

Key Facts Statement (KFS) for Instalment Loan

Nanyang Commercial Bank, Limited (“the Bank”)

The Mainland Talents and Professionals Personal Loan (for Personal Customers) 23rd June 2025

This product is an instalment loan.

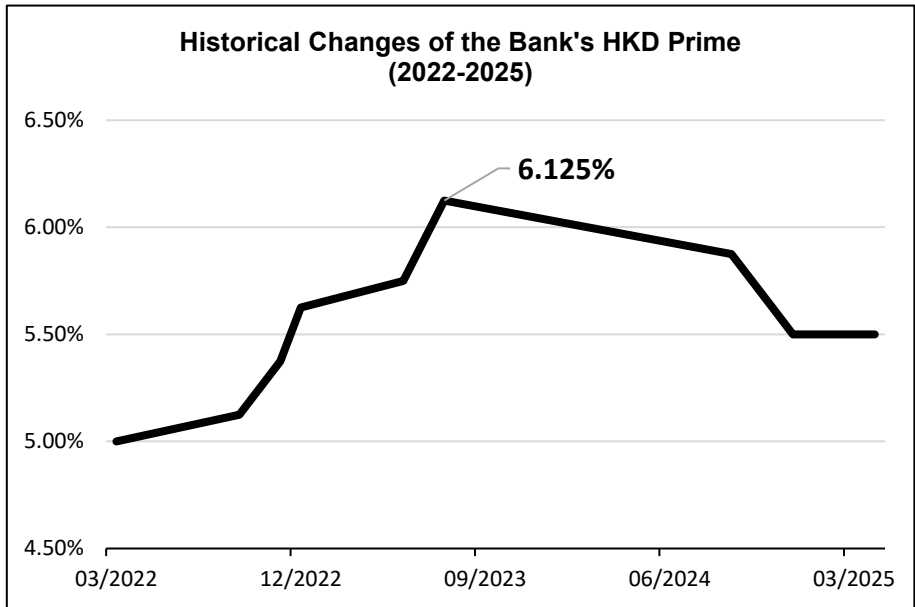
This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.

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:			
	Loan Tenor	6-month	12-month	24-month
Interest rate (or range of interest rate)		Not applicable (The minimum loan tenor of this loan is 12 months.)	P-1.75% to P+0.5% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.	P-1.5% to P+1% 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.</p> <p>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.</p> <p>Interest rate re-fixing for this loan takes place monthly.</p> <p>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.</p> <p>Latest rate and other details of the Bank's Best Lending Rate, i.e. Prime rate (P), is published on our website:</p> <p>https://www.ncb.com.hk/nanyang_bank/eng/html/14a1.html</p>				
Annualised Percentage Rate (APR)	Not applicable			
Annualised Overdue / Default Interest Rate	<p>6% over the Bank's HKD Prime</p> <p>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.</p> <p>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.</p>			

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 for the interest rate (or range of interest rate) specified above	Not applicable	HK\$ 8,504 to HK\$ 8,607	HK\$ 4,343 to HK\$ 4,455
Remarks: Assume the Bank's HKD Prime rate is 5.5%. Assume the repayment method for the loan is full principal and interest amortization throughout the term.				
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	HK\$ 102,043 to HK\$ 103,280	HK\$ 104,220 to HK\$ 106,911
Remarks: 1. Assume the Bank's HKD Prime rate is 5.5%. 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	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.			
Prepayment / Early Settlement / Redemption Fee	Only full repayment is permitted for the early repayment of the " Mainland Talents and Professionals Personal Loan". 2% of outstanding loan amount will be charged if you fully repay the loan before the maturity date as prepayment fee.			

