

Key Facts Statement (KFS) for Instalment Loan

Nanyang Commercial Bank, Limited (“the Bank”)

“Li Chai Tong” Personal Loan (for Personal Customers)

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
Interest rate (or range of interest rate)	1. For HKD loan: The Bank's HKD P - 1.5% to The Bank's HKD P + 0.5% 2. For USD loan: The Bank's USD P to The Bank's USD P + 2% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.		

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.

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

Annualised Percentage Rate (APR)

Not applicable

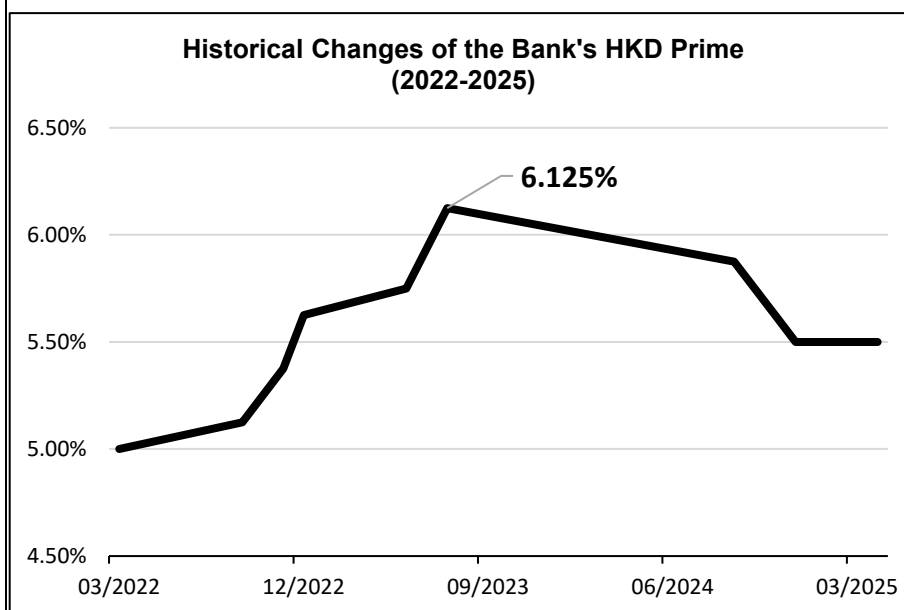
Annualised Overdue / Default Interest Rate				
	Loan Currency		Annualised Overdue / Default Interest rate	
	HKD Loan		The Bank's HKD P + 6%	
	USD Loan		The Bank's USD P + 6%	
The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which 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	HK\$ 334 to HK\$ 500		
		US\$ 81 to US\$ 102		
	Remarks:			
1. Assume the Bank's HKD P and USD P are 5.5% and 7.5% respectively.				
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	HK\$ 102,004 to HK\$ 103,000	HK\$ 104,008 to HK\$ 106,000	HK\$ 108,016 to HK\$ 112,000
		US\$ 13,307 to US\$ 13,433	US\$ 13,793 to US\$ 14,045	US\$ 14,765 to US\$ 15,269
	Remarks:			
1. Assume the Bank's HKD P and USD P are 5.5% and 7.5% respectively.				
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				
Fees and Charges				
Handling Fee	0.3% to 0.5% of loan amount will be charged upon the acceptance of the “Li Chai Tong” Personal 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 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>
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 / Rejected Autopay Charge	HK\$150 per returned cheque / rejected autopay payment
Additional Information	
<ol style="list-style-type: none"> 1. The information provided above regarding a loan amount of HK\$100,000 is for illustrative purpose only. Please note that the minimum loan amount of "Li Chai Tong" Personal Loan is HK\$2,000,000 or USD equivalent. 2. Only time deposits maintained at NCB China under the borrower's name will be considered as acceptable collateral for this loan. <p>* The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.</p> <p>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.</p>	

