Key Facts Statement (KFS) for Instalment Loan

OCBC Bank (Hong Kong) Limited ("the Bank")

Business Instalment Loan 90% Guarantee Products of SME Financing Guarantee Scheme ("SFGS")
1 Jun 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)	N/A*	3-month HIBOR[1] +2.75% [Capped as at 11 November 2024: • 8% per annum for Borrowers with business operation history more than three years • 10% per annum for Borrowers with business operation history of three years or less] The HKMCI will adjust and announce the relevant ceiling to the overall interest rate[2] in accordance with the interest rate cycle.	

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

[1] HIBOR means the Hong Kong Interbank Offered Rate (with reference to the relevant rate published by The Hong Kong Association of Banks rounded up to the nearest 2 decimal places) for Hong Kong Dollars quoted by the Bank.

As at 30 May 2025, the Bank's 3-month HIBOR is 2.16%.

[2] For the ceiling to the overall interest rate, please refer to HKMCI website **(https://www.hkmc.com.hk/eng/our_business/sme_financing_guarantee_scheme.html).**

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.

Latest rate and other details of the 3-month HIBOR is published on our website https://www.ocbc.com.hk/cmh/files/HIBOR/HIBOR_ENG.pdf.

Annualised Percentage Rate (APR)

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month

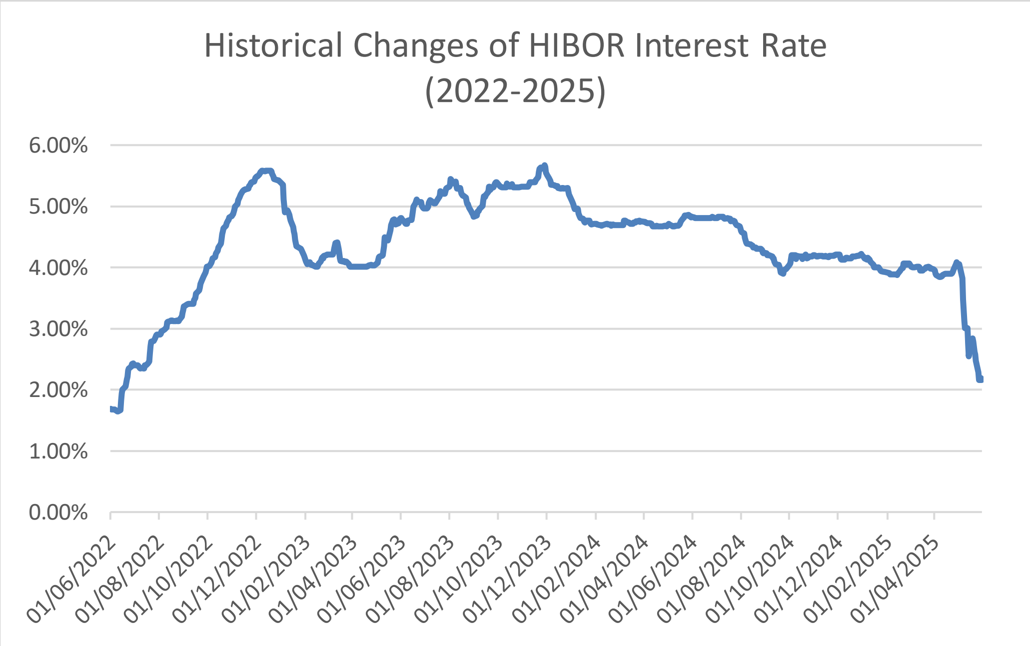
	<table><tr><td>APR (or range of APR)</td><td>N/A*</td><td>3-month HIBOR[1] +2.75%</td><td>3-month HIBOR[1] +2.75%</td></tr></table> [1] HIBOR means the Hong Kong Interbank Offered Rate (with reference to the relevant rate published by The Hong Kong Association of Banks rounded up to the nearest 2 decimal places) for Hong Kong Dollars quoted by the Bank. As at 30 May 2025, the Bank's 3-month HIBOR is 2.16%. The Annualised Percentage Rate (APR) is calculated in accordance with the relevant guidelines issued by the Hong Kong Association of Banks and is rounded up to the nearest 2 decimal places. 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.
Annualised Overdue / Default Interest Rate	Overdue payment of any sums shall be subject to an overdue/default interest chargeable at 8% per annum over the Bank's HKD Prime Lending Rate (P) from the date of default to the date of actual payment with a minimum charge of HK$200 for each past due instalment. Default interest shall be calculated daily on any sums due but not paid which is on a simple basis. The Bank's P is at its sole and absolute discretion announces or applies from time to time and subject to change. As at 20 Dec 2024, the Bank's P is 5.75**%.** *Latest rate and other details of the Prime Rate is published on our website at (https://www.ocbc.com.hk/whb/action/rate/whbRate.do?id=prime_lending_rate&locale=en-us)*
Repayment	
Repayment Frequency	This loan requires monthly repayment.
Periodic Repayment Amount	For a loan amount of HK$100,000 with monthly repayment <table><tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr><tr><td>Periodic repayment amount for the interest rate (or range of interest rate) specified above</td><td>N/A</td><td>HK$ $8,556.62</td><td>HK$ 4,383.11</td></tr></table>
Total Repayment Amount	For a loan amount of HK$100,000 with monthly repayment <table><tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr><tr><td>Total repayment amount for the interest rate (or range of interest rate) specified</td><td>N/A</td><td>HK$ $102,679.49</td><td>HK$ $105,194.63</td></tr></table>

