



This product is a instalment 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 instalment 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

Interest Rate

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

Loan Tenor	6-month	12-month	24-month
Interest rate	Not Applicable	The Bank's 3-month HKD HIBOR 1.75% p.a. The interest rate for the loan is not subject to a cap and thus may subject to higher interest	Extendable upon the OCBC Bank (Hong Kong) Limited (the "Bank")'s sole discretion

For a loan amount of US\$12,854.48¹ (equivalent to HK\$100,000):

Loan Tenor	6-month	12-month	24-month
Interest rate	Not Applicable	(a) The Bank's 1-month USD Cost of Funds + 1.70% p.a.; or (b) The Bank's 3-month USD Cost of Funds + 1.70% p.a. The interest rate for the loan is not subject to a cap and thus may subject to higher interest	Extendable upon the Bank's sole discretion

[All the rates listed herein are for reference only. Please refer to the Bank's offer letter for the final terms of your fixed loan.]

¹ Calculated with reference to exchange rate USD1 = HKD 7.77939 as at 22 December 2025

	<p>The interest rate in our offer letter of your loan may change during the tenor of this loan.</p> <p>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.</p> <p>Interest rate re-fixing for this loan takes place monthly/every 3 months.</p> <p>“HIBOR” means the Hong Kong Interbank Offered Rate (with reference to the relevant rate published by The Hong Kong Association of Banks rounded up to the nearest 2 decimal places) for Hong Kong Dollars quoted by the Bank. As at 22 Dec 2025, the Bank’s 3-month HKD HIBOR is 3.02%p.a.</p> <p>The Bank’s “Cost of Funds” (CoF) means, in respect of any currency, the interest rate as conclusively determined by us from time to time at the Bank’s sole and absolute discretion as the Bank’s cost of funds for that currency and the specific product, and the Bank’s determination and discretion shall be conclusive and binding on you. As at 22 Dec 2025, the Bank’s 1-month CoF USD and the Bank’s 3-month CoF USD are 4.02% p.a. and 4.02% p.a. respectively.</p> <p>Latest rate and other details of HIBOR is published on our website https://www.ocbc.com.hk/iwov-resources/hk/ocbc/personal/pdf/HIBOR_EN.pdf.</p> <p>Please contact our branch staff for the Bank’s latest Cost of Fund.</p>																
<p>Annualised Percentage Rate (APR)</p>	<p>For a loan amount of HK\$100,000:</p> <table border="1" data-bbox="440 1119 1295 1285"> <thead> <tr> <th>Loan Tenor</th> <th>6-month</th> <th>12-month</th> <th>24-month</th> </tr> </thead> <tbody> <tr> <td>APR (or range of APR)</td> <td>Not Applicable</td> <td>3.08% - 6.14%</td> <td>Subject to tenor extension</td> </tr> </tbody> </table> <p>For a loan amount of US\$12,854.48¹ (equivalent to HK\$100,000):</p> <table border="1" data-bbox="440 1356 1295 1522"> <thead> <tr> <th>Loan Tenor</th> <th>6-month</th> <th>12-month</th> <th>24-month</th> </tr> </thead> <tbody> <tr> <td>APR (or range of APR)</td> <td>Not Applicable</td> <td>5.80% - 6.32%</td> <td>Subject to tenor extension</td> </tr> </tbody> </table> <p>The Annualized Percentage Rates (APR) is calculated in accordance with the relevant guidelines issued by the Hong Kong Association of Banks and is rounded up to the nearest 2 decimal places. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate.</p>	Loan Tenor	6-month	12-month	24-month	APR (or range of APR)	Not Applicable	3.08% - 6.14%	Subject to tenor extension	Loan Tenor	6-month	12-month	24-month	APR (or range of APR)	Not Applicable	5.80% - 6.32%	Subject to tenor extension
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¹ Calculated with reference to exchange rate USD1 = HKD 7.77939 as at 22 December 2025

