

# 分期貸款產品資料概要

安基財務有限公司（「本公司」）

私人分期貸款  
2025年6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10萬元：			
	貸款期	6個月	12個月	24個月
	利率（或利率範圍）*	1.2%	1.2%	1.2%
	*以上顯示的利率為月平息，並已被約至小數點後一位。月平息用作計算私人分期貸款的每月還款金額。上述利率僅供參考，適用於個別客戶之利率或有差異，請致電2511 7511聯絡本公司職員查詢。			
實際年利率	貸款金額為港幣10萬元：			
	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）^	29.89%	30.27%	30.96%
	^實際年利率乃根據銀行營運守則之指引計算，並已被約至小數後兩個位。實際年利率為一個參考利率，以年化利率展示包含產品的基本利率及其他費用及收費。以上之實際年利率只供參考，適用於個別客戶之實際年利率或有差異，請致電2511 7511聯絡本公司職員查詢。			
逾期還款實際年利率 / 就違約貸款收取的實際年利率		<p>如未能在到期時全數繳付每月還款額，未償還的每月還款額將按照客戶相關的貸款合約上訂明之實際年利率由到期日起每日以單息累計逾期還款利息，直至未償還的每月還款額全數清還為止。（1日之逾期還款利息 = 未償還的每月還款額 x 貸款合約上訂明之實際年利率 / 365 &lt;不論平年或閏年，每年日數皆以365天為基準&gt;）。逾期還款利息不設最低金額。</p>		
還款				

還款頻率	本貸款需按每月分期還款。			
分期還款金額	以貸款額港幣10萬元，每月還款為例：			
	貸款期	6個月	12個月	24個月
	根據上述 利率 （或利率 範 圍）計算之分期 還款金額	港幣\$ 17,867	港幣\$ 9,534	港幣\$ 5,367
總還款金額	以貸 款額港幣10萬元 ，每月還款為例：			
	貸款期	6個月	12個月	24個月
	根據上述 利率 （或利率 範 圍）計算之總還 款金額	港幣\$ 107,202	港幣\$ 114,408	港幣\$ 128,808
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 供款計算機 <a href="https://www.okfinance.com.hk/loaninfo_calculator.html">https://www.okfinance.com.hk/loaninfo_calculator.html</a> 以取 得較準確資料。				
費用及收費				
手續費	手續費將按照下列列表於提取貸款時收取:			
	貸款期	手續費(按貸款金額計算)		
	12個月或以下	1%		
	12個月以上至24個月或以下	2%		
	24個月以上	3%		
逾期還款費用及收費	不適用			

提早還款 / 提前清償 / 贖回的收費	提前還款費用將於客戶提前償還全數貸款時，按照下列列表收取:			
	貸款期	提前還款日 (於貸款提取日起計)	提前還款費用 (按原貸款金額計算)	
	12個月或以下	於12個月內	1%	
	12個月以上至24個月或以下	於12個月內	2%	
		於12個月後	1%	
	24個月以上至36個月或以下	於12個月內	3%	
		於12個月後至24個月內	2%	
		於24個月後	1%	
	36個月以上	於12個月內	4%	
		於12個月後至24個月內	3%	
		於24個月後至36個月內	2%	
		於36個月後	1%	
	<b>重要事項:</b> 客戶在決定提早全數清還貸款前，應考慮提早全數清還貸款所引致之有關費用。貸款之利息是以「78法則」計算。一般而言，前期的每月還款額內利息會佔較多、本金佔較少。如貸款已按期償還了一段時間，未償還的利息金額可能已經很少。客戶應將提早全數清還貸款所引致之有關費用（包括提前還款費用及其他費用等）和未償還的貸款利息總額作比較，才決定應否提早全數清還貸款。有關詳情，請致電2511 7511聯絡本公司客戶服務主任。			
	退票 / 退回自動轉帳授權指示的費用	每次退票 / 退回自動轉帳授權指示時，將收取HK\$150		

