

**Key Facts Statement (KFS) for Revolving Credit Facility  
DBS Bank (Hong Kong) Limited (“DBS” or the “Bank”)**

**Premium Financing Revolving Term Loan (“PFRTL”)**

**Date: 11/11/2024**

**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 facility letter for the final terms of your premium financing revolving term loan.**

**Interest Rates and Interest Charges**

<b>Minimum Loan Amount and Annualized Interest Rate</b>	<p>Minimum loan amount is HK\$1,000,000 (or its equivalent in foreign currency)</p> <p>The loan period is for a minimum of 10 years, or customer can choose to follow the insurance policy term.</p> <p>Customer is required to repay the loan principal and any outstanding interest in full at the end of loan period.</p> <table border="1" style="width: 100%;"> <thead> <tr> <th>Loan Currency</th> <th>Interest Rate<sup>#</sup> (p.a.)</th> </tr> </thead> <tbody> <tr> <td>HKD</td> <td>HIBOR + 2.5% p.a.</td> </tr> <tr> <td>USD</td> <td>DBS Cost of Fund + 2.5% p.a.</td> </tr> <tr> <td>Other currencies</td> <td>DBS Cost of Fund + 2.5% p.a.</td> </tr> </tbody> </table>	Loan Currency	Interest Rate <sup>#</sup> (p.a.)	HKD	HIBOR + 2.5% p.a.	USD	DBS Cost of Fund + 2.5% p.a.	Other currencies	DBS Cost of Fund + 2.5% p.a.
Loan Currency	Interest Rate <sup>#</sup> (p.a.)								
HKD	HIBOR + 2.5% p.a.								
USD	DBS Cost of Fund + 2.5% p.a.								
Other currencies	DBS Cost of Fund + 2.5% p.a.								

(Please refer to your Relationship Manager for the latest DBS Cost of Fund.)

<b>Annualized Overdue / Default Interest Rate*</b>	<p>Customer is required to open a Multi-Currency Settlement Account (“MCSA”) for loan drawdown and loan settlement. Any PFRTL overdue outstanding amount (including but not limited to accrued interest) will be debited from MCSA for settlement.</p> <p>Default interest will be charged on the debit balance in the MCSA from the date of such debit balance occurs up to the date of repayment.</p> <p><u>The interest rate applied for such debit balance:</u>                      For HKD/USD: DBS Prime Rate + 5% p.a.                      For other currencies: DBS Cost of Fund + 9% p.a.                      Please refer to DBS website (www.dbs.com.hk) for HKD and USD Prime Rate.</p> <p>The Bank will inform you if such interest rate is applied. If any amount is unpaid on due date, such overdue sum will be subject to the Bank’s then prevailing overdue interest rate and may be compounded monthly or at such other intervals as the Bank may determine.</p> <p>The Bank may, without prejudice to its other rights, increase the interest rate on the entire amount outstanding if any amount becomes overdue.</p> <p>No minimum amount of default interest will be applied.</p>
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<b>Overlimit Interest Rate</b>	N/A
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<b>Minimum Payment</b>	N/A
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**Fees and Charges**

<b>Handling Fee</b>	N/A
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<b>Annual Fee / Monthly Fee</b>	N/A
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<b>Withdrawal Fee / Transaction Fee</b>	N/A
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<b>Late Payment Fee and Charge</b>	N/A
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<b>Overlimit Handling Fee</b>	N/A
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<b>Returned Cheque / Reject Autopay charge</b>	N/A
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<b>Lost Card Replacement Fee</b>	N/A
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**Additional Information**

<sup>#</sup>The interest rate on a PFRTL is calculated based on HIBOR/ Cost of Funds (“COF”) plus a margin, where HIBOR/COF will fluctuate and be subject to change from time to time according to market interest rate, and it is not capped. HIBOR is the Hong Kong Interbank Offered Rate quoted by the Bank for the relevant period. COF is the Bank’s funding cost and shall be determined by the Bank from time to time with consideration of various factors, including but not limited to, the respective currency’s market benchmark rate, prevailing market conditions, and any other factors that may affect the Bank’s funding cost.