Annualised Overdue / Default Interest Rate	<p>Overdue payment of any sums shall be subject to an overdue/default interest chargeable at 8% per annum over the Bank's HKD Prime Lending rate (for facilities in Hong Kong dollars) or 8% per annum over the interest rate currently charged for the facilities (for facilities in any currencies other than Hong Kong dollars) or such other rate(s) as determined by the Bank from time to time at the Bank's absolute discretion, from the date of default to the date of actual payment with a minimum charge of HK\$100 or US\$ 20. Default interest shall be calculated daily on any sums due but not paid which is on a simple basis.</p> <p>The Bank's HKD Prime Lending Rate is at its sole and absolute discretion announces or applies from time to time and subject to change. As of 22 December 2025, the Bank's HKD Prime Lending Rate is 5.5%.</p> <p>Latest rate and other details of the Bank's HKD Prime Lending Rate published on our website https://www.ocbc.com.hk/personal-banking/loans/home-loans/hkd-prime-lending-rates.page.</p>																				
Repayment																					
Repayment Frequency	This loan requires monthly repayment (interest only).																				
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¹ Calculated with reference to exchange rate USD1 = HKD 7.77939 as at 22 December 2025

Total Repayment Amount	For a loan amount of HK\$100,000, with monthly interest repayment:			
	Loan Tenor	6-month	12-month	24-month
	Total repayment amount for the Bank's 3-month HKD HIBOR + 1.75% p.a specified above	Not Applicable	HKD104,770	Subject to tenor extension
	For a loan amount of US\$12,854.48 ¹ [equivalent to HK\$100,000], with monthly interest repayment:			
Loan Tenor	6-month	12-month	24-month	
Total repayment amount for the Bank's 1-month USD Cost of Funds + 1.70% p.a specified above	Not Applicable	USD13,589.75	Subject to tenor extension	
Total repayment amount for the Bank's 3-month USD Cost of Funds + 1.70% p.a. specified above	Not Applicable	USD13,589.75	Subject to tenor extension	
<p>Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides for loans at https://www.ocbc.com.hk/premier-banking/our-solutions/investments/financing/insurance-financing.page.</p>				
Fees and Charges				
Handling Fee	An administration fee of 0.3% of the loan amount is payable to the bank once you accept the Bank's offer. Such administration fee is non-refundable regardless of whether the loan is drawn down or not.			
Late Payment Fee and Charge	Not Applicable			
Prepayment / Early Settlement/ Redemption Fee	Full or partial prepayment of the loan before its final due day is only acceptable subject to the borrower giving the Bank one month's prior written notice or payment of a prepayment fee equal to an amount of one-month interest in-lieu of notice. If the loan is fully repaid within the cooling-off period of the insurance policy during which the insurance policy is cancelled, the full prepayment fee (if any) could be waived upon receipt of evidence issued by the insurer to the Bank's satisfaction of the effective cancellation of the Insurance Policy.			
Returned Cheque / Rejected Autopay Charge	Not Applicable			

¹ Calculated with reference to exchange rate USD1 = HKD 7.77939 as at 22 December 2025

