

# Key Facts Statement (KFS) for Instalment Loan

**Nanyang Commercial Bank, Limited (“the Bank”)**

**“High Net-worth Customer” Personal Loan (for Personal Customers)**  
**23<sup>rd</sup> 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)	P - 2.5% to P + 1.5% or 1-Month HIBOR + 2% to 1-Month HIBOR + 2.5%  The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.  The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.		

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.

Prime rate (P) means the Best Lending Rate (BLR) for HKD 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 (P), is published on our website:

[https://www.ncb.com.hk/nanyang\\_bank/eng/html/14a1.html](https://www.ncb.com.hk/nanyang_bank/eng/html/14a1.html)

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

<https://www.hkab.org.hk/en/home>.

### **Annualised Percentage Rate (APR)**

Not applicable

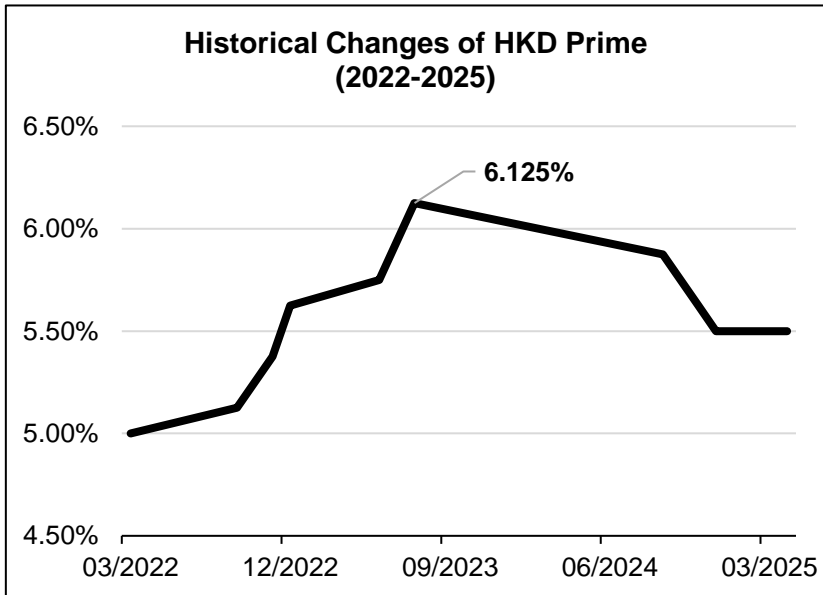
Annualised Overdue / Default Interest Rate	6% over the Bank's HKD Prime.  Default interest shall be charged on such outstanding amount of the loan and on any sum which is not paid when due (if any). Default interest shall accrue and be calculated on a basis of actual number of days elapsed with a 365-day year from the date when the relevant payment was due to the date of its final payment in full, on a day to day basis.			
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 <sup>^</sup> for the interest rate (or range of interest rate) specified above	HK\$ 250.00 to HK\$ 583.33  or HK\$ 416.67 to HK\$ 458.33	HK\$ 250.00 to HK\$ 583.33  or HK\$ 416.67 to HK\$ 458.33	HK\$ 250.00 to HK\$ 583.33  or HK\$ 416.67 to HK\$ 458.33
<sup>^</sup> Remark: The table above is provided for illustrative purposes only and shows monthly repayment amount under specific conditions assuming that (1) the Bank's HKD Prime is 5.5 % and 1-Month HIBOR is 3% and (2) interest will be repaid monthly and the interest and principal will be repaid at the maturity date.				
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 <sup>^</sup> for the interest rate (or range of interest rate) specified above	HK\$ 1,500 to HK\$ 3,500  or HK\$ 2,500 to HK\$ 2,750	HK\$ 3,000 to HK\$ 7,000  or HK\$ 5,000 to HK\$ 5,500	HK\$ 6,000 to HK\$ 14,000  or HK\$ 10,000 to HK\$ 11,000
<sup>^</sup> Remark: The table above is provided for illustrative purposes only and shows total repayment amount under specific conditions assuming that (1) the Bank's HKD Prime is 5.5 % and 1-Month HIBOR is 3% (2) interest will be repaid monthly and the interest and principal will be repaid at the maturity date.  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 <a href="https://www.ncb.com.hk/nanyang_bank/eng/html/13.html">https://www.ncb.com.hk/nanyang_bank/eng/html/13.html</a> .				
Fees and Charges				
Handling Fee	A non-refundable handling fee of 0.5% to 1% of the facility amount will be charged upon the acceptance of the loan and annual renewal of the facility.			