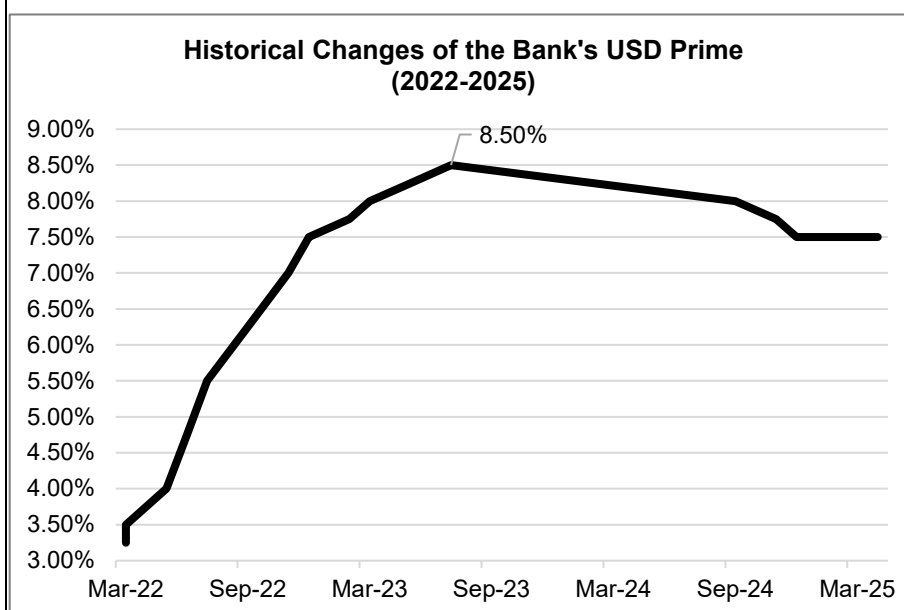
Reference Information

Historical Changes of Interest Rate Benchmark

The chart below is provided for illustrative purposes only and shows the historical movement of the Bank's HKD and USD Prime 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 Bank's highest USD Prime rate noted in the past 3 years is 8.5%.

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 or USD equivalent with monthly repayment: <table><tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr><tr><td rowspan="2">Monthly repayment amount based on the highest interest rate noted in the past 3 years</td><td colspan="3">HK\$ 386 to HK\$ 553</td></tr><tr><td colspan="3">US\$ 91 to US\$ 113</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	HK\$ 386 to HK\$ 553			US\$ 91 to US\$ 113		
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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 or USD equivalent with monthly repayment: <table><tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr><tr><td rowspan="2">Total repayment amount based on the highest interest rate noted in the past 3 years</td><td>HK\$ 102,316 to HK\$ 103,318</td><td>HK\$ 104,632 to HK\$ 106,636</td><td>HK\$ 109,264 to HK\$ 113,272</td></tr><tr><td>US\$ 13,367 to US\$ 13,499</td><td>US\$ 13,913 to US\$ 14,177</td><td>US\$ 15,005 to US\$ 15,533</td></tr></table>				Loan Tenor	6-month	12-month	24-month	Total repayment amount based on the highest interest rate noted in the past 3 years	HK\$ 102,316 to HK\$ 103,318	HK\$ 104,632 to HK\$ 106,636	HK\$ 109,264 to HK\$ 113,272	US\$ 13,367 to US\$ 13,499	US\$ 13,913 to US\$ 14,177	US\$ 15,005 to US\$ 15,533
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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」)

「理財通」個人貸款(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\$ 100,000元或等值美元			
	貸款期	6個月	12個月	24個月
	利率(或利率範圍)	1. 港元貸款： 本行港元最優惠利率^ - 1.5% 至 本行港元最優惠利率 + 0.5% 2. 美元貸款： 本行美元最優惠利率 至 本行美元最優惠利率 + 2% 本貸款的利率並無上限，可能面對較高的利率風險。		
	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。			
	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。			
	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			

實際年利率	不適用
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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%
	<p>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）。</p> <p>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。</p>	