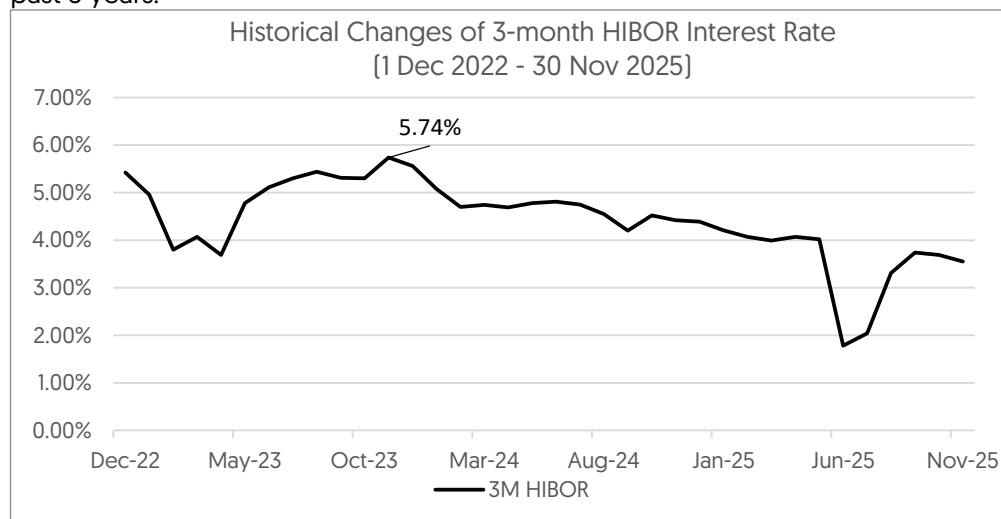
Additional Information

1. The interest rates, terms and conditions above-mentioned are indicative and for reference only and may be subject to change from time to time by the Bank. Please refer to the Bank's offer letter for the final terms of your fixed loan.
2. The list of life insurance policy acceptable as collateral and the percentage of advance are determined by the Bank and subject to change at its sole and absolute discretion from time to time without prior notice. The insurance policy will be assigned to the Bank, which means all proceeds and other monies payable under the insurance policy, including but not limited to the cash surrender value and any dividends that may be declared upon the insurance policy from time to time, are to be paid to the Bank first, and any changes or amendment to the insurance policy are subject to the Bank's prior written consent.
3. The Fixed Loan facility is subject to annual review by the Bank. The Bank is under no obligation to renew the facility and will notify you after an annual review if the Bank decides not to renew it.
4. The maximum limit of the loan facility is determined by the Bank from time to time at its discretion and the loan facilities shall be subject to the Bank's overriding right at any time to require your immediate repayment and/or satisfaction of all debts, liabilities and outstanding amount(s) whether actual or contingent (together with interest and default interest, if any) owing to the Bank on demand, and/or to require security or additional security of such type and in such amount as the Bank shall from time to time consider appropriate (including but not limited to a decrease of the maximum loan-to-value ratio, default in obligation under the loan facility or unsatisfactory account performance) in order to provide the Bank with adequate security for all or any sums actually owing or contingently owing to the Bank; and the loan facilities or any part thereof may immediately be suspended, withdrawn, terminated, reviewed, modified, reduced, increased, cancelled or otherwise varied by the Bank at any time and from time to time at the Bank's sole and absolute discretion without prior notice to or consent from you or any other party.

Reference Information

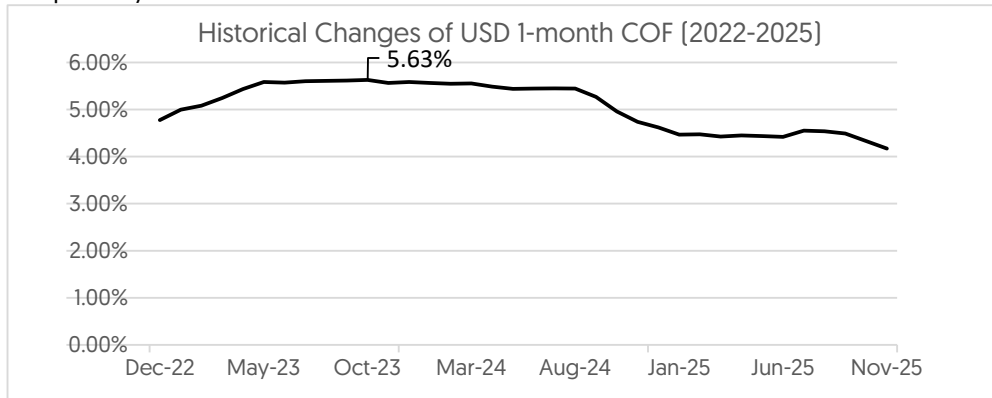
Historical Changes of Interest Rate Benchmark