<b>Late Payment Fee and Charge</b>	<p>HK\$500 per late payment (plus legal cost, if any)</p> <p>Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HK\$500 or such other amount as determined by the Bank from time to time, on each time 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 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>
<b>Prepayment / Early Settlement / Redemption Fee</b>	<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>
<b>Returned Cheque / Rejected Autopay Charge</b>	HK\$150 per returned cheque / rejected autopay payment.

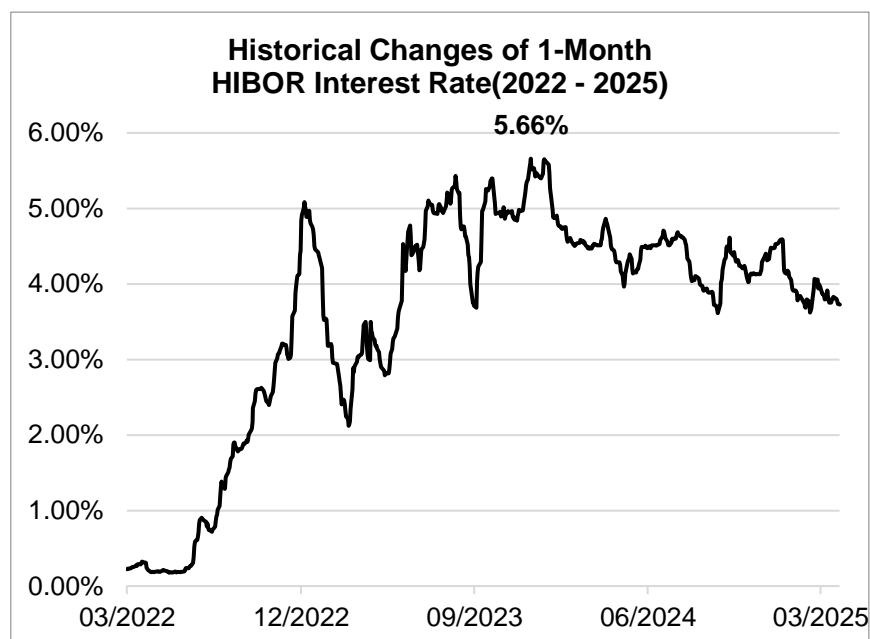
#### Additional Information

1. The basis of a 365-day year is used for the calculation of loan interest for Hong Kong Dollars, regardless of leap year applicable to the relevant year.
2. The Loan shall not be used to finance the purchase of any type of insurance policy or the making of any investment on securities margin, and not be used to finance the purchase of property(ies) and/or for any payment of the relevant down payment (whether in Hong Kong, the Mainland of China or overseas).
3. Fees and Charges of Loan Services is available on the Bank's website under Personal Banking > Schedule of Charges> Fees and Charges of Loan Services.

#### Reference Information

<b>Historical Changes of Interest Rate Benchmark</b>	<p>The chart below is provided for illustrative purposes only and shows the historical movement of the Prime and HIBOR rate benchmark in the past 3 years.</p>  <table border="1"> <caption>Historical Changes of HKD Prime (2022-2025)</caption> <thead> <tr> <th>Date</th> <th>Interest Rate (%)</th> </tr> </thead> <tbody> <tr> <td>03/2022</td> <td>5.00%</td> </tr> <tr> <td>12/2022</td> <td>5.125%</td> </tr> <tr> <td>09/2023</td> <td>6.125%</td> </tr> <tr> <td>06/2024</td> <td>5.875%</td> </tr> <tr> <td>03/2025</td> <td>5.50%</td> </tr> </tbody> </table>	Date	Interest Rate (%)	03/2022	5.00%	12/2022	5.125%	09/2023	6.125%	06/2024	5.875%	03/2025	5.50%
Date	Interest Rate (%)												
03/2022	5.00%												
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09/2023	6.125%												
06/2024	5.875%												
03/2025	5.50%												

The highest 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%.

