

Key Facts Statement (KFS) for Instalment Loan

Nanyang Commercial Bank, Limited (“the Bank”)

“Bei Yong Tong” Personal Loan (for Personal Customers)
Instalment Loan Secured by Time Deposit
23rd 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 or USD equivalent:

Loan Tenor	6-month	12-month	24-month
Interet rate (or range of interest rate)	<p>1. For HKD loan:</p> <p>The Bank's HKD P – 1.25% to The Bank's HKD P – 0.75%, or</p> <p>1-month H + 3.5% to 1-month H + 4.5%</p> <p>2. For USD loan:</p> <p>The Bank's USD P + 0.5% to The Bank's USD P + 1%</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p>		

The interest rate in our offer 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.

Interest rate re-fixing for this loan takes place monthly.

The Bank's HKD / USD Prime rate (“P”) means the Best Lending Rate (BLR) for HKD / USD as may be quoted by the Bank from time to time and subject to fluctuation.

HIBOR (“H”) means the Hong Kong Interbank Offered Rate for the interest period of 1 month for Hong Kong Dollars quoted by the Hong Kong Association of Banks (HKAB) at or about 11:00a.m.(Hong Kong time).

Latest rate and other details of the Bank's Best Lending Rate, i.e. Prime rate (P), is published on our website:

https://www.ncb.com.hk/nanyang_bank/eng/html/14a1.html

Latest rate and other details of the 1-month HIBOR (H) is published on the Hong Kong Association of Banks' (HKAB) website:

<https://www.hkab.org.hk/en/rates/hibor>

Annualised Percentage Rate (APR)	Not applicable															
Annualised Overdue/ Default Interest Rate	<table><tr><td>Loan Currency</td><td colspan="3">Annualised Overdue / Default Interest rate</td></tr><tr><td>HKD Loan</td><td colspan="3">The Bank's HKD P + 6%</td></tr><tr><td>USD Loan</td><td colspan="3">The Bank's USD P + 6%</td></tr></table>				Loan Currency	Annualised Overdue / Default Interest rate			HKD Loan	The Bank's HKD P + 6%			USD Loan	The Bank's USD P + 6%		
	Loan Currency	Annualised Overdue / Default Interest rate														
	HKD Loan	The Bank's HKD P + 6%														
	USD Loan	The Bank's USD P + 6%														
	The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.															
If an instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.																
Repayment																
Repayment Frequency	This loan requires monthly interest payments, with the principal repaid at maturity.															
Periodic Repayment Amount	For a loan amount of HK\$100,000 or USD equivalent with monthly repayment:															
	Loan Tenor	6-month	12-month	24-month												
	Periodic repayment amount for the interest rate (range of interest rate) specified above	HKD Loan based on the Bank's HKD P														
		HK\$ 355 to HK\$ 396														
		HKD Loan based on 1-month H														
		HK\$ 590 to HK\$ 674														
		USD Loan														
		US\$ 86 to US\$ 91														
	Remarks:															
	1. Assume the Bank's HKD P and USD P is 5.5% and 7.5% respectively; 1-month H is 3.58% (1-month H as at Hong Kong Time on 16 th April 2025 posted on HKAB's website).															
2. Assume the exchange rate of USD and HKD is at 1:7.8																
Total Repayment Amount	For a loan amount of HK\$100,000 or USD equivalent with monthly repayment:															
	Loan Tenor	6-month	12-month	24-month												
	Total repayment amount for the interest rate (range of interest rate) specified above	HKD Loan based on the Bank's HKD P														
		HK\$ 102,130 to HK\$ 102,376	HK\$ 104,260 to HK\$ 104,752	HK\$ 108,520 to HK\$ 109,504												
		HKD Loan based on 1-month H														
		HK\$ 103,540 to HK\$ 104,044	HK\$ 107,080 to HK\$ 108,088	HK\$ 114,160 to HK\$ 116,176												
		USD Loan														
		US\$ 13,337 to US\$ 13,367	US\$ 13,853 to US\$ 13,913	US\$ 14,885 to US\$ 15,005												