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



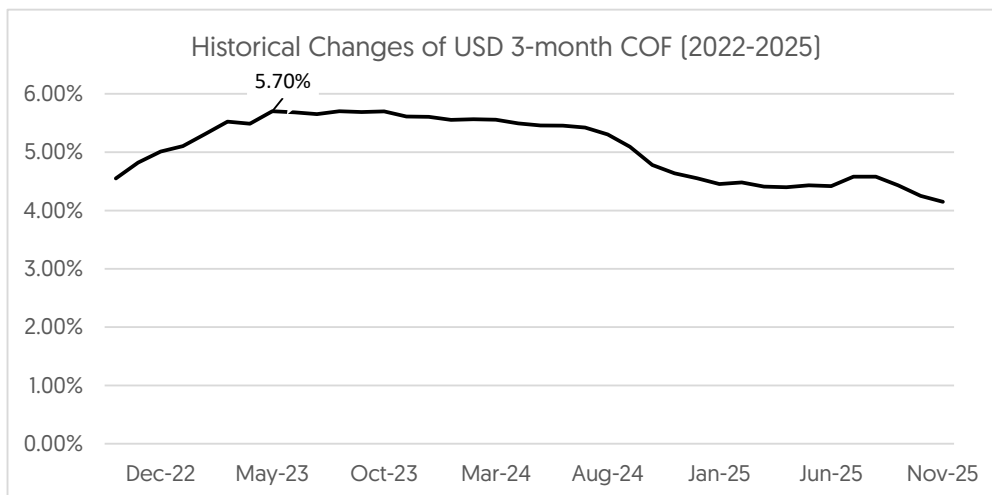
The highest the Bank's 3-month HKD HIBOR interest rate noted in the past 3 years is 5.74%.

The chart below is provided for illustrative purposes only and shows the historical movement of for the Bank's 1-month USD Cost of Funds interest rate benchmark in the past 3 years.



The highest the Bank's 1-month USD Cost of Funds interest rate noted in the past 3 years is 5.63%.

The chart below is provided for illustrative purposes only and shows the historical movement of for the Bank's 3-month USD Cost of Funds interest rate benchmark in the past 3 years.



The highest the Bank's 3-month USD Cost of Funds interest rate noted in the past 3 years is 5.70%.

Periodic Repayment Amount
(Illustrative Example)

[The following example illustrates the total 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 repayment:

Loan Tenor	6-month	12-month	24-month
Periodic interest repayment amount based on the highest the Bank's 3-month HKD HIBOR + 1.75% p.a specified above noted in the past 3 years	Not Applicable	HKD624.17	Subject to tenor extension

	<p>For a loan amount of US\$12,854.48¹ [equivalent to HK\$100,000] with monthly interest repayment:</p> <table border="1" data-bbox="375 226 1281 722"> <thead> <tr> <th data-bbox="375 226 721 275">Loan Tenor</th> <th data-bbox="721 226 915 275">6-month</th> <th data-bbox="915 226 1105 275">12-month</th> <th data-bbox="1105 226 1281 275">24-month</th> </tr> </thead> <tbody> <tr> <td data-bbox="375 275 721 527">Periodic interest repayment amount based on the highest the Bank's 1-month USD Cost of Funds + 1.70% p.a specified above noted in the past 3 years</td> <td data-bbox="721 275 915 527">Not Applicable</td> <td data-bbox="915 275 1105 527">USD78.52</td> <td data-bbox="1105 275 1281 527">Subject to tenor extension</td> </tr> <tr> <td data-bbox="375 527 721 722">Periodic interest repayment amount based on the highest the Bank's 3-month the Bank's USD Cost of Funds + 1.70% p.a. noted in the past 3 years</td> <td data-bbox="721 527 915 722">Not Applicable</td> <td data-bbox="915 527 1105 722">USD79.27</td> <td data-bbox="1105 527 1281 722">Subject to tenor extension</td> </tr> </tbody> </table>				Loan Tenor	6-month	12-month	24-month	Periodic interest repayment amount based on the highest the Bank's 1-month USD Cost of Funds + 1.70% p.a specified above noted in the past 3 years	Not Applicable	USD78.52	Subject to tenor extension	Periodic interest repayment amount based on the highest the Bank's 3-month the Bank's USD Cost of Funds + 1.70% p.a. noted in the past 3 years	Not Applicable	USD79.27	Subject to tenor extension								
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Reminder: "To borrow or not to borrow? Borrow only if you can repay!"

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.