**Periodic Repayment  
Amount** (Illustrative  
Example)

(The following example illustrates 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 repayment:

Loan Tenor	6-month	12-month	24-month
Monthly repayment amount <sup>^</sup> based on the highest interest rate noted in the past 3 years	HK\$ 510.42 or HK\$ 471.67	HK\$ 510.42 or HK\$ 471.67	HK\$ 510.42 or HK\$ 471.67

<sup>^</sup>Remark:

The table above is provided for illustrative purposes only and shows monthly repayment amount under specific conditions assuming that interest will be repaid monthly and the interest and principal will be repaid at the maturity date.

**Total 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 repayment:

Loan Tenor	6-month	12-month	24-month
Total repayment amount <sup>^</sup> based on the highest interest rate noted in the past 3 years	HK\$ 3,062.52 or HK\$ 2,830.00	HK\$ 6,125.00 or HK\$ 5,660.00	HK\$ 12,250.00 or HK\$ 11,320.00

	<p>^Remark:</p> <p>The table above is provided for illustrative purposes only and shows total repayment amount under specific conditions assuming that interest will be repaid monthly and the interest and principal will be repaid at the maturity date.</p>
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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.

**Important Notice: 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」)

「高端理財客戶」私人貸款計劃 (個人客戶適用)  
 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定期貸款的最終條款。

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）	<p>P至P + 0.5% 或1個月香港銀行同業拆息率+2%至1個月香港銀行同業拆息率 + 2.5%</p> <p>本貸款的利率並無上限，可能面對較高的利率風險。</p> <p>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。</p>		
<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>最優惠利率(P) 指本行不時公佈的港元最優惠利率，並隨市場情況作出調整。</p> <p>香港銀行同業拆息(HIBOR) 是指按提取貸款當日或貸款供款日於上午約11時(香港時間)由香港銀行公會報價之1個月港元香港銀行同業拆息。</p> <p>有關本行最優惠利率的最新利率(即Prime「P」)及其他詳情，請查閱本行網站: <a href="https://www.ncb.com.hk/nanyang_bank/html/14a1.html">https://www.ncb.com.hk/nanyang_bank/html/14a1.html</a>。</p> <p>有關香港銀行同業拆息（HIBOR）的最新利率及其他詳情，請查閱香港銀行公會(HKAB)網頁: <a href="https://www.hkab.org.hk/tc/home">https://www.hkab.org.hk/tc/home</a>。</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	<p>本行港元最優惠利率加6%。</p> <p>違約利息以貸款尚餘金額及任何到期須付的金額(如有)，按日累計及以一年365日中實際過去的日數計算，並由付款到期日起，計算至最終全數支付之日為止。</p>			

還款

還款頻率	本貸款需按每月還款。			
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 <sup>^</sup>	港幣\$ 250.00 至 港幣\$ 583.33 或 港幣\$ 416.67 至 港幣\$ 458.33	港幣\$ 250.00 至 港幣\$ 583.33 或 港幣\$ 416.67 至 港幣\$ 458.33	港幣\$ 250.00 至 港幣\$ 583.33 或 港幣\$ 416.67 至 港幣\$ 458.33
<sup>^</sup> 註： 上表僅供參考，並列出特定情況下的每月還款金額。有關例子假設 (1) 本行港元最優惠利率(P)為5.5%及1個月香港銀行同業拆息率為3% (2) 每月只還利息，利息及本金於貸款到期日償還。				
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 <sup>^</sup>	港幣\$ 1,500 至 港幣\$ 3,500 或 港幣\$ 2,500 至港 幣\$2,750	港幣\$ 3,000 至 港幣\$ 7,000 或 港幣\$ 5,000 至 港幣\$ 5,500	港幣\$ 6,000至 港幣\$ 14,000 或 港幣\$ 10,000 至 港幣\$ 11,000
<sup>^</sup> 註： 上表僅供參考，並列出特定情況下的總還款金額。有關例子假設 (1) 假設本行港元最優惠利率(P)為5.5%及1個月香港銀行同業拆息率為3% (2) 每月只還利息，利息及本金於貸款到期日償還 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 <a href="https://www.ncb.com.hk/nanyang_bank/html/13.html">https://www.ncb.com.hk/nanyang_bank/html/13.html</a> 以取得較準確資料。				
費用及收費				
手續費	相當於授信額度0.5%至1%的不予退還年度手續費並將於授信獲批准時及周年續期時收取。			
逾期還款費用及收費	每次逾期還款將收取HK\$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元(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 <b>50,000</b> 港元或等值的其他外幣。
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 <b>150</b> 元。