	Remarks: <ol style="list-style-type: none"> 1. Assume the Bank's HKD P and USD P is 5.5% and 7.5% respectively; 1-month H is 3.58%(1-month H as at Hong Kong Time on 16th April 2025 posted on HKAB's website). 2. To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at https://www.ncb.com.hk/nanyang_bank/eng/html/13.html
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Fees and Charges

Handling Fee	0.2% of the total loan amount will be charged as commitment fee when the Borrower and Mortgagor are not the same person(Please refer to the part of additional information). The commitment fee will be charged upon the acceptance of the loan.
Late Payment Fee and Charge	<p>HK\$500 per late payment (plus legal cost, if any)</p> <p>Apart from default interest, the Bank reserves the right to charge HK\$500 on each time (in addition to legal costs incurred) when the borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the borrower or to take any other recovery action against the borrower and/or any other person after the borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the borrower shall be obliged to pay such costs to the Bank upon demand.</p>
Prepayment / Early Settlement / Redemption Fee	<p>1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan in less than 1 month's prior notice.</p> <p>Any partial prepayment shall be in the minimum sum of HK\$50,000.00 or its equivalent in other foreign currencies.</p>
Returned Cheque / Charge / Rejected Autopay Charge	HK\$150 per returned cheque / rejected autopay payment

Additional Information

1. Please note that the maximum loan tenor of the "Bei Yong Tong" Personal Loan vary based on the terms outlined in Sections 1.1 and 1.2.
 - 1.1. If the Borrower and Mortgagor are the same person, the maximum loan tenor is 60 months.
 - 1.2. If the Borrower and Mortgagor **are not** the same person, the maximum loan tenor is 36 months.
2. The Borrower must be Hong Kong resident, i.e. Hong Kong identity card AND Mainland Travel Permit for Hong Kong and Macau Residents (Home Return Permit) holder.

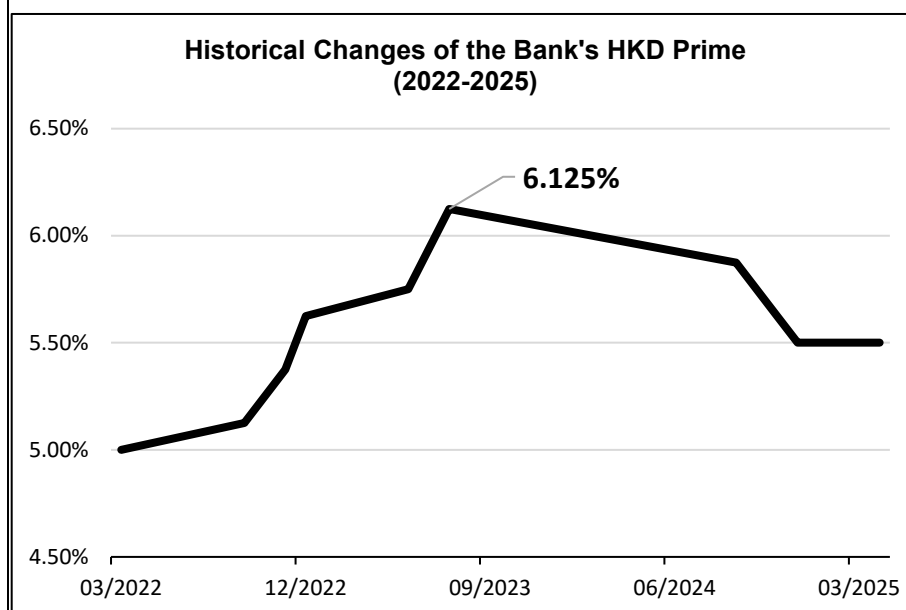
*The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

Nanyang Commercial Bank (China), Limited ("NCB China") is a commercial bank incorporates in the Mainland of China and wholly owned by the Bank. NCB China is neither an authorized institution of the Banking Ordinance of Hong Kong nor carrying on banking business in Hong Kong, and the Bank is not an agent of NCB China. NCB China is not a member of the Deposit Protection Scheme and the deposit in NCB China is not protected by the Deposit Protection Scheme in Hong Kong.