	above | | | **Remark:** 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.ocbc.com.hk/digital-services/web/hk2/ola/loan-application
Fees and Charges	
Handling Fee for arranging the Facility / Arrangement Fee	**A handling fee will be charged as below** **For the first HK$3m facility limit:** - 0.5% on facility amount stated in the Bank's offer letter per year **Thereafter:** - 0.25% on facility amount stated in the Bank's offer letter per year - Subject to a minimum of HK$5,000 Handling fee is payable to the bank once you accept the Bank's offer. Such handling fee is non-refundable regardless of whether the loan is drawn down or not.
Late Payment Fee and Charge	Not applicable
Prepayment / Early Settlement / Redemption Fee	Full or partial repayment of the loan during the following instalment period is only acceptable to us by your giving to us one month prior notice in writing or paying to us one month's interest on the prepayment amount in lieu thereof subject to the payment of the following prepayment fee: • on or before the 6th instalment : 5% of the repayment amount with a minimum charge of HK$5,000.00 • after the 6th instalment : 4% of the prepayment amount with a minimum charge of HK$5,000.00 The minimum amount to be repaid at any one time shall not be less than HK$50,000.00. If the outstanding principal amount at the time of the prepayment is less than HK$50,000.00, only full repayment of the instalment loan is acceptable. If full prepayment takes place on a date other than the monthly instalment due date, the prepayment amount shall be calculated to the upcoming monthly instalment due date.
Returned Cheque / Rejected Autopay Charge	Not applicable

Additional Information

- The credit limit of the instalment loan facility shall be at least HK$500,000 subject to change by the Bank from time to time.
- The interest rates, terms and conditions above-mentioned are for reference only and may subject to change from time to time by the Bank. Please refer to the Bank's offer letter for the final terms of your business instalment loan.
- Please note that there will be guarantee fee charged by The HKMC Insurance Limited (HKMCI) ("HKMCI"). For the fee calculation and further details, please refer to HKMCI website**(https://www.hkmc.com.hk/eng/our_business/sme_financing_guarantee_scheme.html).**

- For more details about the SFGS 90% loan application through Online Loan Application platform, please refer to the product website **(https://www.ocbc.com.hk/business-banking/en/business-loans/90%-guarantee-product-under-sfgs-express.html).**

<table>
<tr><th colspan="2">Reference Information</th></tr>
<tr><td>Historical Changes of Interest Rate Benchmark</td><td>The chart below is provided for illustrative purposes only and shows the historical movement of the HIBOR interest rate benchmark in the past 3 years.