其他資料

最低貸款金額	HK\$5,000	
其他費用及收費	延長還款期手續費(發放貸款前更改每月還款到期日)	貸款金額 x (月平息 x 12/365) x 延期日數
	延長還款期手續費(發放貸款後更改每月還款到期日)	貸款本金結欠金額 x (月平息 x 12/365) x 延期日數
	更改自動轉帳安排收費	每次HK\$150
	申領個人資料紀錄 - 查閱資料	每次HK\$200
	影印費	每次HK\$100
	大量紙幣還款	每位客戶每日還款200張以上，將收取紙幣總額之0.5%為手續費，最低收費為\$150。
	大量輔幣還款	每位客戶每日還款100枚以上，將收取每包HK\$5手續費(以50枚為一包計，不足一包將作一包計)，最低收費為HK\$50。

參考資料	
利率基準的歷史變動	不適用
分期還款金額（示例說明）	不適用
總還款金額（示例說明）	不適用

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。

借定唔借？還得到先好借！

本文提及的服務／產品並不是以歐盟的人士為目標。

# 分期貸款產品資料概要

安基財務有限公司（「本公司」）

業主(私人)貸款  
2025年6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10萬元：

貸款期	6個月	12個月	24個月
利率（或利率範圍）*	20%	20%	20%

\*以上顯示的利率為年息，並已被約至個位數。年息用作計算業主(私人)貸款的每月還款金額。上述利率僅供參考，適用於個別客戶之利率或有差異，請致電2511 7511聯絡本公司職員查詢。

### 實際年利率

貸款金額為港幣10萬元：

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）^	22.08%	22.02%	21.98%

^實際年利率乃根據銀行營運守則之指引計算，並已被約至小數後兩個位。實際年利率為一個參考利率，以年化利率展示包含產品的基本利率及其他費用及收費。以上之實際年利率只供參考，適用於個別客戶之實際年利率或有差異，請致電2511 7511聯絡本公司職員查詢。

### 逾期還款實際年利率 / 就違約貸款收取的實際年利率

如未能在到期時全數繳付每月還款額，未償還的每月還款額將按照客戶相關的貸款合約上訂明之實際年利率由到期日起每日以單息累計逾期還款利息，直至未償還的每月還款額全數清還為止。（1日之逾期還款利息 = 未償還的每月還款額 x 貸款合約上訂明之實際年利率 / 365 <不論平年或潤年，每年日數皆以365天為基準>）。逾期還款利息不設最低金額。

## 還款

還款頻率	本貸款需按每月分期還款。			
分期還款金額	以貸款額港幣10萬元，每月還款為例：			
	貸款期	6個月	12個月	24個月
	根據上述 利率 （或利率 範 圍）計算之分期 還款金額	港幣\$ 17,653	港幣\$ 9,264	港幣\$ 5,090
總還款金額	以貸 款額港幣10萬元，[每月]還款為例 [註：如客戶可選擇不同的還款周 期/頻率，請以每月還款為例計算。]：			
	貸款期	6個月	12個月	24個月
	根據上述 利率 （或利率 範 圍）計算之總還 款金額	港幣\$ 105,918	港幣\$ 111,168	港幣\$ 122,160
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 供款計算機 <a href="https://www.okfinance.com.hk/loaninfo_calculator.html">https://www.okfinance.com.hk/loaninfo_calculator.html</a> 以取 得較準確資料。				
費用及收費				
手續費	不適用			
逾期還款費用及收費	不適用			