¹ Calculated with reference to exchange rate USD1 = HKD 7.77939 as at 22 December 2025



分期貸款產品資料概要

華僑銀行(香港)有限公司

保費或保單融資計劃 (利息分期固定貸款)
2025 年 12 月

此乃分期貸款產品。

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分期貸款的最終條款。

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

利率

貸款金額為港幣 \$100,000：

貸款期	6個月	12個月	24個月
利率 (或利率範圍)	不適用	本行三個月港元香港銀行同業拆息加 1.75厘 (年息) 本貸款的利率並無上限，可能面對較高的利率風險。	須獲華僑銀行 (香港) 有限公司 [「本行」] 延長貸款期限

貸款金額為美元 \$12,854.48¹ [相等於港幣 \$100,000]：

貸款期	6個月	12個月	24個月
利率 (或利率範圍)	不適用	(a) 本行一個月美元資金成本加 1.70 厘 (年息); 或 (b) 本行三個月美元資金成本加 1.70 厘 (年息) 本貸款的利率並無上限，可能面對較高的利率風險。	須獲本行延長貸款期限

¹ 參考 2025 年 12 月 22 日匯率 1 美元 = 7.77939 港元計算

	<p>[上述所有利率僅供參考。固定貸款的最終條款以本行的貸款確認書為準。]</p> <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的。此貸款的主要風險為利率風險。</p> <p>本貸款的利率重設頻率為每月/三個月。</p> <p>「香港銀行同業拆息」指香港銀行同業拆息為本行報價之香港銀行同業港元拆息（參考香港銀行公會公佈的相關利率並進位至小數點後兩位）。於2025年12月22日，本行之三個月香港銀行同業拆息為3.02厘(年息)。</p> <p>本行的資金成本[「資金成本」]指，就任何貨幣而言，本行不時全權及絕對酌情決定作為該貨幣和特定產品資金成本的利率，而本行的決定及酌情決定具決定性及對客戶具約束力。於2025年12月22日，本行的一個月美元資金成本及三個月美元資金成本分別為4.02厘(年息)及4.02厘(年息)。</p> <p>有關香港銀行同業拆息的最新利率及其他詳情，請查閱本行網站： https://www.ocbc.com.hk/iwov-resources/hk/ocbc/personal/pdf/HIBOR_TC.pdf。</p> <p>有關本行最新的資金成本，請向分行職員查詢。</p>																
<p>實際年利率</p>	<p>貸款金額為港幣 \$100,000：</p> <table border="1" data-bbox="492 999 1352 1136"> <thead> <tr> <th>貸款期</th> <th>6個月</th> <th>12個月</th> <th>24個月</th> </tr> </thead> <tbody> <tr> <td>實際年利率（或實際年利率範圍）</td> <td>不適用</td> <td>3.08% - 6.14%</td> <td>須獲本行延長貸款期限</td> </tr> </tbody> </table> <p>貸款金額為美元\$12,854.48¹ [相等於港幣\$100,000]：</p> <table border="1" data-bbox="492 1255 1352 1392"> <thead> <tr> <th>貸款期</th> <th>6個月</th> <th>12個月</th> <th>24個月</th> </tr> </thead> <tbody> <tr> <td>實際年利率（或實際年利率範圍）</td> <td>不適用</td> <td>5.80% - 6.32%</td> <td>須獲本行延長貸款期限</td> </tr> </tbody> </table> <p>實際年利率是採用香港銀行公會所載的有關指引計算，並已被約至小數後兩個位。實際年利 率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費。</p>	貸款期	6個月	12個月	24個月	實際年利率（或實際年利率範圍）	不適用	3.08% - 6.14%	須獲本行延長貸款期限	貸款期	6個月	12個月	24個月	實際年利率（或實際年利率範圍）	不適用	5.80% - 6.32%	須獲本行延長貸款期限
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貸款期	6個月	12個月	24個月														
實際年利率（或實際年利率範圍）	不適用	5.80% - 6.32%	須獲本行延長貸款期限														
<p>逾期還款年化利率 / 就違約貸款收取的年化利率</p>	<p>逾期付款的任何款項，應徵收的逾期／欠繳利息的港元貸款將會按現時本行之港元最優惠貸款利率加年利率 8 厘，及其餘貨幣將會按當時貸款利率加 8 厘，或按由本行不時全權酌情決定的其他利率收取。從欠繳款項當日至實際付款當日計算，最低收費為 100 港元或 20 美元（根據貸款貨幣計算）。欠繳利息將會以欠繳款項按日為基準以單利息計算。</p>																