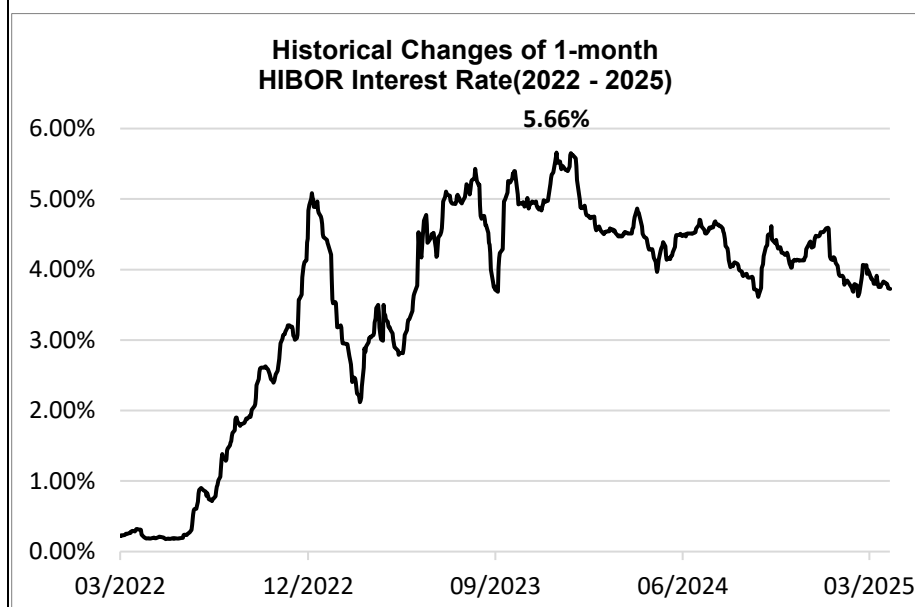
Reference Information

Historical Changes of Interest Rate Benchmark

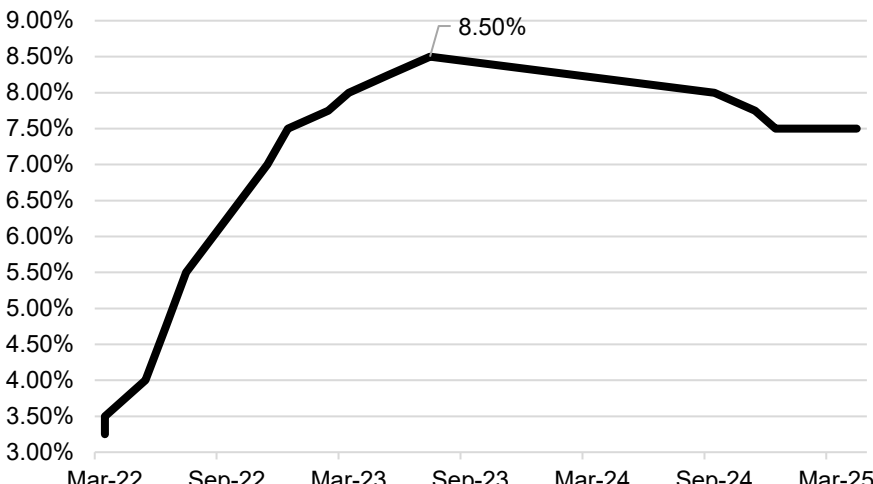
The chart below is provided for illustrative purposes only and shows the historical movement of the HKD and USD Prime rate and 1-month HIBOR interest rate benchmark in the past 3 years.



The Bank's highest HKD Prime rate noted in the past 3 years is 6.125%.



The highest 1-Month HIBOR interest rate noted in the past 3 years is 5.66%.

