

# Key Facts Statement (KFS) for Instalment Loan

## Nanyang Commercial Bank, Limited ("the Bank")

*Insurance Financing Service – Instalment 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:			
	Applicable to Premium Financing / Policy Financing :			
	Loan Tenor	6-month	12-month	24-month
	Interest rate (or range of interest rate)	P-2.5% to P+ 1.5%  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.  Latest rate and other details of the Bank's Best Lending Rate, i.e. Prime (P), is published on our website: <a href="https://www.ncb.com.hk/nanyang_bank/eng/html/14a1.html">https://www.ncb.com.hk/nanyang_bank/eng/html/14a1.html</a>			
Annualised Percentage Rate (APR)	Not applicable			
Annualised Overdue / Default Interest Rate	6% over the Bank's HKD Prime  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 repayment.			

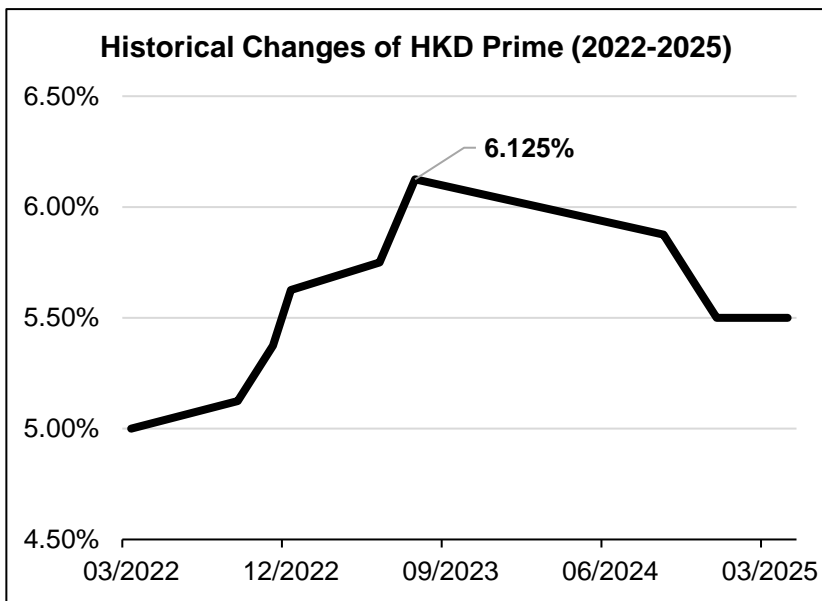
Periodic Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Periodic repayment amount <sup>^</sup> for the interest rate (or range of interest rate) specified above	HK\$ 250 to HK\$ 583.33	HK\$ 250 to HK\$ 583.33	HK\$ 250 to HK\$ 583.33
	<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 (2) the 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 <sup>^</sup> :			
	Loan Tenor	6-month	12-month	24-month
	Total repayment amount <sup>^</sup> for the range of interest rate specified above	HK\$1,500 to HK\$ 3,500	HK\$ 3,000 to HK\$ 7,000	HK\$ 6,000 to HK\$14,000
	<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 (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	0.5% of loan amount (Subject to a minimum of HK\$1,000 equivalent) will be charged when a customer applies for this loan.			
Late Payment Fee and Charge	HK\$500 per late payment (plus legal cost, if any)  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.			

<b>Prepayment / Early Settlement / Redemption Fee</b>	2%-3% of original loan amount will be charged if you fully or partially repay the loan in the first year of the original loan tenor  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.  Any partial prepayment shall be in the minimum sum of HK\$50,000.00 or its equivalent in other foreign currencies.
<b>Returned Cheque / Rejected Autopay Charge</b>	HK\$150 per returned cheque / rejected autopay payment

### Additional Information

1. In case full prepayment is made as a result of the Borrower's cancellation of the Insurance Policy before the expiry of its cooling-off period, the Prepayment / Early Settlement / Redemption Fee shall be waived but any interest expenses incurred before such expiry shall be borne and paid by the Borrower.

