

Key Facts Statement (KFS) for Instalment Loan

Shanghai Commercial Bank Limited (“the Bank”)

Personal Instalment Loan

June 2025

<p>This product is an instalment loan.</p> <p>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.</p> <p>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.</p>				
<p>Interest Rates and Interest Charges</p>				
<p>Interest Rate</p>	<p>For a loan amount of HK\$100,000:</p>			
	Loan Tenor	6-month	12-month	24-month
	Interest rate (or range of interest rate)	0.4232%	0.4066%	0.4529%
<p>The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a month and it is quoted in the form of monthly flat rate.</p>				
<p>Annualised Percentage Rate (APR)</p>	<p>For a loan amount of HK\$100,000:</p>			
	Loan Tenor	6-month	12-month	24-month
	APR (or range of APR)	9.01%	9.26%	10.60%
<p>The APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualized rate. The APRs quoted are calculated according to the formula suggested by The Hong Kong Association of Banks, including the full handling fee waiver of the entire loan period.</p>				
<p>Annualised Overdue / Default Interest Rate</p>	<ul style="list-style-type: none"> Annualised overdue interest rate will be applied when instalment amount is not fully paid or unpaid after due date. Late charges are calculated on the amount of any overdue monthly repayment(s) from the date of default until the date of actual repayment at the rate of 3% per month calculated on a simple interest basis (i.e. 36% per annum) or charged at a minimum of HKD400 per month. 			
<p>Repayment</p>				
<p>Repayment Frequency</p>	<p>This loan requires monthly repayment.</p>			
<p>Periodic Repayment Amount</p>	<p>For a loan amount of HK\$100,000 with monthly repayment:</p>			
	Loan Tenor	6-month	12-month	24-month
	Periodic repayment amount for the interest rate (or range of interest rate) specified above	HK\$ 17,090.00	HK\$ 8,740.00	HK\$ 4,620.00

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	HK\$ 102,540.00	HK\$ 104,880.00	HK\$ 110,880.00

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.shacombank.com.hk/eng/personal/loan/calculator/index.jsp>

Fees and Charges

Handling Fee	Waived
Late Payment Fee and Charge	Not Applicable
Prepayment / Early Settlement / Redemption Fee	2.5% of the outstanding principal amount of the loan (minimum KD500).
Returned Cheque / Rejected Autopay Charge	<p><u>Returned Cheque</u> HKD 150 per cheque (Due to insufficient funds) HKD 80 per cheque (Due to other reasons)</p> <p><u>Rejected Autopay Charge</u> HKD 150 per item (Due to insufficient funds) HKD 50 per item (Due to other reasons)</p>

Additional Information

1. The apportionment of each monthly repayment amount between principal and interest is based on Rule of 78. Customer may refer to "Smart Consumers / Personal Credit" on HKMA website for details about Rule of 78.
2. The minimum loan amount is HKD50,000 and the maximum loan amount is 12 times of monthly salary or HKD1,200,000 (whichever is lower).
3. Early repayment of the Loan is permissible subject to repayment of the outstanding principal amount of the Loan, the interest that would otherwise have been payable on the next monthly repayment date and a sum equal to 2.5% of the outstanding principal amount of the Loan with a minimum of HKD500 on the date of actual repayment. **If the customer has successfully applied for and drawdown an unsecured loan but wish to early redeem the Loan in full within 7 calendar days after the Loan drawdown date, the following fees can be exempted: (1) the early redemption fee, and (2) the handling fee of the Loan application (if applicable).**
4. **The daily loan interest is calculated by multiplying the monthly flat rate by 12 months and dividing by 365-days per year if the Customer repays the Loan in full within 7 calendar days after the Loan drawdown date. The total interest as of the date of repayment will be rounded off to two decimal places. For example, the daily loan interest is equivalent to HKD9.86 when it is calculated with the loan amount of HKD100,000 and monthly flat rate of 0.3%. (Loan Amount HKD100,000 x Monthly Flat Rate 0.3% x 12 months / 365 days = HKD9.86)**
5. The basis for the calculation of interest in leap years is the same as that in ordinary years.
6. The above calculation of interest payable is for reference only. The actual interest payable depends

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SHANGHAI COMMERCIAL BANK

on the Bank's calculation. In case of any disputes, the decision of the Bank shall be final.

7. The above information is for reference only. Customers should refer to their agreement with the Bank for the exact terms and conditions.

For the Personal Instalment Loan Terms and Conditions, you can refer to the relevant application form or its copy posted on the Bank's website at www.shacombank.com.hk.

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!