Key Facts Statement (KFS) for Instalment Loan
Nanyang Commercial Bank, Limited ("the Bank")

Easi-Personal Loan – Property Owner Loan (Instalment 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:

Loan Tenor	6-month	12-month	24-month
Interest rate (or range of interest rate)	Not applicable	Not applicable	P+0.5% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk. Annualised interest rate is the basic interest rate shown as 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:
https://www.ncb.com.hk/nanyang_bank/eng/html/14a1.html

Annualised Percentage Rate (APR)

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
APR (or range of APR)	Not applicable	Not applicable	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. For details, please refer to the relevant sections of "General Terms and Conditions for General Banking Facilities and Loan Facility(ies)" provided by the Bank.
Repayment	
Repayment Frequency	This loan requires monthly repayment.
Periodic Repayment Amount	For a loan amount of HK$100,000 with monthly repayment: Assume the Bank's HKD Prime is 5.5%

Loan Tenor	6-month	12-month	24-month
Periodic repayment amount for the interest rate (or range of interest rate) specified above	Not applicable	Not applicable	HK$ 4,432.06

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 for the interest rate (or range of interest rate) specified above	Not applicable	Not applicable	HK$ 106,369.46

Remark:

Assume the Bank's HKD Prime is 5.5%

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.

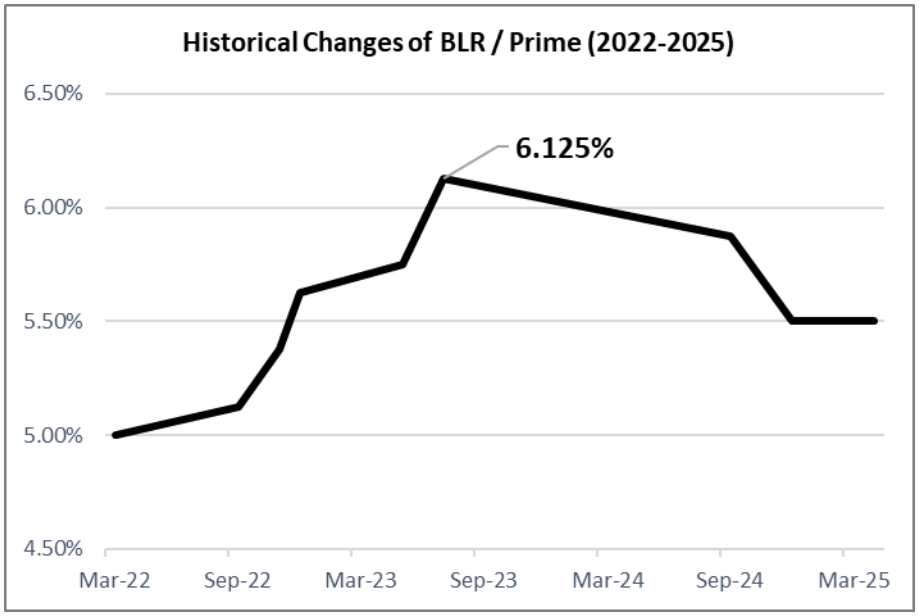
Fees and Charges	
Handling Fee	A non-refundable annual handling charge of 1% of the loan for each year or part thereof will be charged upon the approval of the Instalment Loan.
Late Payment Fee and Charge	HK$500 per late payment (plus legal cost, if any). Apart from default interest, the Bank reserves the right to charge HK$500 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. For details, please refer to the relevant sections of "General Terms and Conditions

	for General Banking Facilities and Loan Facility(ies)"provided by the Bank, please contact our staffs for details.
Prepayment / Early Settlement / Redemption Fee	Only full repayment of the loan is permissible, 2% of outstanding amount will be charged if you fully repay the loan before loan maturity date as prepayment fee.
Returned Cheque / Rejected Autopay Charge	HK$150 per returned cheque / rejected autopay payment. If you issue a cheque or ask us to set up a standing instruction to pay from your account, which if honoured by us, would either cause your account to go overdrawn or over an existing overdraft limit, we will treat this as your informal request for an unauthorised overdraft. If we accept your request, the overlimit fee and interest quoted above would apply. We may refuse your request and charge, without prior notice, a handling charge for considering and refusing your request on each occasion.

Additional Information

1. The minimum loan amount is HK$50,000.
2. For details, please refer to the relevant section of Conditions of "Easi-Personal Loan"(Instalment Loan).
3. This loan product provided 7-Day Cooling-off period . Customers may submit a Cooling-off application for early settlement within seven calendar days following the drawdown date of the relevant facility. For more details, please contact with our bank staff by visiting branch or calling hotline (852) 2616 6628.

