

Key Facts Statement (KFS) for Revolving Credit Facility

Nanyang Commercial Bank, Limited (“the Bank”)

“Bei Yong Tong”- Overdraft Facility Secured by Time Deposit (for Personal Customers)
23rd June 2025

This product is an revolving credit facility.

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 revolving credit facility. 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*

The following interest rates apply to revolving credit facilities falling within the respective loan amount brackets below:

Loan Amount	Interest rate (or range of interest rate)
Up to HK\$ 5,000	Not applicable
Above HK\$ 5,000 and up to HK\$ 20,000	
Above HK\$ 20,000 and up to HK\$ 100,000	
Above HK\$ 100,000	<p>1. For HKD loan: The Bank's HKD P – 1% or 1-month H, whichever is higher</p> <p>2. For USD loan: The Bank's USD P + 0.75% or SOFR + 4%, whichever is higher</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).

SOFR means with respect to any business day, a rate per annum equal to the Secured Overnight Financing Rate (SOFR) for such business day published by the Federal Reserve Bank of New York (or a successor administrator of the SOFR) on its website (or any successor source for the SOFR identified by the Federal Reserve Bank of New York or its successor from time to time) on the immediate succeeding business day, as determined by the Bank

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 HIBOR is published on The Hong Kong Association of Banks' (HKAB) website: https://www.hkab.org.hk/en/rates/hibor Latest rate and other details of the Secured Overnight Financing Rate ("SOFR") is published on The Federal Research Bank's website: https://fred.stlouisfed.org/series/SOFR							
Annualised Percentage Rate (APR)	Not Applicable							
Annualised Overdue / Default Interest Rate	<table><tr><td>Loan Currency</td><td>Annualised Overdue / Default Interest Rate</td></tr><tr><td>HKD Loan</td><td>The Bank's HKD P + 10%</td></tr><tr><td>USD Loan</td><td>The Bank's USD P + 10%</td></tr></table> <p>Default Interest shall be charged on such outstanding amount of the loan and on any overdue monthly repayment(s) (if any) together with any interest accrued thereon. Default interest shall accrue and be calculated on a basis 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.</p>		Loan Currency	Annualised Overdue / Default Interest Rate	HKD Loan	The Bank's HKD P + 10%	USD Loan	The Bank's USD P + 10%
Loan Currency	Annualised Overdue / Default Interest Rate							
HKD Loan	The Bank's HKD P + 10%							
USD Loan	The Bank's USD P + 10%							
Overlimit Interest Rate	Not applicable							
Minimum Payment	Not applicable							
Repayment								
Repayment Frequency	This loan does not require periodic repayment in regular amount.							
Periodic Repayment Amount	This loan does not require periodic repayment in regular amount.							

Total Repayment Amount	Assuming the loan is fully repaid at 12 months.	
	Interest is calculated is based on the credit you use:	
	Loan Amount(in HKD and USD equivalent)	Total repayment amount for the interest rate specified above
		For HKD loan For USD loan
	HK\$ 5,000	HK\$ 5,225 US\$ 695
	HK\$ 20,000	HK\$ 20,900 US\$ 2,779
	HK\$ 100,000	HK\$ 104,500 US\$ 13,887
Remark: <ol style="list-style-type: none"> 1. To calculate the above information applicable to your specific case, please contact our staffs. 2. 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); SOFR is 4.31% as at US Time on 16th April 2025 posted on the Federal Reserve Bank of New York's website. 3. Under the remark 2, HKD P and SOFR are used to calculate HKD loan and USD loan respectively. 4. Assume the exchange rate of USD and HKD is at 1:7.8 		
Fees and Charges		
Handling Fee	Not applicable	
Annual Fee / Monthly Fee	Not applicable	
Withdrawal Fee / Transaction Fee	Not applicable	
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.	
Overlimit Handing Fee	Not applicable	
Returned Cheque / Charge / Rejected Autopay Charge	HK\$150 per returned cheque / rejected autopay payment	
Lost Card Replacement Fee	Not applicable	

Additional Information

1. The Borrower must be resident of Hong Kong, i.e. Hong Kong ID card holder or “the Mainland Travel Permits for Hong Kong and Macao Residents” holder.
2. The maximum loan amount is HK\$ 4,000,000 or equivalent in other currencies with 1 year renewable loan tenor.
3. Only time deposits maintained at NCB China under the Borrower’s name will be considered as acceptable collateral for this overdraft facility.
4. Interest accrued on each drawdown shall be repaid monthly in arrears and the first interest payment shall be repaid on the date falling one month after the relevant drawdown and the subsequent interest payments shall be repaid on the corresponding day of each and every succeeding calendar month thereafter until full repayment.

