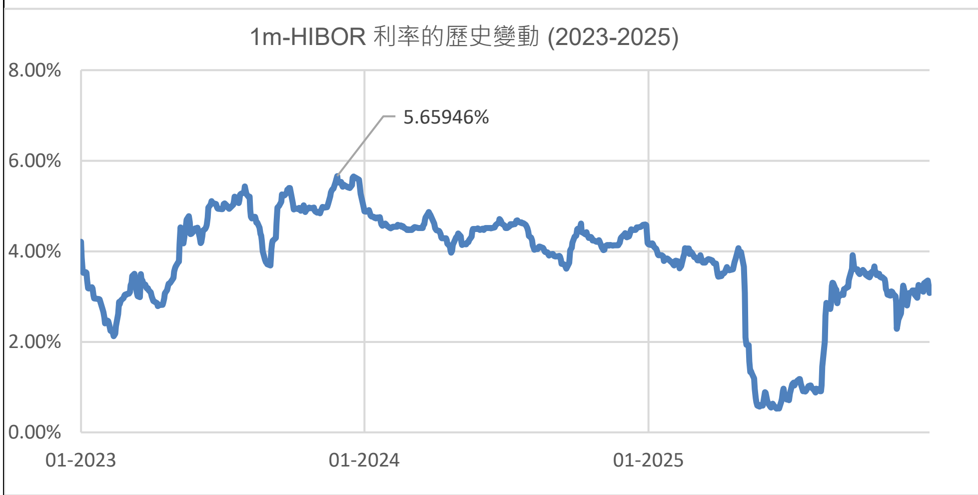
參考資料

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的歷史變動。



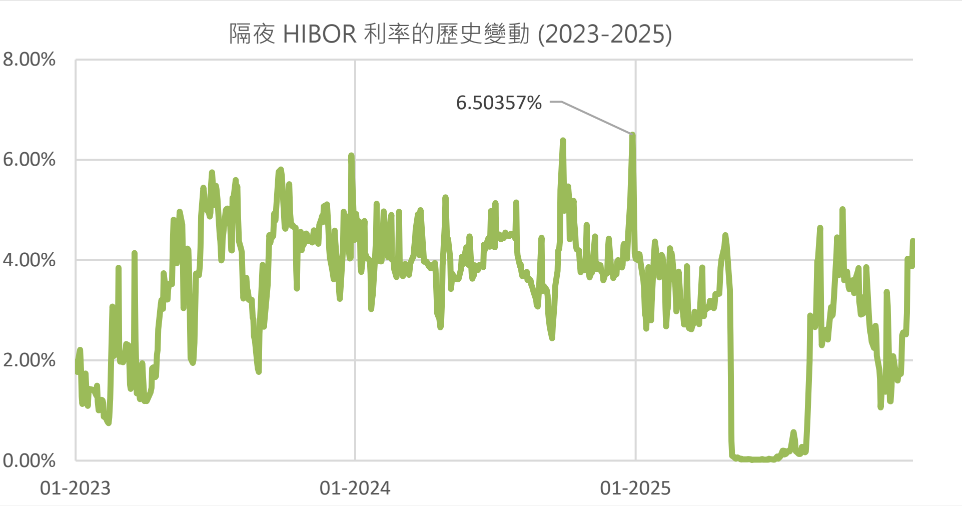
過去三年內，最高的 HKD P 利率為 5.875%。



過去三年內，最高的 1m-HIBOR 利率為 5.65946%。

FMKFS2-R18 (YX) 7-8 09/26C

恒生銀行
HANG SENG BANK



過去三年內，最高的隔夜 HIBOR 利率為 6.50357%。

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。）

倘若是恒生港元最優惠利率（「HKD P」）及香港銀行公會的 1 個月香港銀行同業拆息（「1m-HIBOR」）

貸款金額	**根據過去三年內最高的利率計算之每月利息還款金額** 注：本金滿期還款 / 本金每年還款 (最少償還原貸款額之5%)	
	HKD P	1m-HIBOR
HK$ 600,000	HK$ 2,688	HK$ 3,630
HK$ 1,000,000	HK$ 4,271	HK$ 5,716
HK$ 5,000,000	HK$ 18,646	HK$ 26,914