提早還款 / 提前清償 / 贖回的收費	提前還款費用將於客戶提前償還全數貸款時，按照下列列表收取:			
	<u>貸款期</u>	<u>提前還款日 (於貸款提取日起計)</u>	<u>提前還款費用 (按原貸款金額計算)</u>	
	12個月或以下	於12個月內	1%	
	12個月以上至24個月或以下	於12個月內	2%	
		於12個月後	1%	
	24個月以上至36個月或以下	於12個月內	3%	
		於12個月後至24個月內	2%	
		於24個月後	1%	
	36個月以上至48個月或以下	於12個月內	4%	
		於12個月後至24個月內	3%	
		於24個月後至36個月內	2%	
		於36個月後	1%	
	48個月以上	於12個月內	5%	
		於12個月後至24個月內	4%	
		於24個月後至36個月內	3%	
		於36個月後至48個月內	2%	
		於48個月後	1%	
	<b>重要事項:</b> 客戶在決定提早全數清還貸款前，應考慮提早全數清還貸款所引致之有關費用。客戶應將提清還貸款所引致之有關費用（包括提前還款費用及其他費用等）和未償還的貸款利息總額作比較，才決定應否提早全數清還貸款。有關詳情，請致電2511 7511聯絡本公司客戶服務主任。			
	退票 / 退回自動轉帳授權指示的費用	每次退票 / 退回自動轉帳授權指示時，將收取 HK\$150		

其他資料											
最低貸款金額	HK\$50,000										
其他費用及收費	<table> <tr> <td>更改自動轉帳安排收費</td><td>每次HK\$150</td></tr> <tr> <td>申領個人資料紀錄 - 查閱資料</td><td>每次HK\$200</td></tr> <tr> <td>影印費</td><td>每次HK\$100</td></tr> <tr> <td>大量紙幣還款</td><td>每位客戶每日還款200張以上，將收取紙幣總額之0.5%為手續費，最低收費為\$150。</td></tr> <tr> <td>大量輔幣還款</td><td>每位客戶每日還款100枚以上，將收取每包HK\$5手續費(以50枚為一包計，不足一包將作一包計)，最低收費為HK\$50。</td></tr> </table>	更改自動轉帳安排收費	每次HK\$150	申領個人資料紀錄 - 查閱資料	每次HK\$200	影印費	每次HK\$100	大量紙幣還款	每位客戶每日還款200張以上，將收取紙幣總額之0.5%為手續費，最低收費為\$150。	大量輔幣還款	每位客戶每日還款100枚以上，將收取每包HK\$5手續費(以50枚為一包計，不足一包將作一包計)，最低收費為HK\$50。
更改自動轉帳安排收費	每次HK\$150										
申領個人資料紀錄 - 查閱資料	每次HK\$200										
影印費	每次HK\$100										
大量紙幣還款	每位客戶每日還款200張以上，將收取紙幣總額之0.5%為手續費，最低收費為\$150。										
大量輔幣還款	每位客戶每日還款100枚以上，將收取每包HK\$5手續費(以50枚為一包計，不足一包將作一包計)，最低收費為HK\$50。										

參考資料	
利率基準的歷史變動	不適用
分期還款金額（示例說明）	不適用
總還款金額（示例說明）	不適用

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。

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# Key Facts Statement (KFS) for Instalment Loan

OK Finance Limited (the “Company”)

Personal Instalment Loan  
June 2025

This product is an 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 (or range of interest rate) *	1.2%	1.2%	1.2%

\* The interest rate quoted above is monthly flat rate and is rounded to the nearest one decimal place. Monthly flat rate is applied to calculate the monthly repayment amount for Personal Instalment Loan. The interest rate quoted above is for reference only. The applicable interest rate may vary for individual customers, please contact our staff at 2511 7511 for enquiry.

### Annualised Percentage Rate (APR)

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

Loan Tenor	6-month	12-month	24-month
APR (or range of APR) ^	29.89%	30.27%	30.96%

^ APR is calculated according to the guidelines issued in respect of the Code of Banking Practice and is rounded to the nearest two 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. The APR quoted above is for reference only. The applicable APR may vary for individual customers, please contact our staff at 2511 7511 for enquiry.