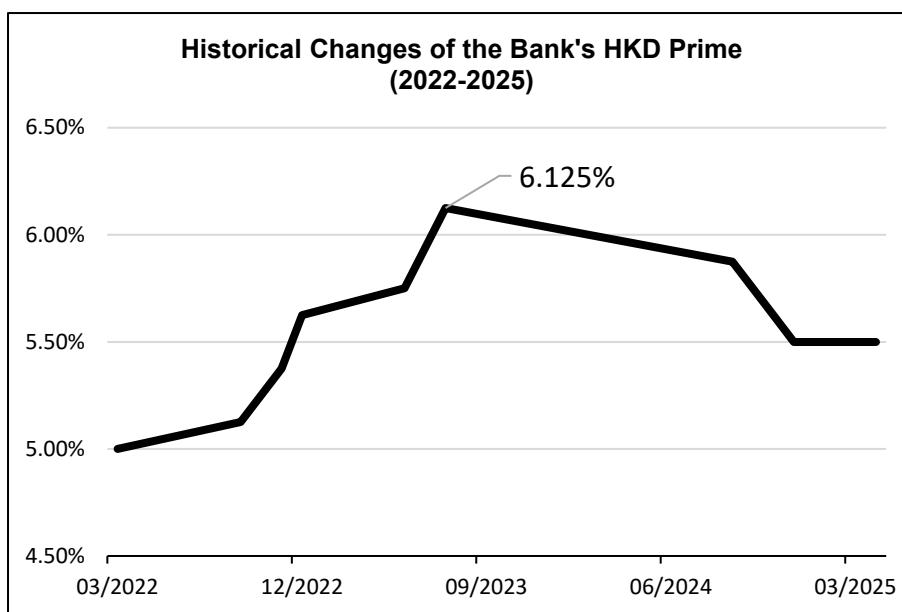
*The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

Nanyang Commercial Bank (China), Limited (“NCB China”) is a commercial bank incorporated 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

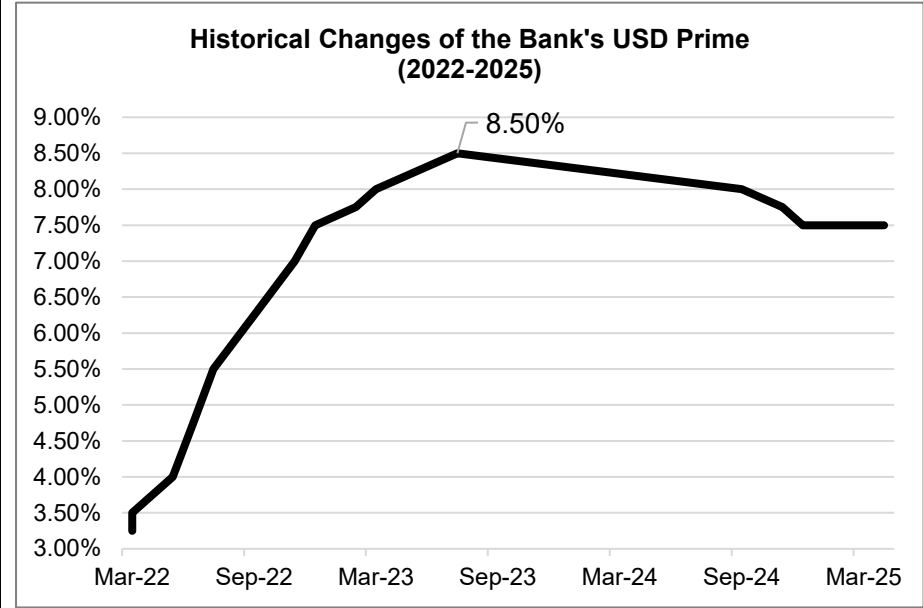
The chart below is provided for illustrative purposes only and shows the historical movement of the the Bank’s HKD Prime rate, 1-month HIBOR, the Bank’s USD Prime rate, and SOFR interest rate benchmark in the past 3 years.