The highest HIBOR interest rate noted in the past 3 years is 5.67.</td></tr>
<tr><td>Periodic Repayment Amount (Illustrative Example)</td><td>(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$100,000 with monthly repayment
<table><tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr><tr><td>Monthly repayment amount based on the highest interest rate noted in the past 3 years</td><td>N/A</td><td>HK$ 8,718.74</td><td>HK$ 4,542.37</td></tr></table></td></tr>
</table>

<table>
<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$100,000 with monthly repayment<table>
<tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr>
<tr><td>Total repayment amount based on the highest interest rate noted in the past 3 years</td><td>N/A</td><td>HK$ 104,624.85</td><td>HK$109,016.78</td></tr>
</table></td></tr>
</table>

*** This is not applicable because the minimum loan tenor the Bank offers is 12-month.**

Reminder: “To borrow or not to borrow? Borrow only if you can repay!”

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

分期貸款產品資料概要

華僑銀行(香港) 有限公司 (“銀行”)

商業分期貸款「中小企融資擔保計劃」下的九成信貸擔保產品 (特快批核)

二零二五年六月一日

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*	3個月HIBOR[1] +2.75% 【截至2024年11月11日的上限： • 對於經營歷史超過三年的借款人，年利率上限為8% • 對於經營歷史三年或以下的借款人，年利率上限為10%】 香港按證保險有限公司將根據利率周期調整並公告相關的整體利率[2]上限。	

利率是以借款金額的百分比表示的基本利率，計算為一年期。

[1]HIBOR指的是香港銀行間拆借利率（根據香港銀行公會發佈的相關利率，四捨五入至小數點後兩位）由銀行報價。

截至2025年5月30日，銀行的3個月HIBOR為2.16%。

[2]有關整體利率的上限，請參閱香港按證保險有限公司網站（https://www.hkmc.com.hk/eng/our_business/sme_financing_guarantee_scheme.html）。

我們銀行授信函中的利率可能會在貸款期間內變動。

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。

最新的3個月HIBOR利率及其他詳細資料可在本行網站上查閱

https://www.ocbc.com.hk/cmh/files/HIBOR/HIBOR_CHI.pdf。

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	不適用*	3-month HIBOR[1] +2.75%	3-month HIBOR[1] +2.75%

	<table><tr><td>圍）</td><td></td><td></td><td></td></tr></table>[1]HIBOR指的是香港銀行同業拆息（根據香港銀行公會發佈的相關利率，四捨五入至小數點後兩位）由銀行報價。 截至2025年5月30日，銀行的3個月HIBOR為2.16%。 實際年利率（APR）是根據香港銀行公會發佈的相關指引計算的，並四捨五入至小數點後兩位。APR是一個參考利率，包括基本利率及產品的其他費用和收費，以年化利率的形式表達。
逾期還款實際年利率 / 就違約貸款收取的實際年利率	逾期支付的任何款項將按每年8%的逾期/違約利息收取，該利息將在違約日起至實際付款日之間，按銀行的港元最優惠貸款利率（P）計算，每期逾期分期付款的最低收費為港幣200元。違約利息將每日計算，針對任何到期但未支付的款項，計算方式為單利。 華僑銀行最優惠貸款利率（P）由銀行全權決定，並可隨時變更。截至2024年12月20日，銀行的基準利率為5.7500%。 最新的利率及其他基準利率的詳細信息可在我們的網站(*https://www.ocbc.com.hk/whb/action/rate/whbRate.do?id=prime_lending_rate&locale=en-us*) 上查閱。
還款	
還款頻率	本貸款需按月還款。
分期還款金額	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>港幣$ 8,556.62</td><td>港幣$ 4,383.11</td></tr></table>
總還款金額	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>港幣$102,679.49</td><td>港幣$ 105,194.63</td></tr></table>註 ： 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或到: https://www.ocbc.com.hk/digital-services/web/hk2/ola/loan-application 以取得較準確資料。
費用及收費	