註：如要計算適用於閣下特定情況的上述資訊，您可與您的客戶經理聯絡，以取得較準確資料。

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。）

倘若是恒生港元最優惠利率（「HKD P」）及香港銀行公會的 1 個月香港銀行同業拆息（「1m-HIBOR」）

貸款金額	**根據過去三年內最高的利率計算之總還款金額，並假設貸款在12個月內全數償還** 注：本金滿期還款 / 本金每年還款 (最少償還原貸款額之5%)	
	HKD P	1m-HIBOR
HK$ 600,000	HK$ 632,250	HK$ 643,557
HK$ 1,000,000	HK$ 1,051,250	HK$ 1,068,595
HK$ 5,000,000	HK$ 5,223,750	HK$ 5,322,973

註：如要計算適用於閣下特定情況的上述資訊，您可與您的客戶經理聯絡，以取得較準確資料。

此概要之中文版本僅供參考。如中英文版本有任何不一致之處，概以英文版本為準。

借定唔借？還得到先好借！

FMKFS2-R18 (YX) 8-8 09/26C

HANG SENG BANK 恒生銀行

Key Facts Statement (KFS) for Revolving Credit Facility

Hang Seng Bank ("Hang Seng")

Premium Financing & Policy Collateralization (Fixed rate plan) Sep2026

This product is a revolving credit facility for Prestige Banking and Prestige Private customer only.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our Confirmation 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 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 Rate	The minimum loan amount is HK$3,000,000 **Interest rate basis** / **Annualised rate** **Fixed Rate**: Fixed at 3.8% for the first 5 years **Floating Rate** HKAB's 1-month HIBOR ("1m-HIBOR"): From the 6th year onwards, 1m-HIBOR+0.75% * After the fixed-rate period, the interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk **The interest rate in our Confirmation 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 <u>interest rate risk</u>.** **The 1m-HIBOR interest rate re-fixing for this loan takes place <u>monthly</u>. It is quoted by the Hong Kong Association of** Banks ("HKAB") from time to time, latest rate and other details of the 1m-HIBOR is published on HKAB's website www.hkab.org.hk. As of 31 Dec 2025, 1m-HIBOR is 3.07548%.
Annualised Percentage Rate (APR)	Not Applicable
Annualised Overdue / Default Interest Rate	HKAB's Overnight HIBOR ("Overnight HIBOR") +5% p.a. Hang Seng reserves the right to charge the above annualized overdue / default interest rate daily on whole sums of overdue amount on simple basis when this loan is overdue. No minimum amount will be applied. Overnight HIBOR is quoted by the Hong Kong Association of Banks ("HKAB"), latest rate and other details of Overnight HIBOR is published on HKAB's website www.hkab.org.hk. As of 31 Dec 2025, Overnight HIBOR is 4.38226%.
Overlimit Interest Rate*	Overlimit Interest Rate * HKD P+6% p.a. will be applied to unauthorised overdraft balance, if the repayment amount exceeds the account balance. Your repayments will be debited directly from Hang Seng Bank account you have selected. Please make sure you have sufficient fund in your account each month to make your repayments on time. The HKD P is quoted by Hang Seng from time to time, latest rate and other details of the HKD P is published on Hang Seng's website www.hangseng.com. * also named as "Unauthorised Overdraft Interest Rate"
Minimum Payment	Not Applicable

FMKFS2(F)-R7(YX) 1-8 09/26Ev2

恒生銀行 HANG SENG BANK

Repayment	
Repayment Frequency	This loan requires monthly interest repayment and one principal repayment upon maturity / annual principal repayment (minimum 5%p.a. of original loan amount).
Periodic Repayment Amount	For a loan amount of HK$100,000 with monthly interest payment and principal repayment upon maturity: **Interest rate basis** — **Monthly interest repayment amount for the interest rate specified above** Fixed rate for the first 5 years — HK$ 317 Floating rate from the 6th year onwards — HK$ 319 Note: [1] The interest rate basis is made reference to rate as of 31 Dec 2025; [2] The minimum loan amount is HK$3,000,000; [3] Payment method option (i) principal repayment upon maturity; (ii) annual principal repayment (minimum 5%p.a.) [4] To calculate the above information applicable to your specific case, you may contact your Relationship Manager for more details.
Total Repayment Amount	For a loan amount of HK$100,000 with monthly interest payment and principal repayment upon maturity: **Loan tenor** — **6-month** / **12-month** / **240-month** Total repayment for the interest rate specified above — HK$ 101,900 / HK$ 103,800 / HK$ 176,382 Note: [1] The interest rate basis is made reference to rate as of 31 Dec 2025; [2] The minimum loan amount is HK$3,000,000; [3] Payment method option (i) principal repayment upon maturity; (ii) annual principal repayment (minimum 5%p.a.) [4] To calculate the above information applicable to your specific case, you may contact your Relationship Manager for more details.