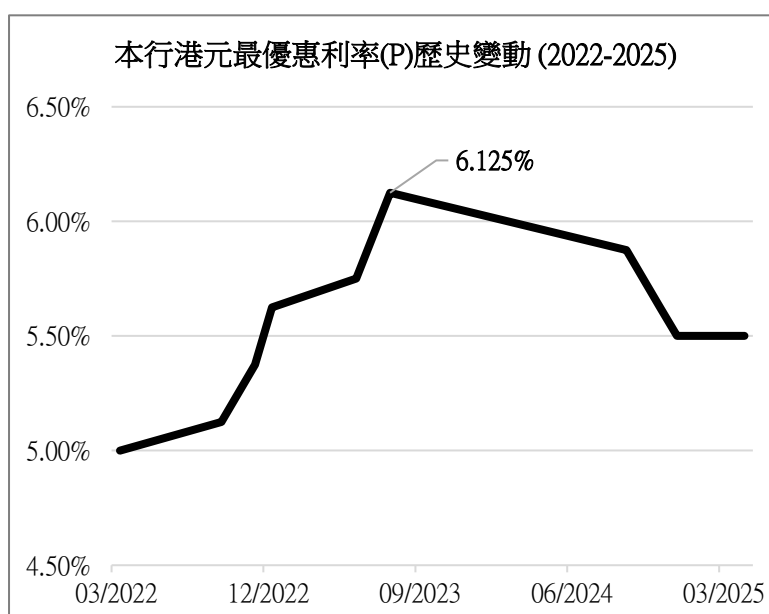
#### 其他資料

1. 港元的貸款利息將以每年 **365** 日為基礎計算，(不論相關年度為閏年與否)。
2. 貸款不得用於購買任何類型的保單或進行任何證券孖展投資，及不得用於購買物業及/或支付任何相關首期款項（不論該物業是位於香港、內地或海外）。
3. 貸款服務收費則可瀏覽本行網頁之個人銀行>服務收費表>貸款服務收費。

#### 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貸款利率及香港銀行同業拆息（HIBOR）的歷史變動。



過去三年內，最高的本行最優惠貸款利率為6.125%。



過去三年內，最高的1個香港銀行同業拆息為5.66%。



<b>分期還款金額</b> （示例說明）	<p>（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。）</p> <p>以貸款額港幣10萬元，每月還款為例：</p> <table><tr><td>貸款期</td><td>6個月</td><td>12個月</td><td>24個月</td></tr><tr><td>根據過去三年內最高利率計算的每月還款金額<sup>^</sup></td><td>港幣\$ 510.42 或 港幣\$ 471.67</td><td>港幣\$ 510.42 或 港幣\$ 471.67</td><td>港幣\$ 510.42 或 港幣\$ 471.67</td></tr></table> <p><sup>^</sup>註： 上表僅供參考，並列出特定情況下的過去三年內最高利率計算的每月還款金額。有關例子假設為每月只還利息，利息及本金於貸款到期日償還。</p>	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 <sup>^</sup>	港幣\$ 510.42 或 港幣\$ 471.67	港幣\$ 510.42 或 港幣\$ 471.67	港幣\$ 510.42 或 港幣\$ 471.67
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<b>總還款金額</b> （示例說明）	<p>（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。）</p> <p>以貸款額港幣10萬元，每月還款為例：</p> <table><tr><td>貸款期限</td><td>6個月</td><td>12個月</td><td>24個月</td></tr><tr><td>根據過去三年內最高利率計算的總還款金額<sup>^</sup></td><td>港幣\$ 3,062.52 或 港幣\$ 2830.00</td><td>港幣\$ 6,125.00 或 港幣\$ 5,660.00</td><td>港幣\$ 12,250.00 或 港幣\$ 11,320.00</td></tr></table> <p><sup>^</sup>註： 上表僅供參考，並列出特定情況下的過去三年內最高利率計算的總還款金額。有關例子假設為每月只還利息，利息及本金於貸款到期償日還。</p>	貸款期限	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 <sup>^</sup>	港幣\$ 3,062.52 或 港幣\$ 2830.00	港幣\$ 6,125.00 或 港幣\$ 5,660.00	港幣\$ 12,250.00 或 港幣\$ 11,320.00
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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！**