

Key Facts Statement (KFS) for Instalment Loan

Nanyang Commercial Bank, Limited (“the Bank”)

Easi-Personal 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	Not applicable
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	5.05%-33.90%	5.27%-34.05%
Annualised Overdue / Default Interest Rate	36%			
	The Bank reserves the right to charge default interest on the amount overdue at an interest rate of 3% per month. The default interest payable shall accrue daily and be calculated from the due date until the date of actual repayment with a 30-day month.			

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\$8,472.33 – HK\$9,629.33	HK\$4,305.67 – HK\$5,462.67
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\$101,667.96 – HK\$115,551.96	HK\$103,336.08 – HK\$131,104.08
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.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	<p>HK\$500 per late payment (plus legal cost, if any)</p> <p>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.</p> <p>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.</p>
Prepayment / Early Settlement / Redemption Fee	2% of outstanding amount will be charged if the you fully repay the loan before loan maturity date as prepayment fee. Only full repayment of the loan is permissible provided that prepayment shall be the sum of all the remaining instalments of the Instalment Loan after deducting the interest rebate on "Rule of 78" basis. Please contact our staff for the "Rule of 78" computation method.
Returned Cheque / Rejected Autopay Charge	<p>HK\$150 per returned cheque / rejected autopay payment.</p> <p>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.</p>
Additional Information	
<p>1. 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> <p>2. The minimum loan amount is HK\$10,000.</p> <p>3. This APR is calculated based on a loan amount of HK\$100,000, a loan tenor of 12/24 months, a monthly flat interest rate of 0.139% - 1.296% and an annual handling fee of 1%. The Bank does not provide a loan with a tenor of 6-month. The APR is calculated according to the guidelines laid down in the Code of Banking Practice and based on a number of assumptions for reference use only. The APR which a borrower is entitled is subject to credit quality of the borrower, the result of credit check and other related factors. The final approval of application, loan amount, repayment tenor and loan interest rate will be subject to the final decision of the Bank, without any reason.</p> <p>4. For details, please refer to the relevant section of Conditions "Easi-Personal Loan"(Instalment Loan).</p> <p>5. 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.</p>	

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」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	不適用
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	5.05%-33.90%	5.27%-34.05%
逾期還款實際年利率 / 就違約貸款收取的實際年利率	36% 本行保留權利就有關的逾期未付款額以月息 3% 計算利息，有關利息將逐日累算，由到期繳付日期直至實際還款日期為止，並按 30 日為一個月的基準計算。			
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10萬元，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）計算之分期還款金額	不適用	港幣\$8,472.33	港幣\$4,305.67
			-	-
		港幣\$9,629.33	港幣\$5,462.67	
總還款金額	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
	根據上述 利率（或利率範圍）計算之總還款金額	不適用	港幣\$101,667.96	港幣\$103,336.08
			-	-
		港幣\$115,551.96	港幣\$131,104.08	

	<p>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，請查閱 https://www.ncb.com.hk/nanyang_bank/html/13.html 以取得較準確資料。</p>
費用及收費	
手續費	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)。
逾期還款費用及收費	<p>每次逾期還款將收取港幣\$500(如涉及法律費用則另計)</p> <p>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。</p> <p>詳細請參閱本行提供的《一般貸款授信的一般條款》中的相關部分，如有需要可向分行職員索取。</p>
提早還款 / 提前清償 / 贖回的收費	<p>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。</p> <p>分期貸款只可作提早全部清還，惟應付本金及利息總額須為剩餘未供各期款項之總和減去按“78 法則”計得之利息退還數。請聯絡本行職員了解“78 法則”的計算方法。</p>
退票 / 退回自動轉帳授權指示的費用	<p>每次退票 / 退回自動轉帳授權指示時，將收取港幣 150 元。</p> <p>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。</p>
其他資料	
<p>1. 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。</p> <p>2. 最低貸款金額為港幣 10,000 元。</p> <p>3. 此實際年利率以貸款金額港幣 100,000 元、還款期分別為 12/24 個月、每月平息均為 0.139% - 1.296% 及每年 1% 手續費計算。本行並沒有提供貸款期 6 個月的私人貸款。實際年利率乃根據《銀行營運守則》所載的有關指引及基於多項假設計算，並只作參考用途。個別客戶可享的實際年利率按客戶的信貸質素、信貸審批結果及其他相關因素而釐訂。申請的最終審批、貸款金額、貸款年期及貸款利率將由本行作最終決定，而毋須向客戶提供任何理由。</p> <p>4. 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。</p> <p>5. 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。</p>	

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！