

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

Funds Transfer Programme  
1 June 2025

**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 loan confirmation letter for the final terms of your revolving credit facility.**

**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**

The following interest rates apply to revolving credit facilities falling within the respective loan amount brackets below:

Loan Amount	Interest Rate
Up to HK\$5,000	6.80%
Above HK\$5,000 and up to HK\$20,000	6.80%
Above HK\$20,000 and up to HK\$100,000	6.80%
Above HK\$100,000	6.80%

The interest rate is the basic interest rate of the product and is quoted in the form of annual rate, which is the percentage of the amount borrowed over a year.

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)**

The following APRs apply to revolving credit facilities falling within the respective loan amount brackets below:

Loan Amount	Interest Rate
Up to HK\$5,000	7.02%
Above HK\$5,000 and up to HK\$20,000	7.02%
Above HK\$20,000 and up to HK\$100,000	7.02%
Above HK\$100,000	7.02%

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**

No such interest rate is charged by the Bank

**Overlimit Interest Rate**

No such interest rate is charged by the Bank

**Minimum Payment**

If the total outstanding balance is **HK\$300** or above, the minimum payment will be the sum of the followings:

- (1) all charges, fees, costs, expenses, interests and/or finance charges posted to the current statement of credit card ("Card") account;
- (2) any amount in excess of the credit limit incurred after last statement date; and
- (3) 1% of the statement balance excluding all charges, fees, costs, expenses, interests and/or finance charges posted to the Card account;

or **HK\$300**, whichever is higher plus any outstanding minimum payment.

If the total outstanding balance is less than **HK\$300**, the minimum payment will be the total outstanding balance.

**Repayment**

**Repayment Frequency**

This loan does not require periodic repayment in regular amount.

However, you must pay at least the minimum payment on or before the payment due date stated on the monthly statement, otherwise your Card account will be in delinquent status.

If you want to fully repay the loan amount in 12 months, you must pay more than the minimum payment each month. Please refer to the below illustration for the repayment amount for each respective loan amount.

**Periodic Repayment Amount**

This illustration is for illustrative purposes only

Loan Amount	Periodic Repayment Amount for the Interest Rate Specified Above
HK\$5,000	HK\$ 434.62
HK\$20,000	HK\$ 1,738.49
HK\$100,000	HK\$ 8,692.44

Assumptions:

- (1) No new transaction after the drawdown of the loan
- (2) Repayment on or before payment due date
- (3) No annual fee or other fees or charges after statement date
- (4) The loan is fully repaid in 12 months

Total Repayment Amount	Loan Amount	Total repayment amount for the interest rate specified above
	HK\$5,000	HK\$5,215
	HK\$20,000	HK\$20,862
	HK\$100,000	HK\$104,309
	Assumptions: (1) No new transaction after the drawdown of the loan (2) Repayment on or before payment due date (3) No annual fee or other fees or charges after statement date (4) The loan is fully repaid in 12 months  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 revolving credit facilities at <a href="http://go.dbs.com/hk-ft-calculator_en">go.dbs.com/hk-ft-calculator_en</a>	
Repayment		
Handling Fee	No such fee is charged by the Bank	
Annual Fee / Monthly Fee	No such fee is charged by the Bank	
Withdrawal Fee / Transaction 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 the below "Additional Information" as well	
Overlimit Handling Fee	No such fee is charged by the Bank	
Returned Cheque Charge / 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 the below "Additional Information" as well	
Lost Card Replacement Fee	No such fee is charged by the Bank	

Additional
This product is only offered to you if you are the principal holder of DBS Credit Card. The loan is drawn from the available credit limit of the relevant Card account and debited from such Card account. Hence, this product is subject to the relevant fees and charges applicable to DBS Credit Card. 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.

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.