Fees and Charges	
Handling Fee	• HK$ 1,000 per request will be charged when change of loan terms. • Prepayment penalty / handling fee as follows will be charged for each partial / full prepayment of principal during the loan period, each prepayment must be in the minimum amount of HK$50,000 or in its multiples. Within 1st year of drawdown — 2% on the amount prepaid (it would not be charged if the policy is cancelled during cooling off period) Within 2nd year of drawdown — 2% on the amount prepaid Within 3rd year of drawdown — 2% on the amount prepaid Within 4th year of drawdown — 1% on the amount prepaid Within 5th year of drawdown — 1% on the amount prepaid From the 6th year onwards — A prepayment handling fee of HK$1,000 or such other amount as Hang Seng may specify from time to time will be charged for each prepayment Note: requires 7 working days to amend the Loan Repayment Term
Annual Fee / Monthly Fee	Not applicable
Withdrawal Fee / Transaction Fee	Not applicable
Late Payment Fee and Charge	Not applicable
Overlimit Handling Fee	HK$120 per item on Unauthorised Overdraft
Returned Cheque Charge / Rejected Autopay Charge	Not applicable
Lost Card Replacement Fee	Not applicable

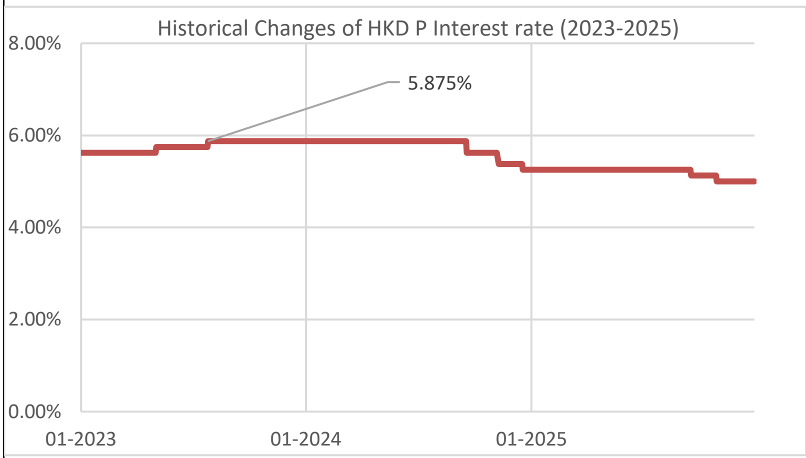
Additional Information

- Hang Seng reserves the right to amend or suspend the above offers at any time without prior notice and reserves the right of final approval on all loan applications.
- Please refer to the Premium Financing / Policy Collateralization Risk Disclosure Statement for "What is Premium Financing / Policy Collateralization" and Key Risks.
- Minimum Loan Amount is HK$ 3,000,000.
- Loan Tenor up to 20 years.
- The loan interest will be charged at the floating rate automatically after the fixed rate period ends.
- The loan is subject to the Premium Financing / Policy Collateralization Terms and Conditions.
- Overlimit Interest is payable on the 21st of each month (or, if such day falls on a Sunday or public holiday, on the immediately preceding day which are not Sunday or public holiday).
- The 1m-HIBOR/ Overnight HIBOR is quoted by HKAB from time to time, latest rate & other details of 1m-HIBOR/ Overnight HIBOR are published on HKAB's website www.hkab.org.hk.
- This Key Facts Statement is for reference only and round to the nearest whole number. Interest payable shall be calculated on monthly rests in 365 days (ordinary year) or 366 days (leap year).
- If you cancel the insurance policy within the prescribed cooling-off period, the Premium Financing will also be cancelled, and no interest or prepayment penalty / handling fee (if applicable) will be incurred. However, you may be subject to exchange rate risk if the loan currency is not the same as the insurance policy currency.
- Please note that Hang Seng does not appoint any third parties to refer loan applications to us and will not process any application that was referred by a third party under beneficial arrangement.