還款

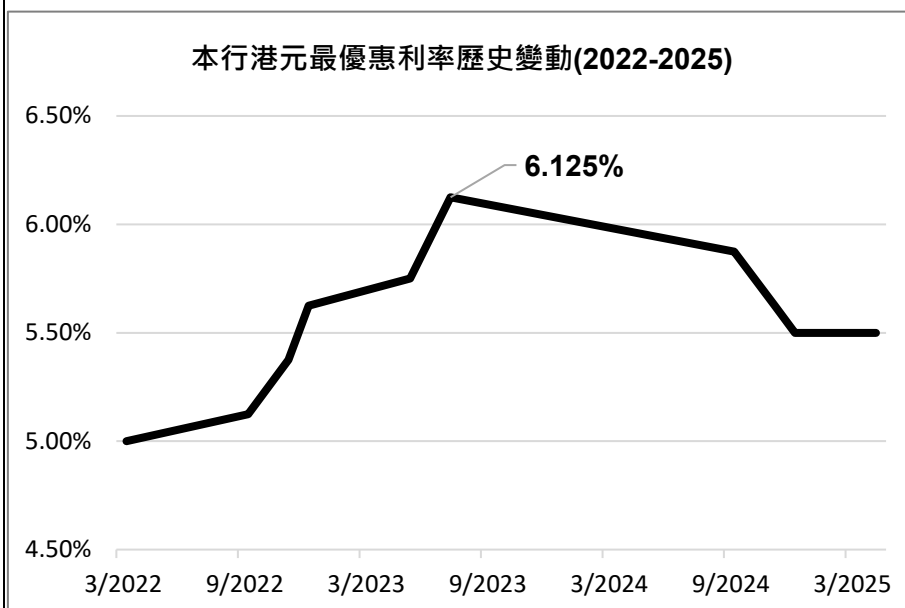
還款頻率	本貸款需按每月還息，到期償還本金。			
分期還款金額	以貸款額港幣\$ 100,000或等值美元，每月還款為例：			
	貸款期	6個月	12個月	24個月
	根據上述利率(或利率範圍)計算之分期還款金額	港幣\$ 334 至 港幣\$ 500		
		美元\$ 81 至 美元\$ 102		
	註： 1. 假設本行港元及美元最優惠利率(「P」)分別為5.5%及7.5% 2. 假設美元兌港幣匯率為1:7.8			
總還款金額	以貸款額港幣\$ 100,000或等值美元，每月還款為例：			
	貸款期	6個月	12個月	24個月
	根據上述利率(或利率範圍)計算之總還款金額	港幣\$ 102,004 至 港幣\$ 103,000	港幣\$ 104,008 至 港幣\$ 106,000	港幣\$ 108,016 至 港幣\$ 112,000
		美元\$ 13,307 至 美元\$ 13,433	美元\$ 13,793 至 美元\$ 14,045	美元\$ 14,765 至 美元\$ 15,269
	註： 1. 假設本行港元及美元最優惠利率(「P」)分別為5.5%及7.5% 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計算機(https://www.ncb.com.hk/nanyang_bank/html/13.html)			
費用及收費				
手續費	在客戶同意提用「理財通」個人貸款的情況下，將收取貸款額的0.3至0.5%作手續費。			
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	
<p>1. 以上有關貸款額港幣\$ 100,000的資訊僅供參考。請注意，「理財通」個人貸款最低貸款額為港幣\$ 2,000,000或等值美元。</p> <p>2. 僅接受借款人於南商(中國)的同名定期存款單作為此貸款服務的抵押品。</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>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。</p>	

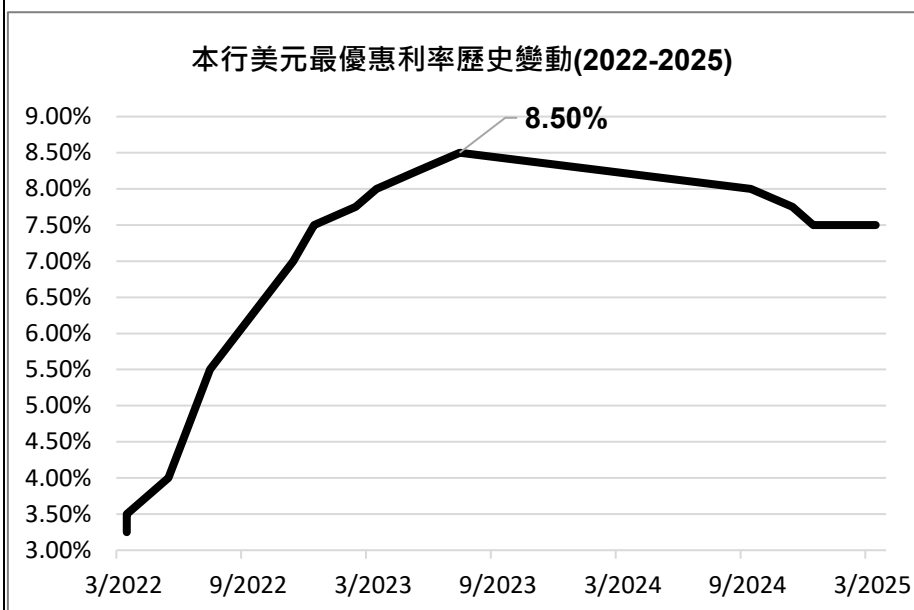
參考資料

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，本行美元最優惠利率的最高利率為8.5%。

<div>分期還款金額</div> <div>(示例說明)</div>	<div>(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。)</div> <div>以貸款額港幣\$ 100,000或等值美元，每月還款為例：</div> <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 rowspan="2">根據過去三年最高利率計算的每月還款金額</td><td colspan="3">港幣\$ 386 至 港幣\$ 553</td></tr><tr><td colspan="3">美元\$ 91 至 美元\$ 113</td></tr></table>	貸款期	6個月	12個月	24個月	根據過去三年最高利率計算的每月還款金額	港幣\$ 386 至 港幣\$ 553			美元\$ 91 至 美元\$ 113		
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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！