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 Prime rate benchmark in the past 3 years.  The highest HKD Prime rate noted in the past 3 years is 6.125%.
Periodic Repayment	(The following example illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)

<table>
<tr><td>Amount
(Illustrative Example)</td><td>For a loan amount of HK$100,000 with monthly repayment:
<table><tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr><tr><td>Monthly repayment amount based on the highest interest rate noted in the past 3 years</td><td>Not applicable</td><td>Not applicable</td><td>HK$ 4,460.28</td></tr></table></td></tr>
<tr><td>Total Repayment Amount
(Illustrative Example)</td><td>(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$100,000 with monthly repayment:
<table><tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr><tr><td>Total repayment amount based on the highest interest rate noted in the past 3 years</td><td>Not applicable</td><td>Not applicable</td><td>HK$ 107,046.72</td></tr></table></td></tr>
</table>

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」)

「理財貸輕鬆 – 業主貸」私人貸款(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：

貸款期	6個月	12個月	24個月
利率 （或利率範圍）	不適用	不適用	P+0.5% 本貸款的利率並無上限，可能面對較高的利率風險。 年化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。

本行貸款確認書中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重設。

最優惠利率(P) 指本行不時公佈的最優惠利率，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

實際年利率

貸款金額為港幣10萬元：

貸款期	6個月	12個月	24個月
實際年利率（或實際年利率範圍）	不適用	不適用	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）。

<table>
<tr><td></td><td>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。

詳細請參閱本行提供的《一般貸款授信的一般條款》中的相關章節，如有需要可向分行職員索取。</td></tr>
<tr><td colspan="2">還款</td></tr>
<tr><td>還款頻率</td><td>本貸款需按每月還款。</td></tr>
<tr><td>分期還款金額</td><td>以貸款額港幣10萬元，每月還款為例：

<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（或利率 範圍）計算之分期還款金額</td><td>不適用</td><td>不適用</td><td>港幣$ 4,432.06</td></tr></table>
假設本行最優惠利率為5.5%</td></tr>
<tr><td>總還款金額</td><td>以貸款額港幣10萬元，每月還款為例：

<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（或利率範圍）計算之總還款金額</td><td>不適用</td><td>不適用</td><td>港幣$ 106,369.46</td></tr></table>
註 ：
假設本行最優惠利率為5.5%
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，請查閱https://www.ncb.com.hk/nanyang_bank/html/136.html以取得較準確資料。</td></tr>
<tr><td colspan="2">費用及收費</td></tr>
<tr><td>手續費</td><td>當分期貸款獲批准後，客戶須繳納總貸款額1%的不予退還年度手續費(若不足一年，亦按一年計收)。</td></tr>
<tr><td>逾期還款費用及收費</td><td>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 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。</td></tr>
</table>

提早還款 / 提前清償 / 贖回的收費	分期貸款只可作提前全部清還，如您於貸款到期前償還全數貸款，將需繳納相等於分期貸款尚欠本金2%的款項作為提前還款手續費。
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元。 若您發出支票或要求本行於您的戶口設立常行指示，而當本行執行該指示時，將會令您的戶口出現透支情況或超出現有透支限額，本行將視該指示為您臨時作出的未經授權透支要求，如本行接納您的指示，將就超出額度收取上列的收費及利率。本行可能拒絕您的要求，每次處理您的要求，本行可能（在不另行通知的情況下）收取手續費。

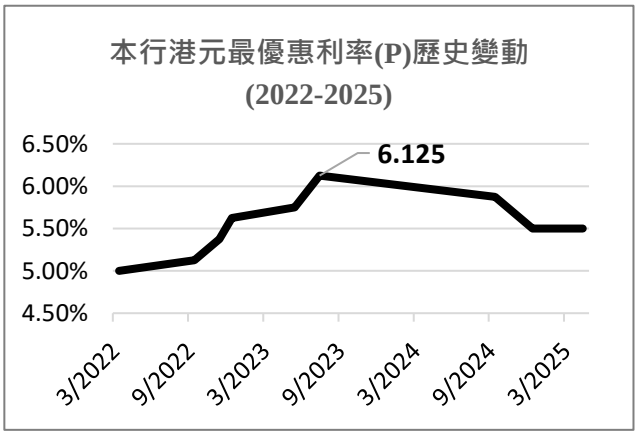
其他資料

1. 最低貸款金額為港幣 50,000 元。
2. 如要查詢更多資料，請參閱《「理財貸輕鬆」分期貸款條款》的相關章節。
3. 此貸款產品提供7天貸款冷靜期。客戶可於貸款提款日翌日起計七個曆日內提出冷靜期申請以提前償還貸款，詳情可到訪分行或致電熱線(852) 2616 6628向本行職員查詢。

參考資料

利率基準的歷史變動

下表僅供參考，顯示過去三年內最優惠貸款利率的歷史變動。



過去三年內，最高的最優惠貸款利率為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	不適用	不適用	港幣 $4,460.28

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	不適用	不適用	港幣 $107,046.72

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!