循環貸款產品資料概要

星展銀行(香港)有限公司（「銀行」）

「現金轉戶」計劃

2025年6月1日

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循環貸款的最終條款。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	<div>以下利率適用於屬於各自貸款金額範圍內的循環貸款：</div> <table><tr><th>貸款金額</th><th>利率</th></tr><tr><td>HK\$5,000或以下</td><td>6.80%</td></tr><tr><td>HK\$5,000以上至HK\$20,000</td><td>6.80%</td></tr><tr><td>HK\$20,000以上至HK\$100,000</td><td>6.80%</td></tr><tr><td>HK\$100,000以上</td><td>6.80%</td></tr></table> <div>利率乃產品的基本利率並以年利率引述，即一年內貸款金額的百分比。</div> <div>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。</div>	貸款金額	利率	HK\$5,000或以下	6.80%	HK\$5,000以上至HK\$20,000	6.80%	HK\$20,000以上至HK\$100,000	6.80%	HK\$100,000以上	6.80%
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實際年利率	<div>以下實際年利率適用於屬於各自貸款金額範圍內的循環貸款：</div> <table><tr><th>貸款金額</th><th>年利率</th></tr><tr><td>HK\$5,000或以下</td><td>7.02%</td></tr><tr><td>HK\$5,000以上至HK\$20,000</td><td>7.02%</td></tr><tr><td>HK\$20,000以上至HK\$100,000</td><td>7.02%</td></tr><tr><td>HK\$100,000以上</td><td>7.02%</td></tr></table> <div>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。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。</div>	貸款金額	年利率	HK\$5,000或以下	7.02%	HK\$5,000以上至HK\$20,000	7.02%	HK\$20,000以上至HK\$100,000	7.02%	HK\$100,000以上	7.02%
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逾期還款年化利率 / 就違約貸款收取的年化利率	銀行不設此利率										
超出信用限額利率	銀行不設此利率										
最低還款額	<div>如總結欠相等於<b>HK\$300</b>或以上，最低付款額將為以下項目的總和：</div> <div>i. 所有記誌於本期信用卡戶口結單上的收費、費用、開支、利息及 / 或財務費用；</div>										

ii. 任何於上期信用卡戶口結單日期後產生且超逾信用額的金額；及									
iii. 扣除所有記誌於信用卡戶口的收費、費用、開支、利息及 / 或財務費用後的結單總結欠的1%，或 <b>HK\$300</b> （以較高者為準），另加任何未償還的最低付款額。									
如總結欠少於 <b>HK\$300</b> ，最低付款額為總結欠。									
還款									
還款頻率	<div>此貸款無需定期償還固定金額。</div> <div>然而，您必須在月結單上指明的到期繳款日或之前至少繳付最低還款額，否則您的信用卡戶口將處於逾期還款狀態。</div> <div>如您欲於12個月內全數償還貸款金額，您每月必須繳付超過最低還款額的金額。請參考下文例証，就各貸款金額所需的還款金額。</div>								
分期還款金額	<div>此為例証，僅作為說明之用。</div> <table><tr><th>貸款金額</th><th>根據上述利率計算的分期還款金額</th></tr><tr><td>HK\$5,000</td><td>HK\$434.62</td></tr><tr><td>HK\$20,000</td><td>HK\$ 1,738.49</td></tr><tr><td>HK\$100,000</td><td>HK\$ 8,692.44</td></tr></table> <div>假設：</div> <div>(1) 提取貸款後沒有新誌賬的交易項目</div> <div>(2) 於到期繳款日或之前還款</div> <div>(3) 結單日後沒有收取年費及其他費用或收費</div> <div>(4) 貸款於12個月內全數償還</div>	貸款金額	根據上述利率計算的分期還款金額	HK\$5,000	HK\$434.62	HK\$20,000	HK\$ 1,738.49	HK\$100,000	HK\$ 8,692.44
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費用及收費									
手續費	銀行不收取此費用								
年費 / 月費	銀行不收取此費用								
提款費用 / 交易費用	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」
超出信用額度手續費	銀行不收取此費用
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 / 自動轉賬被拒手續費」)	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」
替換遺失卡的費用	銀行不收取此費用
其他資料	
本產品僅當您是DBS信用卡的主要持卡人時才提供予您。貸款是從相關信用卡戶口的可用信貸額中提取，並從該信用卡戶口中扣除。因此，本產品受適用於DBS信用卡的有關費用及收費約束。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。	

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。