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%.



	<p>The Bank’s highest USD Prime rate noted in the past 3 years is 8.5%.</p> <div><p>Historical Changes of SOFR(2022-2025)</p><p>The highest SOFR interest rate noted in the past 3 years is 5.4%.</p></div>														
Periodic Repayment Amount (Illustrative Example)	This loan does not require periodic repayment in regular amount.														
Total Repayment Amount (Illustrative Example)	<p>(The following example is for illustrative purposes only and illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)</p> <p>Assuming the loan is fully repaid at 12 months.</p> <p>1 – month H and SOFR are used to calculate the HKD loan and USD loan respectively.</p> <p>Interest is calculated is based on the credit you use:</p> <table><tr><th rowspan="2">Loan Amount(in HKD and USD equivalent)</th><th colspan="2">Total repayment amount based on the highest interest rate noted in the past 3 years</th></tr><tr><th>For HKD loan</th><th>For USD loan</th></tr><tr><td>HK\$ 5,000</td><td>HK\$ 5,283</td><td>US\$ 703</td></tr><tr><td>HK\$ 20,000</td><td>HK\$ 21,132</td><td>US\$ 2,807</td></tr><tr><td>HK\$ 100,000</td><td>HK\$ 105,660</td><td>US\$ 14,027</td></tr></table>	Loan Amount(in HKD and USD equivalent)	Total repayment amount based on the highest interest rate noted in the past 3 years		For HKD loan	For USD loan	HK\$ 5,000	HK\$ 5,283	US\$ 703	HK\$ 20,000	HK\$ 21,132	US\$ 2,807	HK\$ 100,000	HK\$ 105,660	US\$ 14,027
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HK\$ 100,000	HK\$ 105,660	US\$ 14,027													

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!

循環貸款產品資料概要

南洋商業銀行有限公司(「本行」)

「備用通」- 存單抵押活期透支(個人客戶適用)

2025年6月23日

此乃循環貸款產品。

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循環貸款的最終條款。

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*

以下利率適用於屬於各自貸款金額範圍內的循環貸款：

貸款金額	利率(或利率範圍)
港幣\$ 5,000或以下	不適用
港幣\$ 5,000以上至港幣\$ 20,000	
港幣\$ 20,000以上至港幣\$ 100,000	
港幣\$ 100,000以上	1. 港元貸款：本行港元最優惠利率 – 1% 或 1個月香港銀行同業拆息，取高者。 2. 美元貸款：本行美元最優惠利率 + 0.75% 或 美國有抵押隔夜融資利率 + 4%，取高者。 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。

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。

美國有抵押隔夜融資利率指就任何一個營業日而言，本行所釐定的一個相等於由紐約聯邦儲備銀行(或SOFR的繼任管理機構)於緊接其後的營業日，在其網站上(或紐約聯邦儲備銀行或其繼任人不時認同的有關SOFR之任何繼任來源)所公布的有關該營業日的相當於有抵押隔夜融資利率(SOFR)的年利率

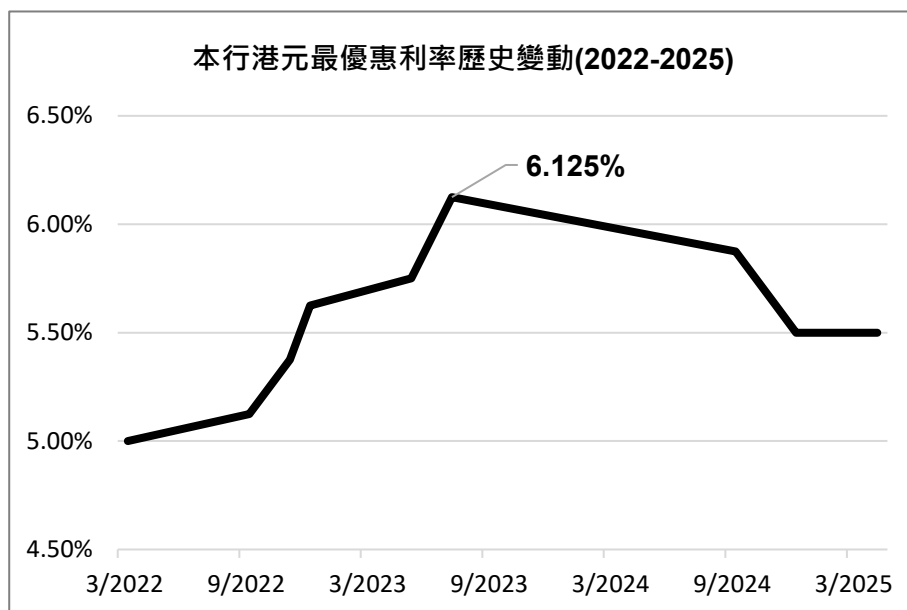
有關本行最優惠利率(即「P」)的最新利率及其他詳情，請查閱本行網站：
https://www.ncb.com.hk/nanyang_bank/html/14a1.html。