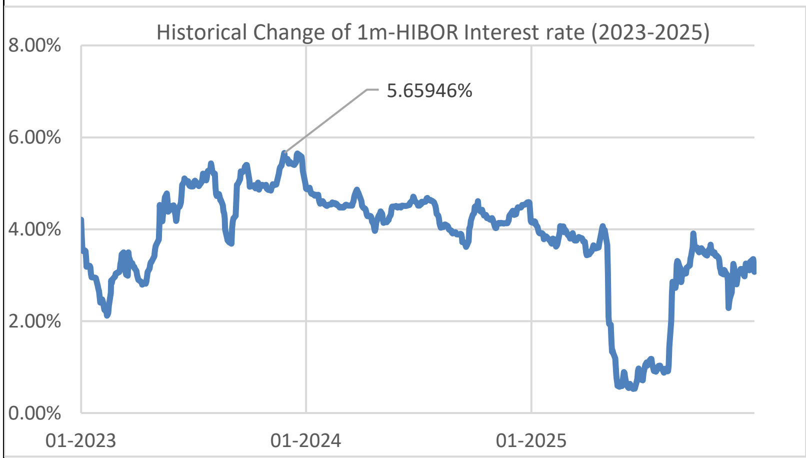
Reference Information

Historical Changes of Interest Rate Benchmark

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

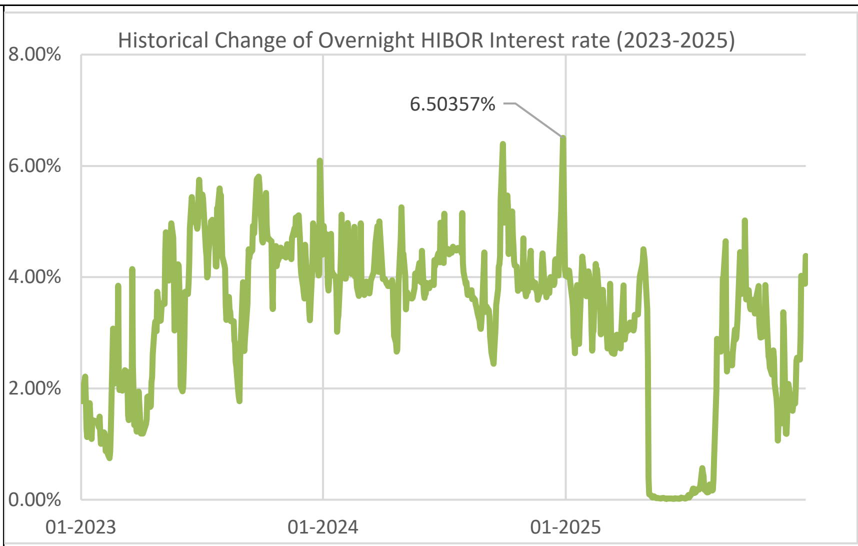


The highest HKD P interest rate noted in the past 3 years is 5.875%.



The highest 1m- HIBOR interest rate noted in the past 3 years is 5.65946%.

FMKFS2(F)-R7(YX) 3-8 09/26Ev2



The highest Overnight HIBOR interest rate noted in the past 3 years is 6.50357%.

Periodic Repayment Amount
(Illustrative Example)

(The following examples are for illustrative purposes only and illustrate the periodic repayment amount based on the highest interest rate noted in the past 3 years.)

For a loan amount of HK$100,000 with monthly interest payment and principal repayment upon maturity:

Interest rate basis	**Monthly interest repayment amount for the highest interest rate noted in the past 3 years**
Fixed rate for the first 5 years	HK$ 317
Floating rate from the 6th year onwards	HK$ 534

Note:
[1] The minimum loan amount is HK$3,000,000;
[2] Payment method option (i) principal repayment upon maturity; (ii) annual principal repayment (minimum 5%p.a.)
[3] To calculate the above information applicable to your specific case, you may contact your Relationship Manager for more details.