	<div><div>Historical Changes of the Bank's USD Prime (2022-2025)</div><div></div></div> <div>The Bank's highest USD Prime rate noted in the past 3 years is 8.5%.</div>																							
Periodic Repayment Amount (Illustrative Example)	<div>(The following example illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)</div> <div>For a loan amount of HK\$100,000 or USD equivalent with monthly repayment:</div> <table><tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr><tr><td rowspan="6">Monthly repayment amount based on the highest interest rate noted in the past 3 years</td><td colspan="3">HKD Loan based on the Bank's HKD P</td></tr><tr><td colspan="3">HK\$ 407 to HK\$ 448</td></tr><tr><td colspan="3">HKD Loan based on 1-month H</td></tr><tr><td colspan="3">HK\$ 764 to HK\$ 847</td></tr><tr><td colspan="3">USD Loan</td></tr><tr><td colspan="3">US\$ 97 to US\$ 102</td></tr></table>	Loan Tenor	6-month	12-month	24-month	Monthly repayment amount based on the highest interest rate noted in the past 3 years	HKD Loan based on the Bank's HKD P			HK\$ 407 to HK\$ 448			HKD Loan based on 1-month H			HK\$ 764 to HK\$ 847			USD Loan			US\$ 97 to US\$ 102		
Loan Tenor	6-month	12-month	24-month																					
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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!

分期貸款產品資料概要

南洋商業銀行有限公司(「本行」)

「備用通」- 分期貸款(個人客戶適用)

定期存單抵押貸款

2025年6月23日

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等值美元			
	貸款期	6個月	12個月	24個月
	利率(或利率範圍)	<div>1. 港元貸款：</div> <div>本行港元最優惠利率 – 1.25% 至 本行港元最優惠利率 – 0.75%, 或</div> <div>1個月香港銀行同業拆息 + 3.5% to 1個月香港銀行同業拆息 + 4.5%</div> <div>2. 美元貸款：</div> <div>本行美元最優惠利率 + 0.5% 至 本行美元最優惠利率 + 1%</div> <div>本貸款的利率並無上限，可能面對較高的利率風險。</div>		
	<p>本行貸款確認書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。</p> <p>本行的港元/美元最優惠利率(「P」)指本行不時公佈的港元 / 美元最優惠利率，並隨市場情況作出調整。</p> <p>有關本行最優惠利率(即「P」)的最新利率及其他詳情，請查閱本行網站： https://www.ncb.com.hk/nanyang_bank/html/14a1.html</p> <p>有關1個月香港銀行同業拆息(「H」)的最新利率及其他詳情，請查閱香港銀行公會(HKAB)網站： https://www.hkab.org.hk/tc/rates/hibor</p>			
實際年利率	不適用			

逾期還款實際年 利率 / 就違約貸 款收取的實際年 利率				
	貸款貨幣	逾期還款實際年利率 / 就違約貸款收取的 實際年利率		
	港元貸款	本行港元最優惠利率 + 6%		
	美元貸款	本行美元最優惠利率+6%		
	本行保留可就下列任何到期未付款項按日徵收違約利息的權利（不論判決之後或之前） 若供款或付息逾期未付，將計算違約利息，自相關供款或付息到期日起按日計算，直至實際全數支付之日為止。			
還款				
還款頻率	本貸款需按每月還息，到期償還本金。			
分期還款金額	以貸款額港幣\$ 100,000或等值美元，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	港元貸款按港元最優惠利率計算		
		港幣\$ 355 至 港幣\$ 396		
		港元貸款按1個月香港銀行同業拆息率計算		
		港幣\$ 590 至 港幣\$ 674		
		美元貸款		
		美元\$ 86 至 美元\$ 91		
	註：			
	1. 假設本行港元最優惠利率及美元最優惠利率分別為5.5%及7.5%。1個月香港銀行同業拆息率為3.58%(H為HKAB於2025年4月16日於網頁中刊登之利率)			
	2. 假設美元兌港幣匯率為1:7.8			

