

Key Facts Statement (KFS) for Revolving Credit Facility

Nanyang Commercial Bank, Limited (“the Bank”)

Revolving Credit Facility (for Personal Customers)

23rd June 2025

This product is a 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	1) The annualised interest rate is 2% over the Bank's HKD Prime; or 2) The annualized interest rate is 7% over the Bank's 1-month HIBOR 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.

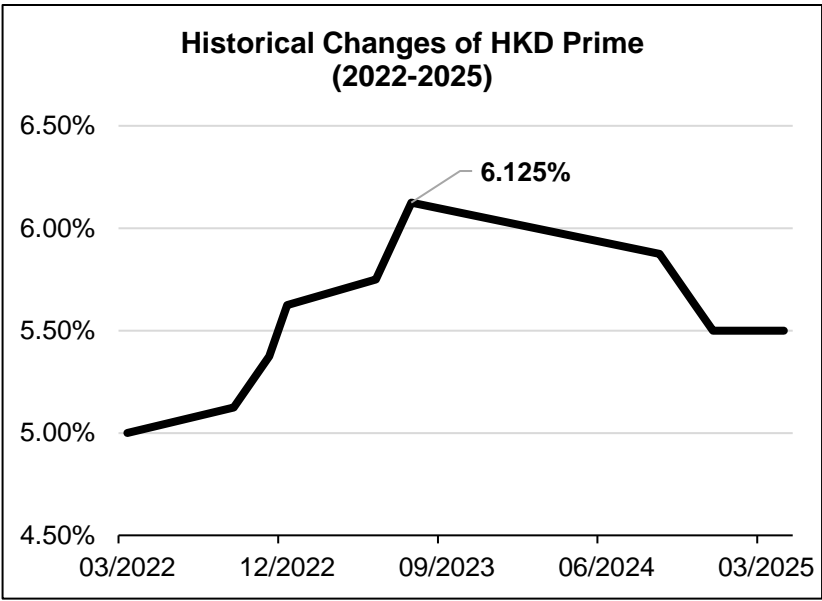

Interest rate re-fixing for this loan takes place whenever the loan matures and be rolled over.

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

	<p>11:00a.m.(Hong Kong time).</p> <p>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.</p> <p>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.</p>								
Annualised Percentage Rate (APR)	<p>The following APRs apply to revolving credit facilities falling within the respective loan amount brackets below:</p> <table border="1"> <thead> <tr> <th>Loan Amount</th><th>APR (or range of APR)</th></tr> </thead> <tbody> <tr> <td>Up to HK\$ 5,000</td><td rowspan="3">Not applicable</td></tr> <tr> <td>Above HK\$ 5,000 and up to HK\$ 20,000</td></tr> <tr> <td>Above HK\$ 20,000 and up to HK\$ 100,000</td></tr> <tr> <td>Above HK\$ 100,000</td><td> <p>1) The annualised interest rate is 2% over the Bank's HKD Prime; or</p> <p>2) The annualized interest rate is 7% over the Bank's 1-month HIBOR</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p> <p>An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate.</p> </td></tr> </tbody> </table> <p>The interest rate is fixed by us whenever the loan matures and be rolled over.</p> <p>The rate of Prime rate applicable from time to time is published on our bank's website https://www.ncb.com.hk/nanyang_bank/eng/html/14a1.html</p> <p>The HIBOR interest rate is published on The Hong Kong Association of Banks' (HKAB) website: https://www.hkab.org.hk/en/home.</p>	Loan Amount	APR (or range of APR)	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) The annualised interest rate is 2% over the Bank's HKD Prime; or</p> <p>2) The annualized interest rate is 7% over the Bank's 1-month HIBOR</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p> <p>An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate.</p>
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Annualised Overdue / Default Interest Rate	<p>6% over the Bank's HKD Prime</p> <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>								
Overlimit Interest Rate	Not applicable								

Minimum Payment	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.
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	This loan does not have specific total repayment amount, on the due date (fixed during each drawdown) the loan can be rolled over or repaid at the customer's choice.
Fees and Charges	
Handling Fee	A non-refundable handling fee of 0.5% of the loan amount will be charged upon the acceptance of the loan and annual renewal of the loan.
Annual Fee / Monthly Fee	Not applicable
Withdrawal Fee / Transaction Fee	Not applicable
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>
Overlimit Handling 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. 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.	