¹ 參考 2025 年 12 月 22 日匯率 1 美元 = 7.77939 港元計算

	<p>本行港元最優惠利率相等於本行不時全權及絕對酌情決定公佈或應用，及更改之港元最優惠貸款利率。於 2025年12月22日，本行之港元最優惠貸款利率為 5.5%。</p> <p>有關港元最優惠貸款利率的最新利率及其他詳情，請查閱本行網站： https://www.ocbc.com.hk/personal-banking/zh/loans/home-loans/hkd-prime-lending-rates.page。</p>
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還款

還款頻率	本貸款按每月還款（只供利息）。			
分期還款金額	以貸款額港幣 \$100,000、利息每月還款為例：			
	貸款期	6個月	12個月	24個月
	根據上述本行三個月香港銀行同業拆息加1.75厘(年息)計算之總分期利息還款金額	不適用	港幣 \$ 397.50	須獲本行延長貸款期限
	以貸款額美元\$12,854.48 ¹ （相等於港幣\$100,000）、利息每月還款為例：			
	貸款期	6個月	12個月	24個月
	根據上述本行一個月資金成本加 1.70 厘(年息)計算之分期利息還款金額	不適用	美元 \$ 61.27	須獲本行延長貸款期限
	根據上述本行三個月資金成本加 1.70 厘(年息)之分期利息還款金額	不適用	美元 \$ 61.27	須獲本行延長貸款期限
總還款金額	以貸款額港幣 \$100,000、利息每月還款為例：			
	貸款期	6個月	12個月	24個月
	根據上述本行三個月香港銀行同業拆息加 1.75厘(年息)計算之總還款金額	不適用	港幣 \$ 104,770	須獲本行延長貸款期限

¹ 參考 2025 年 12 月 22 日匯率 1 美元 = 7.77939 港元計算

以貸款額美元\$12,854.48 ¹ [相等於港幣\$100,000]、利息每月還款為例：			
貸款期	6個月	12個月	24個月
根據上述本行一個月資金成本加 1.70厘 [年息]計算之總還款金額	不適用	美元 \$ 13,589.75	須獲本行延長貸款期限
根據上述本行三個月資金成本加 1.70厘 [年息]之總還款金額	不適用	美元 \$ 13,589.75	須獲本行延長貸款期限
<p>註：如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上的貸款服務計算機或到: https://www.ocbc.com.hk/premier-banking/zh/our-solutions/investments/financing/insurance-financing.page 以取得較準確資料。</p>			
費用及收費			
手續費	若客戶接受本行的貸款，必須向本行支付貸款金額 0.3%的手續費。無論客戶有否提取貸款，該手續費亦不予退還。		
逾期還款費用及收費	不適用		
提前清償 / 提前還款 / 贖回契約的收費	本行僅在閣下給予本行一個月事先書面通知或閣下支付相等於一個月利息金額的代通知金的提前還款費的情況下，方會接受閣下在貸款最後到期日前提前償還全部 / 部分款項。若貸款於保單的冷靜期內被全數償還，而保單亦於該期內被同時取消，提前還款費(如有) 可於本行滿意收到保險公司出具之取消證明後獲全部豁免。		
退票 / 退回自動轉帳授權指示的收費	不適用		
其他資料			
<ol style="list-style-type: none"> 1. 以上所述之利率、條款及細則僅作參考之用，本行或不時作出更改。固定貸款的最終條款以貸款確認書為準。 2. 可接受作為抵押品的人壽保險保單清單及放款的百分率由本行決定，該清單及其百分率本行可不時全權酌情決定修訂，毋須事先通知。保單將會被轉讓給本行，這代表所有保單發出的款項及收益，包括但不限於現金退保價值及由保單中不時宣告之紅利，將首先給予本行。及保單的任何更改及修改亦須經過本行的事先書面同意。 3. 定額貸款由本行按年檢視，本行有權對貸款不予續批。如經年度檢視後本行決定不續批貸款，將通知客戶。 4. 貸款的最高限額由本行不時酌情釐定，貸款受本行的凌駕性權利約束，有關權利容許本行於任何時候要求閣下應要求立即償還及 / 或清償結欠本行的所有債務、負債及未償還款項（無論實際或或然，連同利息及逾期利息（如有）），及 / 或要求閣下按本行不時認為合適的類型和金額提供抵押品或額外之抵押品（包括（但不限於）降低最高貸款價值比率、違反貸款項下責任或賬戶表現欠佳），以為閣下實際或或然結欠本行的全部或任何款項提供足夠抵押；而本行或 			