總還款金額	以貸款額港幣\$ 100,000元或等值美元，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	港元貸款按港元最優惠利率計算		
		港幣\$ 102,130 至 港幣\$ 102,376	港幣\$ 104,260 至 港幣\$ 104,752	港幣\$ 108,520 至 港幣\$ 109,504
		港元貸款按1個月香港銀行同業拆息率計算		
		港幣\$ 103,540 至 港幣\$ 104,044	港幣\$ 107,080 至 港幣\$ 108,088	港幣\$ 114,160 至 港幣\$ 116,176
		美元貸款		
		美元\$ 13,337 至 美元\$ 13,367	美元\$ 13,853 至 美元\$ 13,913	美元\$ 14,885 至 美元\$ 15,005
	<p>1. 假設本行港元及美元最優惠利率分別為5.5%及7.5%。1個月香港銀行同業拆息率為3.58%(H為HKAB於2025年4月16日於網頁中刊登之利率)</p> <p>2. 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分期貸款服務計算機或到https://www.ncb.com.hk/nanyang_bank/html/13.html 以取得較準確資料。</p>			
	費用及收費			
手續費	在借款人及抵押人不是同一人的情況下，將收取貸款額之0.2%作為額度承諾費(詳情請見其他資料部份)。額度承諾費並將於客戶同意提用時收取。			
逾期還款費用及收費	每次逾期還款將收取港幣\$ 500(如涉及法律費用則另計) 除違約利息外，本行保留在借款人每次未能如期付款時徵收港幣\$ 500(如涉及法律費用則另計)的權利。此外，若本行行使其絕對酌情權決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人及/或任何其他人士採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。			
提早還款 / 提前清償 / 贖回的收費	如您於不足一個月內通知我行償還全數或部分貸款時，將收取按還款金額計算的一個月利息。 任何部分提前還款的金額應至少為港幣\$ 50,000或等值的其他外幣。			
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，將收取港幣\$ 150。			

其他資料

1. 請注意，「備用通」分期貸款的最長貸款期因以下情況而異：
 - 1.1. 如借款人與抵押人為同一人，最長貸款期為60個月。
 - 1.2. 如借款人與抵押人**不是**同一人，最長貸款期為36個月。
2. 借款人須為香港客戶，並同時持有《香港身份證》及《港澳居民來往內地通行證》(即「回鄉證」)。