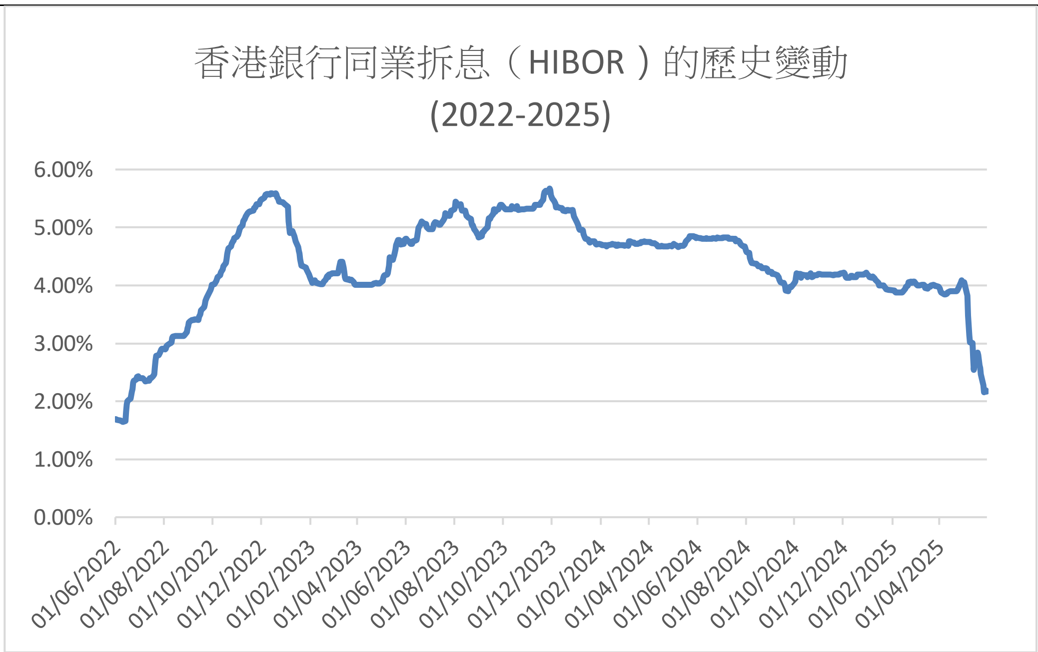
手續費	以下是收費標準： • **首300萬的貸款額度：** - 每年按銀行報價信中所述的貸款額的0.5%收取手續費。 • **其後：** - 每年按銀行授信函中所述的貸款額的0.25%收取手續費。 - 手續費最低收費為港幣5,000元。 一旦您接受銀行的報價，手續費將支付給銀行。該手續費無論貸款是否提款均不予退還。
逾期還款費用及收費	不適用
提早還款 / 提前清償 / 贖回的收費	在以下分期付款期間內，若您希望全額或部分償還貸款，必須提前一個月以書面形式通知我們，或支付相當於預償還金額一個月利息的費用，並需支付以下的提前還款手續費： • 在第六期分期付款之前：償還金額的5%，最低收費為港幣5,000.00。 • 在第六期分期付款之後：償還金額的4%，最低收費為港幣5,000.00。 每次償還的最低金額不得少於港幣50,000.00元。如果在提前償還時，未償還的本金金額少於港幣50,000.00元，則僅接受全額償還分期貸款。如果全額提前償還的日期不是每月分期付款的到期日，則提前償還金額將計算至下一個每月分期付款的到期日。
退票 / 退回自動轉帳授權指示的費用	不適用

其他資料

- 分期貸款的信用額度應至少為港幣 500,000 元，並可能會隨時由銀行調整。
- 上述利率、條款和條件僅供參考，並可能隨時由銀行更改。請參閱銀行的報價信以獲取您的商業分期貸款的最終條款。
- 請注意，香港按證保險有限公司（HKMC Insurance Limited，簡稱“HKMCI”）將收取保費。有關費用計算及進一步詳情，請參閱 HKMCI 網站（**https://www.hkmc.com.hk/eng/our_business/sme_financing_guarantee_scheme.html**）。
- 有關通過在線貸款申請平台申請 SFGS 90%貸款的更多詳情，請參閱產品網站。**(https://www.ocbc.com.hk/business-banking/en/business-loans/90%-guarantee-product-under-sfgs-express.html).**

參考資料

利率基準的歷史變動	下表僅供參考，顯示過去三年內香港銀行同業拆息（HIBOR）的歷史變動。

<table>
<tr>
<td></td>
<td>


過去三年內，最高的[例如香港銀行同業拆息（HIBOR）利率為 5.67%。
</td>
</tr>
<tr>
<td>分期還款金額
（示例說明）</td>
<td>
（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 ：
<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$ 8,718.74</td><td>港幣$ 4,542.37</td></tr>
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</table>
</td>
</tr>
</table>

*銀行提供的最低貸款期限為12個月。

「借定唔借？還得到先好借！」

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。