### Annualised Overdue / Default Interest Rate

If the monthly instalment amount is not paid in full when due, overdue interest will be accrued on a simple daily basis on the unpaid monthly instalment amount from the due date at the contractual Annualised Percentage Rate applicable to the customer's relevant loan account stated in the offer letter until the unpaid monthly instalment amount is paid in full (default interest for 1 day = unpaid monthly instalment amount x contractual APR/365 (based on 365-day year for both ordinary and leap years)). No minimum amount of overdue interest will be applied.

Repayment					
Repayment Frequency		This loan requires monthly repayment.			
Periodic Repayment Amount		For a loan amount of HK\$100,000 with monthly repayment:			
		Loan Tenor	6-month	12-month	24-month
		Periodic repayment amount for the interest rate (or range of interest rate) specified above	HK\$ 17,867	HK\$ 9,534	HK\$ 5,367
Total Repayment Amount		For a loan amount of HK\$100,000 with monthly repayment:			
		Loan Tenor	6-month	12-month	24-month
		Total repayment amount for the interest rate (or range of interest rate) specified above	HK\$ 107,202	HK\$ 114,408	HK\$ 128,808
		<b>Remark:</b> To calculate the above information applicable to your specific case, please use our online calculator accessible from our website at <a href="https://www.okfinance.com.hk/loaninfo_calculator.html">https://www.okfinance.com.hk/loaninfo_calculator.html</a>			
Fees and Charges					
Handling Fee		Handling fee will be charged upon loan drawdown in accordance with the following schedule:			
		Loan Tenor	Handling Fee (% of Loan Amount)		
		12 months or less	1%		
		More than 12 months, but 24 months or less	2%		
		More than 24 months	3%		
Late Payment Fee and Charge		Not Applicable			

<b>Prepayment / Early Settlement / Redemption Fee</b>	<p>Early settlement fee will be charged for early full settlement of the loan and is calculated in accordance with the following schedule:</p> <table><tr><th><u>Loan Tenor</u></th><th><u>Early Settlement Date (from date of loan drawdown)</u></th><th><u>Early Settlement Fee (% of original loan amount)</u></th></tr><tr><td>12 months or less</td><td>Within 12 months</td><td>1%</td></tr><tr><td rowspan="2">More than 12 months, but 24 months or less</td><td>Within 12 Months</td><td>2%</td></tr><tr><td>After 12 months</td><td>1%</td></tr><tr><td rowspan="3">More than 24 months, but 36 months or less</td><td>Within 12 Months</td><td>3%</td></tr><tr><td>After 12 months, but on or before 24 months</td><td>2%</td></tr><tr><td>After 24 months</td><td>1%</td></tr><tr><td rowspan="4">More than 36 months</td><td>Within 12 Months</td><td>4%</td></tr><tr><td>After 12 months, but on or before 24 months</td><td>3%</td></tr><tr><td>After 24 months, but on or before 36 months</td><td>2%</td></tr><tr><td>After 36 months</td><td>1%</td></tr></table> <p><b>Important Notes:</b> Customer should consider the Early Settlement Fee involved before deciding whether to pay off the loan early or not. Interest payable is calculated on the basis of “Rule of 78”. More interest will, in general, be included in earlier repayments, and less on principal. The amount of outstanding interest is likely to be small when repayments have been made as schedule for some time. Customer should compare total amount involved in early settlement (including Early Settlement Fee and other fees, etc.) and the amount of outstanding interest before making a decision of early settlement. For details, please contact our staff at 2511 7511.</p>	<u>Loan Tenor</u>	<u>Early Settlement Date (from date of loan drawdown)</u>	<u>Early Settlement Fee (% of original loan amount)</u>	12 months or less	Within 12 months	1%	More than 12 months, but 24 months or less	Within 12 Months	2%	After 12 months	1%	More than 24 months, but 36 months or less	Within 12 Months	3%	After 12 months, but on or before 24 months	2%	After 24 months	1%	More than 36 months	Within 12 Months	4%	After 12 months, but on or before 24 months	3%	After 24 months, but on or before 36 months	2%	After 36 months	1%
<u>Loan Tenor</u>	<u>Early Settlement Date (from date of loan drawdown)</u>	<u>Early Settlement Fee (% of original loan amount)</u>																										
12 months or less	Within 12 months	1%																										
More than 12 months, but 24 months or less	Within 12 Months	2%																										
	After 12 months	1%																										
More than 24 months, but 36 months or less	Within 12 Months	3%																										
	After 12 months, but on or before 24 months	2%																										
	After 24 months	1%																										
More than 36 months	Within 12 Months	4%																										
	After 12 months, but on or before 24 months	3%																										
	After 24 months, but on or before 36 months	2%																										
	After 36 months	1%																										
<b>Returned Cheque / Rejected Autopay Charge</b>	HK\$150 per returned cheque / rejected autopay payment.																											