### 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 rate benchmark in the past 3 years.</p> <div><p><b>Historical Changes of HKD Prime (2022-2025)</b></p><table border="1"><thead><tr><th>Date</th><th>Prime 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>5.90%</td></tr><tr><td>03/2025</td><td>5.50%</td></tr></tbody></table></div> <p>The highest Prime rate noted in the past 3 years is 6.125%.</p>	Date	Prime Rate (%)	03/2022	5.00%	12/2022	5.125%	09/2023	6.125%	06/2024	5.90%	03/2025	5.50%
Date	Prime Rate (%)												
03/2022	5.00%												
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<b>Periodic Repayment Amount</b> (Illustrative Example)	<p>(The following example illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)</p> <p>For a loan amount of HK\$100,000 with monthly repayment:</p> <table border="1"><thead><tr><th>Loan Tenor</th><th>6-month</th><th>12-month</th><th>24-month</th></tr></thead><tbody><tr><td>Monthly repayment amount^ based on the highest interest rate noted in the past 3 years</td><td>HK\$ 510.42</td><td>HK\$ 510.42</td><td>HK\$ 510.42</td></tr></tbody></table> <p>^Remark: The table above is provided for illustrative purposes only and shows</p>	Loan Tenor	6-month	12-month	24-month	Monthly repayment amount^ based on the highest interest rate noted in the past 3 years	HK\$ 510.42	HK\$ 510.42	HK\$ 510.42				
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	monthly repayment amount based on the highest interest rate noted in the past 3 years under specific conditions assuming that the interest will be repaid monthly and the interest and principal will be repaid at the maturity date.										
<b>Total Repayment Amount</b> (Illustrative Example)	<p>(The following example illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)</p> <p>For a loan amount of HK\$100,000 with monthly repayment:</p> <table border="1"> <tr> <th>Loan Tenor</th><th>6-month</th><th>12-month</th><th>24-month</th></tr> <tr> <td>Total repayment amount^ based on the highest interest rate noted in the past 3 years</td><td>HK\$ 3,062.50</td><td>HK\$ 6,125.00</td><td>HK\$ 12,250.00</td></tr> </table> <p>^Remark: The table above is provided for illustrative purposes only and shows total repayment amount based on the highest interest rate noted in the past 3 years under specific conditions assuming that the interest will be repaid monthly and the interest and principal will be repaid at the maturity date.</p>			Loan Tenor	6-month	12-month	24-month	Total repayment amount^ based on the highest interest rate noted in the past 3 years	HK\$ 3,062.50	HK\$ 6,125.00	HK\$ 12,250.00
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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」)

保單抵押融資 - 分期貸款(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：

適用於保費融資 / 保單融資：

貸款期	6個月	12個月	24個月
利率（或利率範圍）	P - 2.5%至P+ 1.5%		
	本貸款的利率並無上限，可能面對較高的利率風險。		
	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。		