Returned Cheque / Rejected Autopay Charge	HK\$150 per returned cheque / rejected autopay payment												
Additional Information													
<div>1. The minimum loan amount is HK\$100,000 and the minimum loan tenor is 12 months.</div> <div>2. The repayment method can be either: (a) Full principal and interest amortization throughout the term, or (b) Interest-only payments for the first year, followed by principal and interest amortization thereafter.</div> <div>3. For details, please refer to the relevant sections of the terms and conditions for the “Mainland Talents and Professionals Personal Loan”.</div> <div>4. 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 the hotline# (852) 2616 6628.</div> <div>* The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.</div>													
Reference Information													
Historical Changes of Interest Rate Benchmark	<div>The chart below is provided for illustrative purposes only and shows the historical movement of the Bank’s HKD Prime interest rate benchmark in the past 3 years.</div> <div><div>Historical Changes of the Bank’s HKD Prime (2022-2025)</div><table border="1"><thead><tr><th>Date</th><th>Interest Rate (%)</th></tr></thead><tbody><tr><td>03/2022</td><td>5.00%</td></tr><tr><td>12/2022</td><td>5.625%</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> <div>The Bank’s highest HKD Prime interest rate noted in the past 3 years is 6.125%.</div>	Date	Interest Rate (%)	03/2022	5.00%	12/2022	5.625%	09/2023	6.125%	06/2024	5.90%	03/2025	5.50%
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Periodic Repayment Amount (Illustrative Example)	<div>(The following example illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)</div> <div>For a loan amount of HK\$100,000 with monthly repayment:</div> <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>HK\$ 8,533 to HK\$ 8,636</td><td>HK\$ 4,371 to HK\$ 4,483</td></tr></table> <div>Remarks: Assume the repayment method for the loan is full principal and interest amortization throughout the term.</div>	Loan Tenor	6-month	12-month	24-month	Monthly repayment amount based on the highest interest rate noted in the past 3 years	Not applicable	HK\$ 8,533 to HK\$ 8,636	HK\$ 4,371 to HK\$ 4,483				
Loan Tenor	6-month	12-month	24-month										
Monthly repayment amount based on the highest interest rate noted in the past 3 years	Not applicable	HK\$ 8,533 to HK\$ 8,636	HK\$ 4,371 to HK\$ 4,483										

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 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
Total repayment amount based on the highest interest rate noted in the past 3 years	Not applicable	HK\$ 102,386 to HK\$ 103,625	HK\$ 104,889 to HK\$ 107,591	

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」)

內地人才私人貸款計劃(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:			
	貸款期	6個月	12 個月	24 個月
	利率 (或利率範圍)	不適用 (本貸款產品最短貸款期為 12 個月。)	P - 1.75% 至 P + 0.5%	P - 1.5% 至 P + 1%
			本貸款的利率並無上限，可能面對較高的利率風險。	本貸款的利率並無上限，可能面對較高的利率風險。
	<p>本行貸款確認書的利率可能會在貸款期內變動。</p> <p>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。</p> <p>本貸款的利率重設頻率為每月。</p> <p>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。</p> <p>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 </p>			
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	<p>本行港元最優惠利率加6%</p> <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	本貸款需按每月還款。			