Additional Information		
Minimum Loan Amount	HK\$5,000	
Other Fees & Charges	Extension Fee (for change of monthly due date <u>before</u> loan disbursement)	Loan Amount x (Monthly Flat Rate x 12/365) x No. of Days Extended
	Extension Fee (for change of monthly due date <u>after</u> loan disbursement)	Outstanding Principal Loan Amount x (Monthly Flat Rate x 12/365) x No. of Days Extended
	Autopay Rearrangement Fee	HK\$150 per transaction
	Request of Personal Data – Data Access Request	HK\$200 per request
	Copying Fee	HK\$100 per transaction
	Bulk Notes Repayment	0.5% of total amount if over 200 pieces per day per customer (minimum HK\$150).
	Bulk Coin Repayment	HK\$5 per bag or part thereof (50 pieces as one bag) if over 100 pieces per day per customer (minimum HK\$50).

Reference Information	
Historical Changes of Interest Rate Benchmark	Not Applicable
Periodic Repayment Amount (Illustrative Example)	Not Applicable
Total Repayment Amount (Illustrative Example)	Not Applicable

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# Key Facts Statement (KFS) for Instalment Loan

**OK Finance Limited (the “Company”)**

**Property Owner (Personal) Loan  
June 2025**

**This product is an 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 (or range of interest rate) *	20%	20%	20%

\*The interest rate quoted above is annual interest rate and is rounded to the nearest single digit. Annual interest rate is applied to calculate the monthly repayment amount for Property Owner (Personal) Loan. The interest rate quoted above is for reference only. The applicable interest rate may vary for individual customers, please contact our staff at 2511 7511 for enquiry.

### Annualised Percentage Rate (APR)

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

Loan Tenor	6-month	12-month	24-month
APR(or range of APR)^	22.08%	22.02%	21.98%

^APR is calculated according to the guidelines issued in respect of the Code of Banking Practice and is rounded to the nearest two 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. The APR quoted above is for reference only. The applicable APR may vary for individual customers, please contact our staff at 2511 7511 for enquiry.

### Annualised Overdue / Default Interest Rate

If the monthly instalment amount is not paid in full when due, overdue interest will be accrued on a simple daily basis on the unpaid monthly instalment amount from the due date at the contractual Interest Rate applicable to the customer's relevant loan account stated in the offer letter until the unpaid monthly instalment amount is paid in full (default interest for 1 day = unpaid monthly instalment amount x contractual Interest Rate/365 (based on 365-day year for both ordinary and leap years)). No minimum amount of overdue interest will be applied.

Repayment				
Repayment Frequency	This loan requires monthly repayment.			
Periodic Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Periodic repayment amount for the interest rate (or range of interest rate) specified above	HK\$ 17,653	HK\$ 9,264	HK\$ 5,090
Total Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Total repayment amount for the interest rate (or range of interest rate) specified above	HK\$ 105,918	HK\$ 111,168	HK\$ 122,160
<b>Remark:</b> To calculate the above information applicable to your specific case, please use our online calculator accessible from our website at <a href="https://www.okfinance.com.hk/loaninfo_calculator.html">https://www.okfinance.com.hk/loaninfo_calculator.html</a>				
Fees and Charges				
Handling Fee	Not Applicable			
Late Payment Fee and Charge	Not Applicable			

