

Key Facts Statement (KFS) for Instalment Loan
DBS Bank (Hong Kong) Limited (the “Bank”)
DBS Bank (Hong Kong) Limited

Call-a-loan
1 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 loan confirmation 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	0.359%	0.335%	0.326%
The interest rate is the basic interest rate of the product shown as a percentage of the amount borrowed over a month. It is quoted in the form of monthly flat rate. Monthly flat rate is used to calculate the total interest for the loan.				
Total Interest = Loan Amount x Monthly Flat Rate x Loan Tenor				
The interest rate quoted here is for reference only. The interest rate applicable to you is subject to your financial condition and is solely determined by the Bank.				

Annualised Percentage Rate (APR)	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	APR	7.60%	7.60%	7.60%
The APR is calculated in accordance with the guideline issued in respect of the Code of Banking Practice. It is a reference rate, which includes the basic interest rates, fees and charges of the product, expressed as an annualised rate. For this product, besides interest, no other fees and charges are included in the calculation of APR.				
The APR quoted here is for reference only. The APR applicable to you is subject to your financial condition and is solely determined by the Bank.				

Annualised Overdue / Default Interest Rate
(This refers to the “APR for Standard Annual Rate” stated in DBS Credit Card Fee Schedule)

35.94%
The Bank treats each Monthly Instalment Amount as a normal purchase transaction. It is debited each month from the relevant credit card account and becomes due and payable on the payment due date of that statement.
If the Monthly Instalment Amount is not paid in full when due, interest is accrued daily on the unpaid Monthly Instalment Amount from the date the Monthly Instalment Amount is posted to the credit card account at 31.10% (the prevailing Standard Annual Rate applicable to credit card account) until the unpaid Monthly Instalment Amount is paid in full.

Repayment	
Repayment Frequency	This loan requires monthly repayment.

Periodic Repayment Amount (This refers to the “Monthly Instalment Amount” stated in Card Instalment Loan Terms and Conditions)	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 specified above	HK\$ 17,025.65	HK\$ 8,668.70	HK\$ 4,493.03
Each periodic repayment amount will be rounded to two decimals.				

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 specified above	HK\$ 102,153.90	HK\$ 104,024.40	HK\$ 107,832.72
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.dbs.com.hk/personal/credit-cards/repayment-cal-fbi-calculator.page				

Fees and Charges	
Handling Fee	No such fee is charged by the Bank
Late Payment Fee and Charge (This refers to the "Late Fee" stated in DBS Credit Card Fee Schedule)	HK\$350 or the minimum payment, whichever is lower, per statement cycle Please refer to point (3) of below "Additional Information" as well
Prepayment / Early Settlement / Redemption Fee	No such fee is charged by the Bank. However, if you early repay the loan, interest payable for the remaining term of the loan, which is embedded in the Monthly Instalment Amount shall still be payable.
Returned Cheque / Rejected Autopay Charge (This refers to the "Handling Charge on Dishonoured Cheque / Autopay Rejection" stated in DBS Credit Card Fee Schedule)	HK\$120 per transaction of returned cheque / rejected autopay payment Please refer to point (3) of below "Additional Information" as well

Additional Information	
<p>(1) The Bank provides you with a cooling-off right. If you fully repay the principal amount of the loan within the cooling-off period (i.e. 7 calendar days after the day of loan drawdown) ("Cooling-off Period"), you will only be charged a daily interest (Daily interest = Total interest ÷ Total number of calendar days in the loan tenor) each day from the drawdown day to the repayment day. No handling fee and early settlement fee will be charged.</p> <p>(2) The apportionment of each Monthly Instalment Amount between principal and interest is based on Rule of 78. You may refer to information on HKMA website (www.hkma.gov.hk > Smart Consumers > Personal Credit) for details about Rule of 78.</p> <p>(3) This product is only offered to you if you are the principal holder of DBS Credit Card. The Monthly Instalment Amount is charged to the relevant credit card account as a normal purchase transaction and to be settled by you in the same manner as you settle payment for a normal purchase transaction. Hence, this product is subject to the interest rate and other relevant fees and charges applicable to the credit card if you do not pay the Monthly Instalment Amount according to the payment due date of the credit card account after it is posted to the credit card account. Thus, you are advised to read the Key Facts Statement, terms and conditions and fee schedule of DBS Credit Card in conjunction with this KFS to understand the Late Payment Fee and Charge, Returned Cheque / Rejected Autopay Charge.</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.