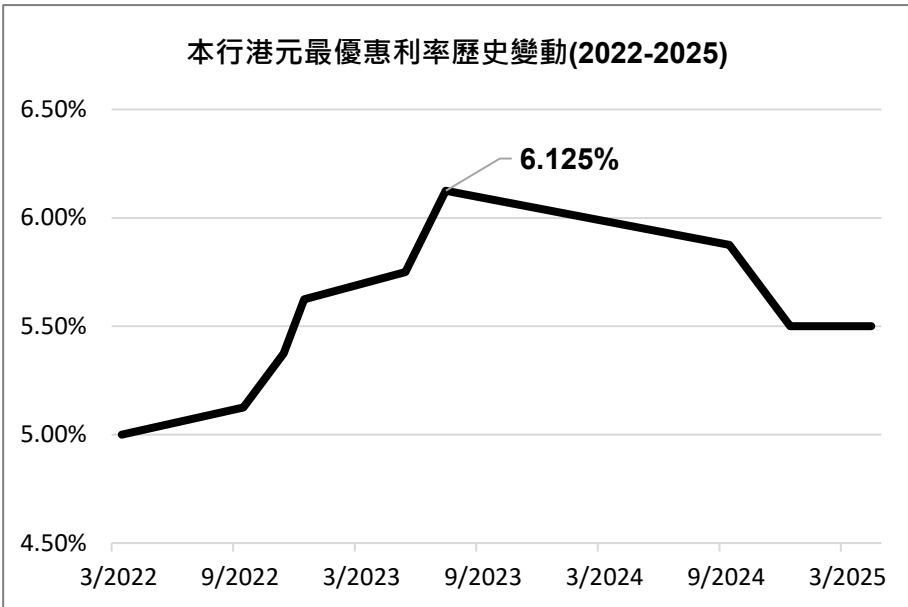
分期還款金額	以貸款額港幣\$ 100,000，每月還款為例：			
	貸款期	6個月	12個月	24個月
	根據上述利率 (或利率範圍) 計算之分期還款金額	不適用	港幣\$ 8,504至 港幣\$ 8,607	港幣\$ 4,343至 港幣\$ 4,455
註： 1. 假設本行港元最優惠利率(P)為5.5%。 2. 假設貸款還款方式為全期本息攤還。				
總還款金額	以貸款額港幣\$ 100,000元，每月還款為例：			
	貸款期	6個月	12個月	24個月
	根據上述利率 (或利率範圍) 計算之總還款金額	不適用	港幣\$ 102,043至 港幣\$ 103,280	港幣\$ 104,220至 港幣\$ 106,911
註： 1. 假設本行港元最優惠利率(P)為5.5%。 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或到 https://www.ncb.com.hk/nanyang_bank/html/13.html 以取得較準確資料。				
費用及收費				
手續費	不適用			
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，本行還保留在借款人每次未能在到期日付款時徵收港幣\$ 500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。			
提早還款 / 提前清償 / 贖回的收費	「內地人才私人貸款計劃」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時，將收取相等於分期貸款尚欠本金之 2%作為提前還款手續費。			
退票 / 退回自動轉賬授權指示的費用	每次退票 / 退回自動轉賬授權指示時，將收取港幣\$ 150。			

其他資料

- 1. 最低貸款金額為港幣\$ 100,000，最短貸款期為 12 個月。
- 2. 本貸款還款方式分為：(a)全期本息攤還，或 (b)首年還息，其後本息攤還。
- 3. 如要查詢更多資料，請參閱《內地人才私人貸款計劃》條款的相關章節。
- 4. 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，詳情可於到訪分行或致電熱線(852) 2616 6628向本行職員查詢。

*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。

參考資料

利率基準的歷史變動	<p>下表僅供參考，顯示過去三年內本行港元最優惠利率的歷史變動。</p> <div><p>本行港元最優惠利率歷史變動(2022-2025)</p><table><caption>本行港元最優惠利率歷史變動數據 (估計值)</caption><tr><th>日期</th><th>利率</th></tr><tr><td>3/2022</td><td>5.00%</td></tr><tr><td>9/2022</td><td>5.125%</td></tr><tr><td>3/2023</td><td>5.625%</td></tr><tr><td>9/2023</td><td>6.125%</td></tr><tr><td>3/2024</td><td>6.00%</td></tr><tr><td>9/2024</td><td>5.875%</td></tr><tr><td>3/2025</td><td>5.50%</td></tr></table></div> <p>過去三年內，本行港元最優惠利率的最高利率為6.125%。</p>	日期	利率	3/2022	5.00%	9/2022	5.125%	3/2023	5.625%	9/2023	6.125%	3/2024	6.00%	9/2024	5.875%	3/2025	5.50%
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分期還款金額 (示例說明)	<p>(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。)</p> <p>以貸款額港幣\$ 100,000元，每月還款為例：</p> <table><tr><th>貸款期</th><th>6個月</th><th>12個月</th><th>24個月</th></tr><tr><td>根據過去三年內最高利率計算的每月還款金額</td><td>不適用</td><td>港幣\$ 8,533 至 港幣\$ 8,636</td><td>港幣\$ 4,371 至 港幣\$ 4,483</td></tr></table> <p>註：假設貸款還款方式為全期本息攤還。</p>	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	港幣\$ 8,533 至 港幣\$ 8,636	港幣\$ 4,371 至 港幣\$ 4,483								
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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\$ 100,000元，每月還款為例：			
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	根據過去三年內最高利率計算的總還款金額	不適用	港幣\$ 102,386 至 港幣\$ 103,625	港幣\$ 104,889 至 港幣\$ 107,591

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！