	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: https://www.hkab.org.hk/tc/rates/hibor 。														
	有關美國有抵押隔夜融資利率(SOFR) 的最新利率及其他詳情，請查閱紐約聯邦儲備銀行網站: https://fred.stlouisfed.org/series/SOFR 。														
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	<table><tr><td>貸款貨幣</td><td colspan="2">逾期還款實際年利率 / 就違約貸款收取的實際年利率</td></tr><tr><td>港元貸款</td><td colspan="2">本行港元最優惠利率 + 10%</td></tr><tr><td>美元貸款</td><td colspan="2">本行美元最優惠利率+10%</td></tr></table> <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>			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 + 10%		美元貸款	本行美元最優惠利率+10%				
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美元貸款	本行美元最優惠利率+10%														
超出信用限額利率	不適用														
最低還款額	不適用														
還款															
還款頻率	此貸款無需定期償還固定金額。														
分期還款金額	此貸款無需定期償還固定金額。														
總還款金額	<p>假設下列貸款在第12個月全數清還。利息只按實際已提取金額計算：</p> <table><tr><td>貸款金額</td><td colspan="2">根據上述利率計算之總還款金額</td></tr><tr><td>港幣\$ 5,000</td><td>港幣\$ 5,225</td><td>美元\$ 695</td></tr><tr><td>港幣\$ 20,000</td><td>港幣\$ 20,900</td><td>美元\$ 2,779</td></tr><tr><td>港幣\$ 100,000</td><td>港幣\$ 100,500</td><td>美元\$ 13,887</td></tr></table> <p>註：</p> <p>1. 如要計算適用於閣下特定情況的上述資訊，請與本行職員聯絡。</p> <p>2. 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於香港時間2025年4月16日於網頁中刊登之利率)。SOFR為4.31%(SOFR為紐約聯邦儲備銀行於美國時間2025年4月16日於網頁中刊登之利率)</p> <p>3. 在備註2情況下，分別以本行港元最優惠利率及SOFR計算以上港元貸款及美元貸款還款金額。</p> <p>4. 假設美元兌港幣匯率為1:7.8</p>			貸款金額	根據上述利率計算之總還款金額		港幣\$ 5,000	港幣\$ 5,225	美元\$ 695	港幣\$ 20,000	港幣\$ 20,900	美元\$ 2,779	港幣\$ 100,000	港幣\$ 100,500	美元\$ 13,887
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港幣\$ 100,000	港幣\$ 100,500	美元\$ 13,887													
費用及收費															
手續費	不適用														

年費 / 月費	不適用
提款費用 / 交易費用	不適用
逾期還款費用及收費	<p>每次逾期還款將收取港幣\$ 500(如涉及法律費用則另計)</p> <p>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。</p>
超出信用額度手續費	不適用
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。
替換遺失卡的費用	不適用
其他資料	
<p>1. 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」)。</p> <p>2. 最高貸款額為港幣\$ 4,000,000或等值的其他貨幣，還款期為1年，可申請續期。</p> <p>3. 僅接受借款人於南商(中國)的同名定期存款單作為此活期透支服務的抵押品。</p> <p>4. 利息就每次提取貸款起按日累積計算並於每月償還。首次利息將於貸款提取日期的下月支付，其後各利息支付日為提取貸款日期之每月對應曆日直至貸款到期日。</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>	

利率基準的
歷史變動

以下圖僅供參考，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、本行美元最優惠利率及美國有抵押隔夜融資利率的歷史變動。