Reference Information	
Historical Changes of Interest Rate Benchmark	<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>  <p>The highest Prime rate noted in the past 3 years is 6.125%.</p>  <p>The highest 1-Month HIBOR interest rate noted in the past 3 years is 5.66%.</p>
Periodic Repayment Amount (Illustrative Example)	This loan does not require periodic repayment in regular amount.
Total Repayment Amount (Illustrative Example)	This loan does not have specific total repayment amount, on the due date (fixed during each drawdown) the loan can be rolled over or repaid at the customer's choice.

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!

循環貸款產品資料概要

南洋商業銀行有限公司(「本行」)

循環貸款 (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) 本行港元最優惠利率加 2%; 或 2) 本行一個月香港銀行同業拆息加7% 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。

本貸款的利率於貸款提取期到期日重設。

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。

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。

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。

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/home>。

實際年利率

以下實際年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	年化利率（或年化利率範圍）
	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) 本行港元最優惠利率加 2%;或 2) 本行一個月香港銀行同業拆息加7% 本貸款的利率並無上限，可能面對較高的利率風險。 實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費。
本貸款的利率於貸款提取期到期日重設。 有關本行最優惠利率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）的詳情，請查閱香港銀行公會(HKAB)網頁: https://www.hkab.org.hk/tc/home 。		
逾期還款年化利率 / 就違約貸款收取的年化利率	本行港元最優惠利率加6% 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。	
超出信用限額利率	不適用	
最低還款額	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。	
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	此貸款並無特定總還款金額，在貸款到期日(於提取貸款時訂定) 客戶可決定將貸款清還或續期。	
費用及收費		
手續費	相當於總貸款額0.5%的不予退還年度手續費並將於貸款獲批准時及周年續期時收取。	
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	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，本行還保留在借款人每次未能在到期日付款時徵收港幣	

	500.00 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。
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HK\$150
替換遺失卡的費用	不適用

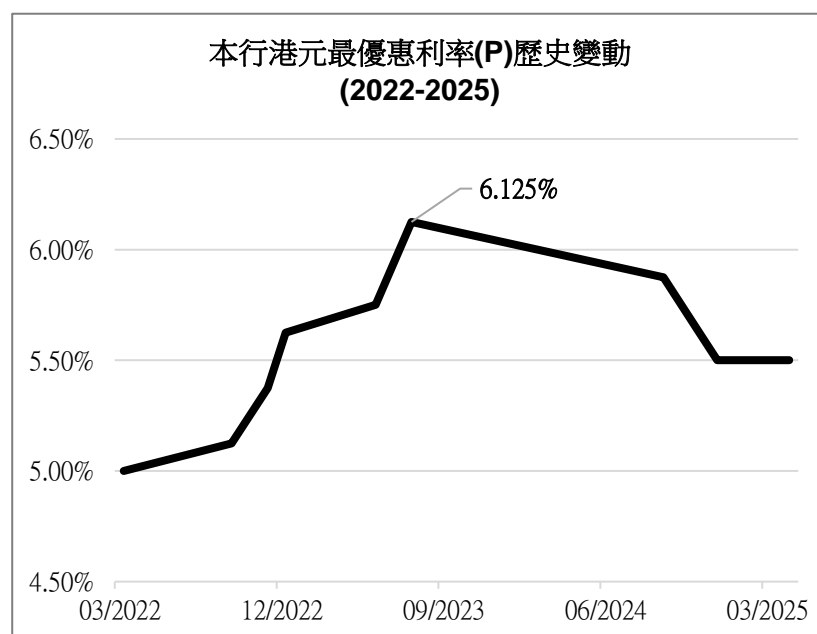
其他資料

1. 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。

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%。

	<p>1個月香港銀行同業拆息(HIBOR)的歷史變動 (2022 - 2025)</p>  <p>過去三年內，香港銀行同業拆息（HIBOR）的最高利率為5.66%。</p>
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 （說明示例）	此貸款並無特定總還款金額，在貸款到期日(於提取貸款時訂定) 客戶可決定將貸款清還或續期。

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！