分期貸款產品資料概要

星展銀行(香港)有限公司（「銀行」）

迅用錢
2025年6月1日

此乃分期貸款產品。

本產品資料概要所提供的利率、費用及收費等資料僅供參考。請參閱銀行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，請閱讀並理解本產品資料概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本產品資料概要的內容。

利率及利息支出

利率	貸款金額為HK\$100,000： <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>利率</td> <td>0.359%</td> <td>0.335%</td> <td>0.326%</td> </tr> </table> <p>利率乃產品的基本利率，以一個月內貸款金額的百分比顯示，並以每月平息引述。每月平息用於計算貸款的總利息。</p> <p>總利息 = 貸款金額 x 每月平息 x 貸款期</p> <p>在此列出的利率只供參考，適用於您的利率按您的財政狀況而定，並由銀行全權決定。</p>				貸款期	6個月	12個月	24個月	利率	0.359%	0.335%	0.326%
貸款期	6個月	12個月	24個月									
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實際年利率	貸款金額為HK\$100,000： <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>實際年利率</td> <td>7.60%</td> <td>7.60%</td> <td>7.60%</td> </tr> </table> <p>實際年利率乃按《銀行營運守則》的相關指引計算。它是一個參考利率，以年化利率表示包括產品的基本利率、費用及收費。在計算無本產品的實際年利率，除利息外，並無包括其他費用及收費在內。</p> <p>在此列出的實際年利率只供參考，適用於您的實際年利率按您的財政狀況而定，並由銀行全權決定。</p>				貸款期	6個月	12個月	24個月	實際年利率	7.60%	7.60%	7.60%
貸款期	6個月	12個月	24個月									
實際年利率	7.60%	7.60%	7.60%									
逾期還款實際年利率 / 就違約貸款收取的實際年利率 （此為信用卡收費表中所指的「標準年息的實際年利率」）	<p>35.94%</p> <p>銀行將每月還款額視作一般購物簽賬交易。每月還款額於每月從有關信用卡戶口扣除，並於每月結單的到期繳款日到期繳付。如未能在到期時全數繳付每月還款額，未償還的每月還款額按31.10%（現行適用於信用卡戶口的標準年息），由該每月還款額的記賬日期起每日累計利息，直至未償還的每月還款額全數清還為止。</p>											

還款

還款頻率	本貸款需按月還款。											
分期還款金額 (此為信用卡分期貸款之條款及細則中所指的「每月還款額」)	以貸款額HK\$100,000，按月還款為例： <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>根據上述利率計算的分期還款金額</td> <td>HK\$ 17,025.65</td> <td>HK\$ 8,668.70</td> <td>HK\$ 4,493.03</td> </tr> </table> <p>每期還款金額將整合至兩位小數計算。</p>				貸款期	6個月	12個月	24個月	根據上述利率計算的分期還款金額	HK\$ 17,025.65	HK\$ 8,668.70	HK\$ 4,493.03
貸款期	6個月	12個月	24個月									
根據上述利率計算的分期還款金額	HK\$ 17,025.65	HK\$ 8,668.70	HK\$ 4,493.03									

總還款金額	以貸款額HK\$100,000，按月還款為例：			
	貸款期	6個月	12個月	24個月
	根據上述利率計算的總還款金額	HK\$ 102,153.90	HK\$ 104,024.40	HK\$ 107,832.72
註：如要計算適用於您特定情況的上述資訊，請使用銀行在提供分期貸款服務的網站 / 主要互聯網平台 https://www.dbs.com.hk/personal/credit-cards/re-payment-cal-fbi-calculator.page 的計算機。				
費用及收費				
手續費	銀行不收取此費用			
逾期還款費用及收費 (此為DBS信用卡收費表中所指的「逾期費用」)	每期將收取HK\$350或最低付款額，以較低者為準 請同時參閱下文「其他資料」第3點			
提早還款 / 提前清償 / 贖回的收費	銀行不收取此費用，不過如您提早還款，仍須支付餘下還款期內原應支付的利息，此等利息包含在每月還款額內。			
退票 / 退回自動轉帳授權指示的費用 (此為DBS信用卡收費表中所指的「支票退回 / 自動轉帳被拒手續費」)	每次退票/退回自動轉帳授權指示時，將收取HK\$120 請同時參閱下文「其他資料」第3點			
其他資料				
<p>(1)銀行為您提供冷靜期的權利。如您於冷靜期內（即提取貸款後7個曆日）全數償還貸款本金，您只會在提取日至還款日期間，每日被收取日息（計算方式如下）。您不會被收取其他費用及收費。</p> <p>日息 = 總利息 ÷ 貸款期的總曆日日數</p> <p>(2)每月還款額根據78法則分配於本金及利息。您可參考載於香港金融管理局網頁的資料(www.hkma.gov.hk > 智醒消費者 > 個人信貸)，了解有關78法則的詳情。</p> <p>(3)本產品僅當您是DBS信用卡的主要持卡人時才提供予您。每月還款額以一般購物簽賬交易的形式記賬於信用卡戶口並由您以繳付信用卡的一般購物簽賬交易的同等方式繳付。因此，如您未能於每月還款額記賬於信用卡戶口後依照信用卡戶口的到期繳款日繳付該金額，則本產品須受適用於信用卡的利率及其他相關費用及收費約束。故此，除本產品資料概要外，請您同時細閱DBS信用卡的產品資料概要、條款及細則與收費表，以了解逾期還款費用及收費、退票 / 退回自動轉帳授權指示的費用。</p>				

此產品資料概要的中文版本僅供參考。如中、英文版本有任何不一致，概以英文版本為準。