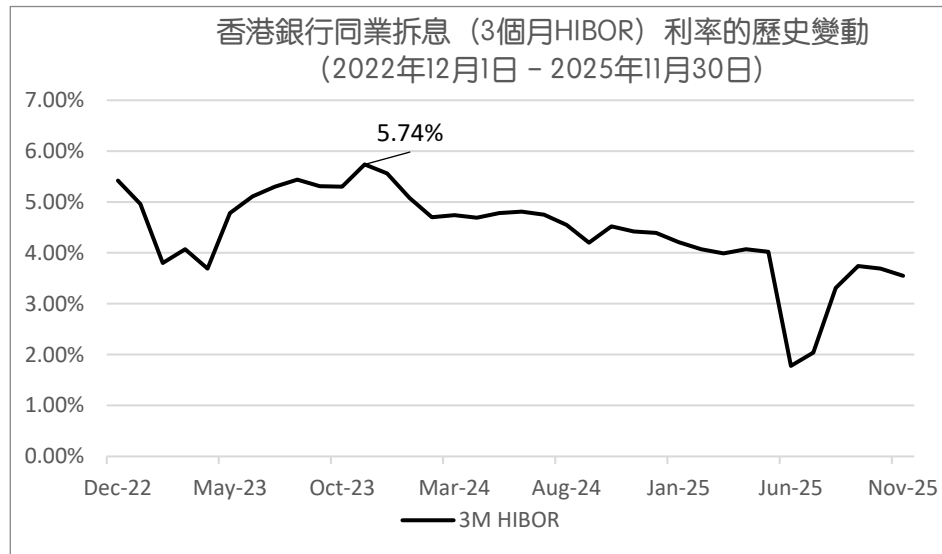
¹ 參考 2025 年 12 月 22 日匯率 | 美元 = 7.77939 港元計算

會隨時及不時全權絕對酌情決定立即暫停、撤回、終止、審查、修改、減少、增加、取消或以其他方式變更貸款或其任何部分，而毋須事先通知閣下或任何其他人士，或取得閣下或任何其他人士的同意。