Total Repayment Amount
(Illustrative Example)

(The following examples are for illustrative purposes only and illustrate the periodic repayment amount based on the highest interest rate noted in the past 3 years.)

For a loan amount of HK$100,000 with monthly interest payment and principal repayment upon maturity:

Loan tenor	**6-month**	**12-month**	**240-month**
Total repayment for the interest rate specified above	HK$ 101,900	HK$ 103,800	HK$ 215,142

Note:
[1] The minimum loan amount is HK$3,000,000;
[2] Payment method option (i) principal repayment upon maturity; (ii) annual principal repayment (minimum 5%p.a.)
[3] To calculate the above information applicable to your specific case, you may contact your Relationship Manager for more details.

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.

To borrow or not to borrow? Borrow only if you can repay!

循環貸款產品資料概要

恒生銀行（「恒生」）

保費融資及保單抵押貸款 (定息計劃)

2026年09月

此乃循環貸款產品，並只適用於優越理財或優越私人理財客戶。

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信以了解您的循環貸款的最終條款。

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	最低貸款額為港幣$ 3,000,000： <table><tr><th>利率基準</th><th>年化利率</th></tr><tr><td>定息</td><td>首五年為定息 3.8%</td></tr><tr><td>浮息 香港銀行公會的1個月香港銀行同業拆息（「1m-HIBOR」）</td><td>從第六年起， 1m-HIBOR+0.75%</td></tr></table> *貸款利率於定息期完結後並無上限，可能面對較高的利率風險。 恒生貸款確認信中的利率可能會在貸款期內變動。 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。 本貸款的 1m-HIBOR 利率於每月重設。利率由香港銀行公會不時公佈，有關 1m-HIBOR 的最新利率及其他詳情，請查閱香港銀行公會網站 www.hkab.org.hk。於 2025年12月31日的 1m-HIBOR 利率為 3.07548%。
實際年利率	不適用
逾期還款年化利率 / 就違約貸款收取的年化利率	香港銀行公會的隔夜香港銀行同業拆息（「隔夜 HIBOR」）+5% p.a. 恒生有權因貸款逾期而以全數貸款逾期款項及單利息計算逾期還款年化利率 / 就違約貸款收取的年化利率。不設最低金額限制。 隔夜HIBOR 由香港銀行公會不時公佈，有關隔夜HIBOR 的最新利率及其他詳情，請查閱香港銀行公會網站www.hkab.org.hk。於 2025年12月31日的隔夜HIBOR 為 4.38226%。
超出信用限額利率*	如您的貸款還款金額超出銀行戶口結餘，將會被收取超出信用限額利率*HKD P+6%p.a.。 您的還款款項會從您指定的恒生銀行戶口中直接扣除，請確保每月到期還款時戶口內存有足夠現金支付。 本貸款的 HKD P 利率由恒生不時公佈，有關 HKD P 的最新利率及其他詳情，請查閱恒生網站 www.hangseng.com。 * 也被稱為「未經授權透支 / 臨時透支息率」
最低還款額	不適用

FMKFS2(F)-R7(YX) 5-8 09/26Cv2

還款	
還款頻率	本貸款需按月支付利息及於貸款滿期時償還本金 / 每年償還本金（最少償還原貸款額之5%）。
分期還款金額	以貸款額HK$ 10萬元，每月支付利息及本金滿期還款為例

利率基準	**根據上述利率計算之每月利息還款金額**
首五年定息期內	HK$ 317
從第六年起的浮息期	HK$ 319

註：

[1] 以2025年12月31日的利率作為參考計算；

[2] 最低貸款額為港幣$ 300萬元；

[3] 可選本金還款方式 (i) 本金滿期還款；(ii) 本金每年還款 (最少償還原貸款額之5%)