\*Interest will accrue on a daily basis and shall be calculated, compounded and payable on such basis and in such manner as the Bank may determine at its absolute discretion. Interest will be calculated by reference to the actual number of days elapsed and a 365-day year if the Facility is in HKD, GBP, SGD or MYR or a 360-day year if the Facility is in any other approved foreign currencies (e.g. USD).

Please refer to the Bank Charges Schedule at DBS website (www.dbs.com.hk) or visit any DBS branches to obtain a copy of the Bank Charges Schedule for Bank’s fees and charges. Customers are advised to read the relevant terms and conditions for more details about the product.

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

此乃循環貸款產品。

本資料概要有關本產品提供的利息、費用及收費等資料僅供參考，  
保費融資循環定期貸款的最終條款以貸款授信要約書為準。

#### 利率及利息支出

##### 最低貸款額和年化利率

最低貸款額為港幣1,000,000元或等值外幣

貸款時期最低為10年, 或客戶可選擇跟隨保單年期。

客人需於貸款時期完結時償還貸款本金及未償利息。

貸款貨幣	年利率 <sup>#</sup>
港元	香港銀行同業拆息 + 年利率 2.5%
美元	星展銀行資金成本 + 年利率 2.5%
其他貨幣	星展銀行資金成本 + 年利率 2.5%

請向閣下的客戶經理查詢最新星展銀行資金成本。

##### 逾期還款/ 違約年化利率\*

(即銀行服務收費表所指的多種貨幣  
結算戶口(「多種貨幣結算戶口」)  
之未償還結欠款項利率)

客戶須開立一個多種貨幣結算戶口(「多種貨幣結算戶口」)來提取貸款和清還貸款。保費融資循環定期貸款的任何逾期未償還結欠款項(包括但不限於累計利息)將從多種貨幣結算戶口扣除。

多種貨幣結算戶口內的未償還結欠款項將收取逾期利息, 由出現未償還結欠款項當日起計至實際還款日為止。

適用於該未償還結欠款項的利率:

港元/美元: 星展銀行最優惠利率 + 年利率5%

其他貨幣: 星展銀行資金成本 + 年利率9%

請參閱星展銀行網站(www.dbs.com.hk)的港元及美元最優惠利率。

如有關利率適用, 則銀行將通知閣下。任何逾期還款金額將按銀行當時適用的逾期利率計算利息, 並可能每月或按銀行釐定的其他利息期以複利方式計算。

在不影響銀行的其他權利下, 若任何金額逾期未付, 銀行可提高全部未償還金額的適用利率。

逾期還款利息不設最低金額。

##### 超出信用額度利率

不適用

##### 最低還款額

不適用

#### 費用及收費

##### 手續費

不適用

##### 年費/月費

不適用

##### 提款收費/交易收費

不適用

##### 逾期還款費用及收費

不適用

##### 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收費

不適用

##### 替換遺失卡的收費

不適用

#### 其他資料

<sup>#</sup>保費融資循環定期貸款的利息以香港銀行同業拆息(「HIBOR」)/資金成本(「COF」)加上某一利率計算, HIBOR/COF根據市場利率而波動及會不時發生變化, 並且不設鎖定利息上限。HIBOR 是指銀行所報的適用於相關期間的香港銀行同業拆息利率。COF 是指銀行融資成本, 由銀行不時考慮各種因素來決定, 包括但不限於各自貨幣的市場基準利率、當前市場狀況及可能影響銀行融資成本的任何其他因素。

\* 利息將每日累算, 而其計算、複算及支付的基礎及形式均以銀行的絕對酌情權決定。若貸款以港元、英鎊、新加坡元或馬來西亞零吉為單位, 利息將按照實際日數及以每年365日計算, 若以美元或任何其他批准的外幣為單位, 則以每年360日計算。

有關銀行的費用及收費, 請參閱星展銀行網站(www.dbs.com.hk)的銀行服務收費表, 或親臨任何星展銀行分行索取該收費表。有關本產品的其他詳情, 請參閱相關的條款及細則。

提示: 借定唔借? 還得到先好借!