<b>Prepayment / Early Settlement / Redemption Fee</b>	<p>Early settlement fee will be charged for early full settlement of the loan and is calculated in accordance with the following schedule:</p> <table><tr><th><u>Loan Tenor</u></th><th><u>Early Settlement Date (from date of loan drawdown)</u></th><th><u>Early Settlement Fee (% of original loan amount)</u></th></tr><tr><td>12 months or less</td><td>Within 12 months</td><td>1%</td></tr><tr><td rowspan="2">More than 12 months, but 24 months or less</td><td>Within 12 Months</td><td>2%</td></tr><tr><td>After 12 months</td><td>1%</td></tr><tr><td rowspan="3">More than 24 months, but 36 months or less</td><td>Within 12 Months</td><td>3%</td></tr><tr><td>After 12 months, but on or before 24 months</td><td>2%</td></tr><tr><td>After 24 months</td><td>1%</td></tr><tr><td rowspan="4">More than 36 months, but 48 months or less</td><td>Within 12 Months</td><td>4%</td></tr><tr><td>After 12 months, but on or before 24 months</td><td>3%</td></tr><tr><td>After 24 months, but on or before 36 months</td><td>2%</td></tr><tr><td>After 36 months</td><td>1%</td></tr><tr><td rowspan="5">More than 48 months</td><td>Within 12 Months</td><td>5%</td></tr><tr><td>After 12 months, but on or before 24 months</td><td>4%</td></tr><tr><td>After 24 months, but on or before 36 months</td><td>3%</td></tr><tr><td>After 36 months, but on or before 48 months</td><td>2%</td></tr><tr><td>After 48 months</td><td>1%</td></tr></table> <p><b>Important Notes:</b> Customer should consider the Early Settlement Fee involved before deciding whether to pay off the loan early or not. Customer should compare total amount involved in early settlement (including Early Settlement Fee and other fees, etc.) and the amount of outstanding interest before making a decision of early settlement. For details, please contact our staff at 2511 7511.</p>	<u>Loan Tenor</u>	<u>Early Settlement Date (from date of loan drawdown)</u>	<u>Early Settlement Fee (% of original loan amount)</u>	12 months or less	Within 12 months	1%	More than 12 months, but 24 months or less	Within 12 Months	2%	After 12 months	1%	More than 24 months, but 36 months or less	Within 12 Months	3%	After 12 months, but on or before 24 months	2%	After 24 months	1%	More than 36 months, but 48 months or less	Within 12 Months	4%	After 12 months, but on or before 24 months	3%	After 24 months, but on or before 36 months	2%	After 36 months	1%	More than 48 months	Within 12 Months	5%	After 12 months, but on or before 24 months	4%	After 24 months, but on or before 36 months	3%	After 36 months, but on or before 48 months	2%	After 48 months	1%
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<b>Returned Cheque / Rejected Autopay Charge</b>	HK\$150 per returned cheque / rejected autopay payment.																																						

Additional Information		
Minimum Loan Amount	HK\$50,000	
Other Fees & Charges	Extension Fee (for change of monthly due date <u>before</u> loan disbursement)	Loan Amount x (Monthly Flat Rate x 12/365) x No. of Days Extended
	Extension Fee (for change of monthly due date <u>after</u> loan disbursement)	Outstanding Principal Loan Amount x (Monthly Flat Rate x 12/365) x No. of Days Extended
	Autopay Rearrangement Fee	HK\$150 per transaction
	Request of Personal Data – Data Access Request	HK\$200 per request
	Copying Fee	HK\$100 per transaction
	Bulk Notes Repayment	0.5% of total amount if over 200 pieces per day per customer (minimum HK\$150).
	Bulk Coin Repayment	HK\$5 per bag or part thereof (50 pieces as one bag) if over 100 pieces per day per customer (minimum HK\$50).

Reference Information	
Historical Changes of Interest Rate Benchmark	Not Applicable
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