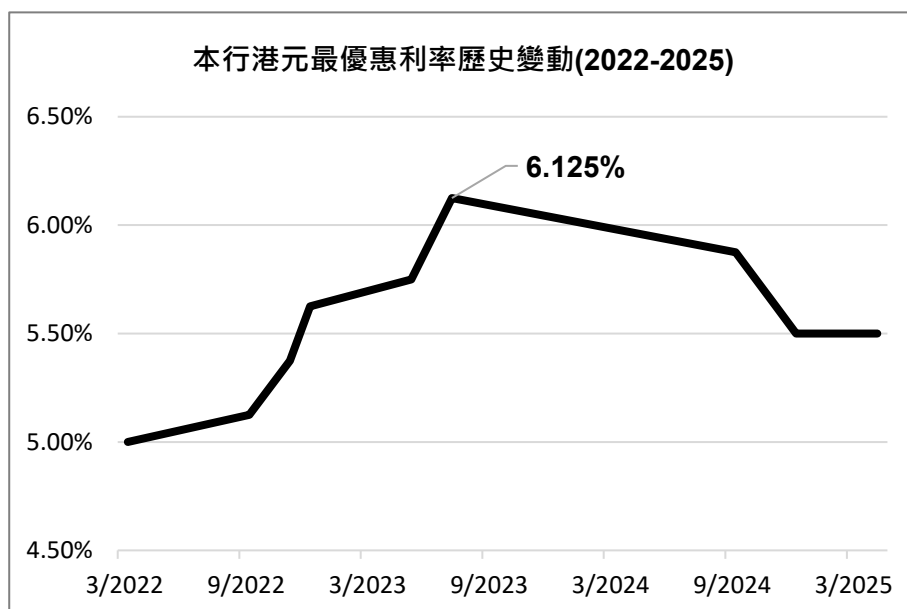
*利率是以借款金額的百分比形式表示，按年計算的基礎利率。

南洋商業銀行(中國)有限公司(「南商(中國)」)是本行在中國內地成立並全資擁有的一家商業銀行。南商(中國)並非香港《銀行業條款》所指的認可機構，沒有在香港經營銀行業務，亦非香港存款保障計劃的計劃成員，存放於南商(中國)的存款非受保障存款，不受香港的存款保障計劃保障。本行並非南商(中國)的代理人。

參考資料

利率基準的 歷史變動

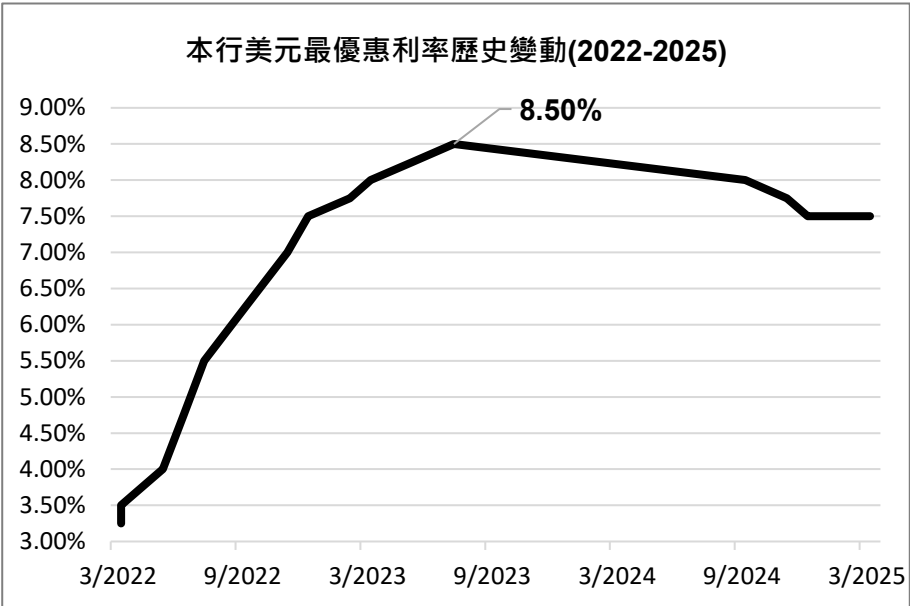
下表僅供參考，顯示過去三年內本行港元最優惠利率、1個月香港銀行同業拆息及本行美元最優惠利率的歷史變動。



過去三年內，本行港元最優惠利率的最高利率為6.125%。



過去三年內， 1個月香港銀行同業拆息的最高利率為5.66%。



過去三年內， 本行美元最優惠利率的最高利率為8.5%。

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或等值美元，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利率計算的每月還款 金額	港元貸款按港元最優惠利率計算		
	港幣\$ 407 至 港幣\$ 448		
	港元貸款按1個月香港銀行同業拆息率計算		
	港幣\$ 764 至 港幣\$ 847		
	美元貸款		
	美元\$ 97 至 美元\$ 102		

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或等值美元，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利率計算的總還款金額	港元貸款按港元最優惠利率計算		
		港幣\$ 102,442 至 港幣\$ 102,688	港幣\$ 104,884 至 港幣\$ 105,376	港幣\$ 109,768 至 港幣\$ 110,752
		港元貸款按1個月香港銀行同業拆息率計算		
		港幣\$ 104,584 至 港幣\$ 105,082	港幣\$ 109,168 至 港幣\$ 110,164	港幣\$ 118,336 至 港幣\$ 120,328
		美元貸款		
		美元\$ 13,403 至 美元\$ 13,433	美元\$ 13,985 至 美元\$ 14,045	美元\$ 15,149 至 美元\$ 15,269

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。

重要注意事項：借定唔借？還得到先好借！