參考資料

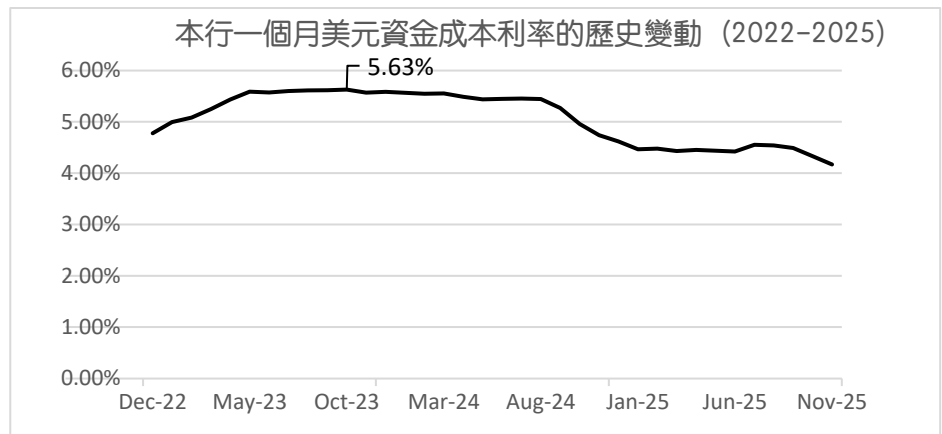
利率基準的歷史變動

下表僅供參考，顯示過去三年內本行三個月港元香港銀行同業拆息的歷史變動。



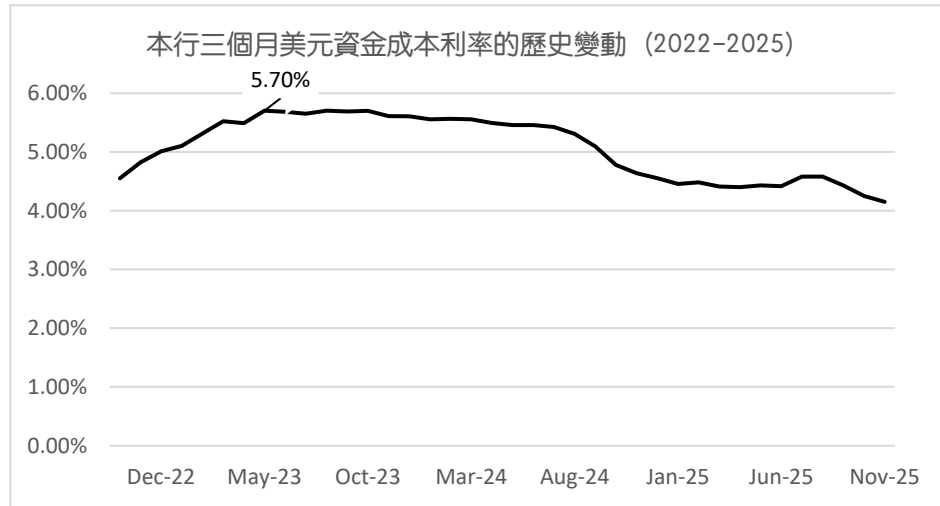
過去三年內，最高的本行三個月本行港元香港銀行同業拆息利率為 5.74%。

下表僅供參考，顯示過去三年內本行一個月美元資金成本的歷史變動。



過去三年內，最高的本行一個月美元資金成本利率為 5.63%。

下表僅供參考，顯示過去三年內本行三個月美元資金成本的歷史變動。



過去三年內，最高的本行三個月美元資金成本利率為 5.70%。

分期還款金額
(示例說明)

(以下例子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 \$100,000、利息每月還款為例：

貸款期	6個月	12個月	24個月
根據過去三年內最高本行三個月港元香港銀行同業拆息加1.75厘(年息)計算之總分期利息還款金額	不適用	港幣 \$ 624.17	須獲本行延長貸款期限

以貸款額美元\$12,854.48¹ (相等於港幣\$100,000)、利息每月還款為例：

貸款期	6個月	12個月	24個月
根據過去三年內最高本行一個月美元資金成本加1.70厘(年息)計算之分期利息還款金額	不適用	美元 \$ 78.52	須獲本行延長貸款期限
根據過去三年內最高本行三個月美元資金成本加1.70厘(年息)之分期利息還款金額	不適用	美元 \$ 79.27	須獲本行延長貸款期限

¹ 參考 2025 年 12 月 22 日匯率 1 美元 = 7.77939 港元計算

總還款金額 (示例說明)	(以下例子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 \$100,000、利息每月還款為例：			
	貸款期	6個月	12個月	24個月
	根據過去三年內最高本行三個月港元香港銀行同業拆息加1.75厘(年息)計算之總還款金額	不適用	港幣 \$ 107,490	須獲本行延長貸款期限
	以貸款額美元\$12,854.48 ¹ [相等於港幣\$100,000]、利息每月還款為例：			
貸款期	6個月	12個月	24個月	
根據過去三年內最高本行一個月美元資金成本加1.70厘(年息)計算之總還款金額	不適用	美元 \$ 13,796.71	須獲本行延長貸款期限	
根據過去三年內最高本行三個月美元資金成本加1.70厘(年息)之總還款金額	不適用	美元 \$ 13,805.71	須獲本行延長貸款期限	

提提你：「借定唔借？還得到先好借！」

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。

¹ 參考 2025 年 12 月 22 日匯率 1 美元 = 7.77939 港元計算