本行貸款確認書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的。此貸款的主要風險為利率風險。

本貸款的利率重設頻率為每月。

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。

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

#### 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

本行港元最優惠利率加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

本貸款需按每月還款。

分期還款金額	<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>根據上述利率範圍計算之分期還款金額<sup>^</sup></td><td>港幣\$ 250 至 港幣\$ 583.33</td><td>港幣\$ 250 至 港幣\$ 583.33</td><td>港幣\$ 250 至 港幣\$ 583.33</td></tr></table> <p><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% (2) 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	根據上述利率範圍計算之分期還款金額 <sup>^</sup>	港幣\$ 250 至 港幣\$ 583.33	港幣\$ 250 至 港幣\$ 583.33	港幣\$ 250 至 港幣\$ 583.33
貸款期	6個月	12個月	24個月						
根據上述利率範圍計算之分期還款金額 <sup>^</sup>	港幣\$ 250 至 港幣\$ 583.33	港幣\$ 250 至 港幣\$ 583.33	港幣\$ 250 至 港幣\$ 583.33						
總還款金額	<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>根據上述利率範圍計算之總還款金額<sup>^</sup></td><td>港幣\$ 1,500 至 港幣\$ 3,500</td><td>港幣\$3,000 至 港幣\$ 7,000</td><td>港幣\$6,000 至 港幣\$14,000</td></tr></table> <p><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) 本行港元最優惠利率(P)為5.5% (2) 每月只還利息，利息及本金於貸款到期日償還</p> <p>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。</p>	貸款期	6個月	12個月	24個月	根據上述利率範圍計算之總還款金額 <sup>^</sup>	港幣\$ 1,500 至 港幣\$ 3,500	港幣\$3,000 至 港幣\$ 7,000	港幣\$6,000 至 港幣\$14,000
貸款期	6個月	12個月	24個月						
根據上述利率範圍計算之總還款金額 <sup>^</sup>	港幣\$ 1,500 至 港幣\$ 3,500	港幣\$3,000 至 港幣\$ 7,000	港幣\$6,000 至 港幣\$14,000						
費用及收費									
手續費	在客戶申請本貸款的情況下，將收取貸款金額的 0.5% (最低收費為 HK\$1,000) 作為手續費。								
逾期還款費用及收費	<p>每次逾期還款將收取HK\$500 (如涉及法律費用則另計)</p> <p>除違約利息外，本行還保留在借款人每次未能在到期日付款時徵收港幣 500 元或本行不時決定的其他金額作為違約行政費用的權利。此外，如本行絕對酌情決定需要聘用律師，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。</p>								
提早還款 / 提前清償 / 贖回的收費	<p>如您於第一年內償還全數或部分貸款時, 將收取貸款金額的2%-3%</p> <p>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</p> <p>任何部分提前還款的金額應至少為50,000港元或等值的其他外幣。</p>								
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								

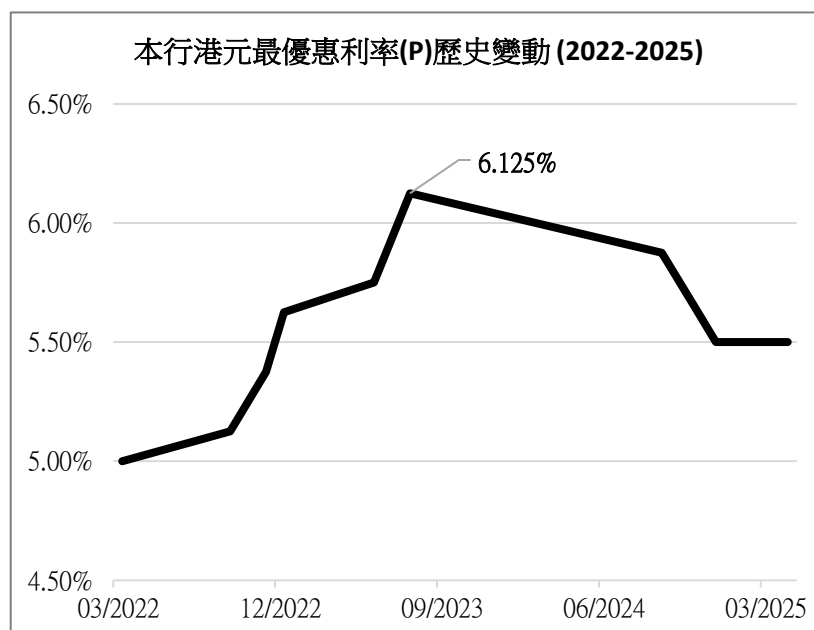
## 其他資料

1. 若借款人於保單冷靜期失效前取消保單而引致提前清還全數款項，將豁免收取提前還款 / 提前清償 / 贖回的收費但於保單取消前的任何利息費用需由借款人承擔及支付。

## 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%。

### 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10萬元，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 <sup>^</sup>	港幣\$ 510.42	港幣\$ 510.42	港幣\$ 510.42

<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。有關例子假設每月只還利息，利息及本金於貸款到期日償還。

### 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10萬元，每月還款為例：

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\$ 3,062.50	港幣\$ 6,125.00	港幣\$ 12,250.00

<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。有關例子假設每月只還利息，利息及本金於貸款到期日償還。

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！**