[4] 如要計算適用於閣下特定情況的上述資訊，您可與您的客戶經理聯絡，以取得較準確資料。

總還款金額

以貸款額HK$ 10萬元，每月支付利息及本金滿期還款為例

貸款期	6個月	12個月	240個月
根據上述利率計算之總還款金額	HK 101,900	HK$ 103,800	HK$ 176,382

註：

[1] 以2025年12月31日的利率作為參考計算；

[2] 最低貸款額為港幣$ 300萬元；

[3] 可選本金還款方式 (i) 本金滿期還款；(ii) 本金每年還款 (最少償還原貸款額之5%)；

[4] 如要計算適用於閣下特定情況的上述資訊，您可與您的客戶經理聯絡，以取得較準確資料。

費用及收費

手續費

- 每次港幣$1,000，如更改貸款條款。
- 如在貸款期內提前部分或全數償還貸款，須支付以下提前償還貸款罰息 / 費用，每次提前償還貸款金額最少為港幣$ 50,000或其倍數。

貸款提取的第一年內	提前償還金額的2% (倘若保單於冷靜期內取消，該費用將不會被收取)
貸款提取的第二年內	提前償還金額的2%
貸款提取的第三年內	提前償還金額的2%
貸款提取的第四年內	提前償還金額的1%
貸款提取的第五年內	提前償還金額的1%
從第六年開始	就每次提前償還貸款，須向本行繳付港幣$ 1,000 或任何恒生指定金額的提前償還貸款費用

註：更改貸款還款條款需時七個工作天。

年費 / 月費	不適用
提款費用 / 交易費用	不適用
逾期還款費用及收費	不適用
超出信用額度手續費	每柱港幣$120，如有未經授權透支。
退票 / 退回自動轉帳授權指示的費用	不適用
替換遺失卡的費用	不適用

恒生銀行
HANG SENG BANK

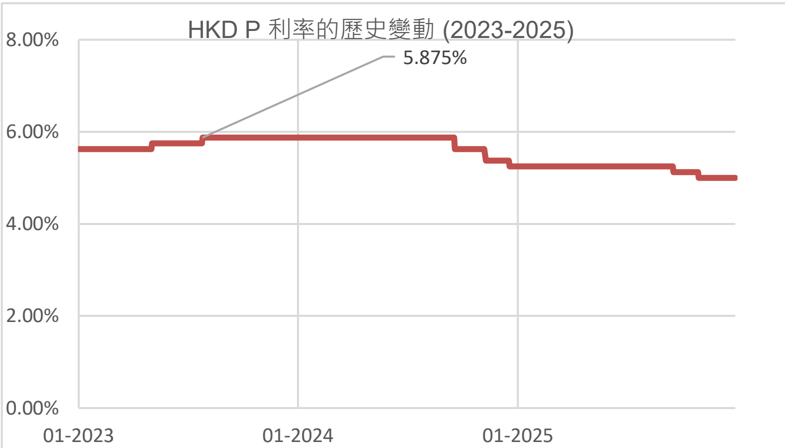
其他資料

- 恒生保留隨時更改及終止以上優惠之權利而毋須另行通知，並擁有客戶之申請的最終批核權。
- 有關「甚麼是保費融資及保單抵押貸款」及主要風險之詳情，請參閱保費融資 / 保單抵押貸款風險披露聲明。
- 最低貸款額為港幣$ 3,000,000
- 貸款年期：最長20年
- 貸款利息於定息期後會自動轉為浮動利率計算直至貸款期完結。
- 貸款須符合保費融資 / 保單抵押貸款條款及細則。
- 超出信用限額利息於每月之第21天 (如該天為星期日或公眾假期，則於前一個並非星期日或公眾假期的日子) 支付。
- 1m-HIBOR/ 隔夜HIBOR 利率由香港銀行公會不時公佈，有關 1m-HIBOR / 隔夜HIBOR 利率的最新利率及其他詳情，請查閱香港銀行公會網站www.hangseng.com。
- 本產品資料概要僅供參考及所有金額約至整數。應付利息均以每月總計，並以每年365天（非閏年）或366天（閏年）為基礎計算。
- 若客戶在冷靜期內取消保單，相關的保費融資將同時取消，並且不會招致任何利息、提前償還貸款罰息 / 費用 (如適用)。然而，倘若貸款貨幣與保單貨幣不同，客戶可能須承擔匯率風險。
- 請留意恒生並沒有委託任何第三方轉介貸款申請亦不會辦理任何由第三方在有利益安排下轉介的申請。