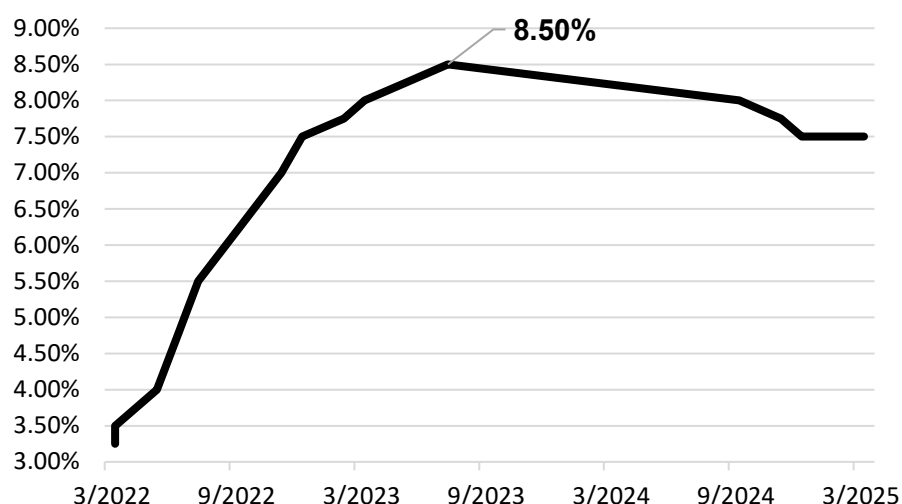


過去三年內，本行港元最優惠利率的最高利率為6.125%。



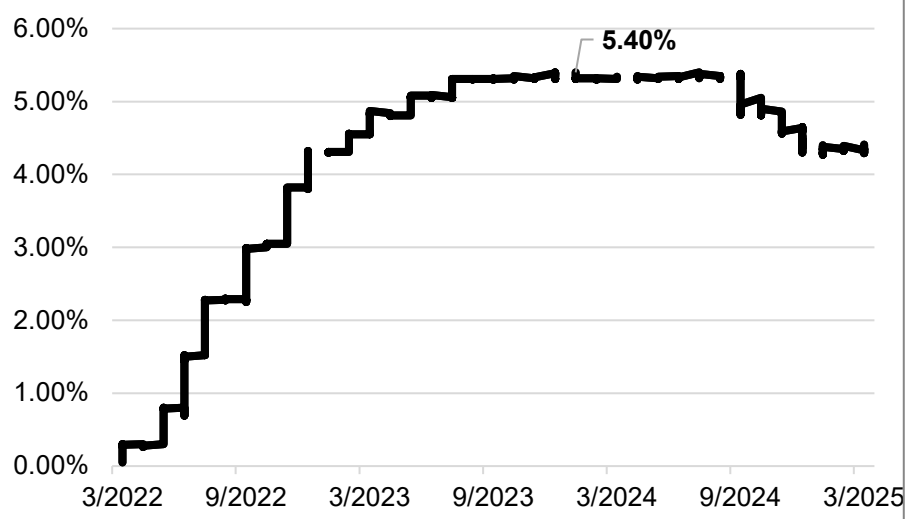
過去三年內，1個月香港銀行同業拆息的最高利率為5.66%。

本行美元最優惠利率歷史變動(2022-2025)



過去三年內，本行美元最優惠利率的最高利率為8.5%。

美國有抵押隔夜融資利率歷史變動(2022-2025)



過去三年內，美國有抵押隔夜融資利率的最高利率為5.4%。

分期還款金額
(說明示例)

此貸款無需定期償還固定金額。

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。)
假設下列貸款在第12個月全數清還。
假設分別以1個月香港同業拆息率及SOFR計算以下港元貸款及美元貸款還款金額
利息只按實際已提取金額計算：

貸款金額	根據上述利率計算之總還款金額	
港幣\$ 5,000	港幣\$ 5,283	美元\$ 703
港幣\$ 20,000	港幣\$ 21,132	美元\$ 2,807
港幣\$ 100,000	港幣\$ 105,660	美元\$ 14,027

此概要之中文版本僅供參考。如中英文版本有任何不一致之處，概以英文版本為準。

重要注意事項：借定唔借？還得到先好借！