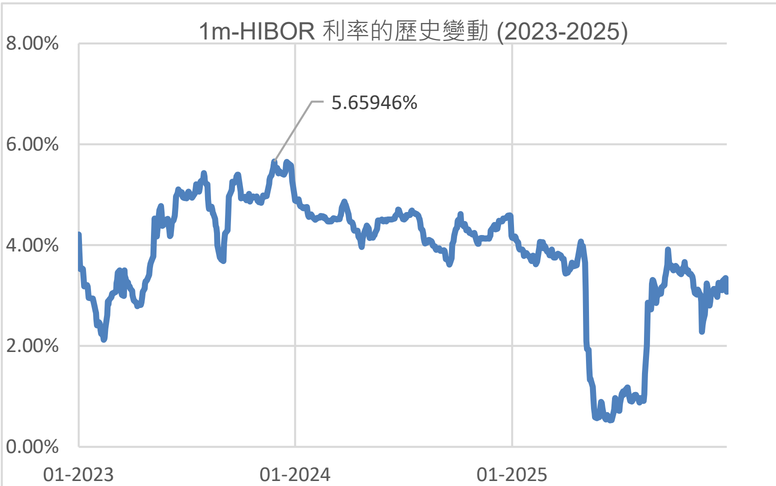
參考資料

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的歷史變動。

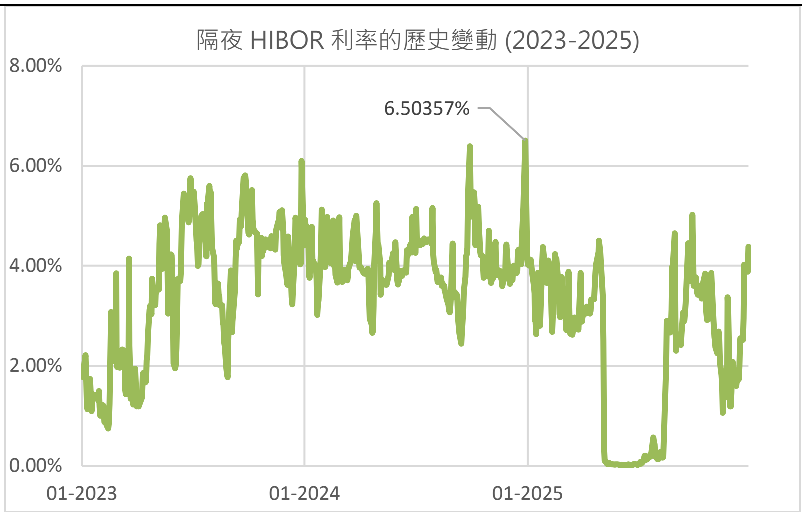


過去三年內，最高的 HKD P 利率為5.875%。



過去三年內，最高的 1m-HIBOR利率為5.65946%。

恒生銀行
HANG SENG BANK



過去三年內，最高的隔夜HIBOR利率為6.50357%。

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HK$ 10萬元，每月支付利息及本金滿期還款為例

利率基準	**根據**過去三年內最高利率計算**之每月利息還款金額**
首五年定息期內	HK$ 317
從第六年起的浮息期	HK$ 534

註：

[1] 最低貸款額為港幣$ 300萬元；

[2] 可選本金還款方式 (i) 本金滿期還款；(ii) 本金每年還款 (最少償還原貸款額之5%)；

[3] 如要計算適用於閣下特定情況的上述資訊，您可與您的客戶經理聯絡，以取得較準確資料。

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HK$ 10萬元，每月支付利息及本金滿期還款為例

貸款期	6個月	12個月	240個月
根據過去三年內最高利率計算之總還款金額	HK 101,900	HK$ 103,800	HK$ 215,142

註：

[1] 最低貸款額為港幣$ 300萬元；

[2] 可選本金還款方式 (i) 本金滿期還款；(ii) 本金每年還款 (最少償還原貸款額之5%)；

[3] 如要計算適用於閣下特定情況的上述資訊，您可與您的客戶經理聯絡，以取得較準確資料。

此概要之中文版本僅供參考。如中英文版本有任何不一致之處，概以英文版本為準。

借定唔借？還得到先好借！

FMKFS2(F)-R7(YX) 8-8 09/26Cv2