

Key Facts Statement(KFS) for Instalment Loan

DBS Bank (Hong Kong) Limited (the "Bank")

Flexi Shopping Programme

21 November 2022

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 confirmation letter for the final terms of your Flexi Shopping Programme.

Interest Rates and Interest Charges

Annualised Percentage Rate (APR)	For a transaction amount of HK\$100,000:				
	For Flexi Shopping Programme that charged one-off handling fee				
Instalment Period	3-month	6-month	12-month	24-month	
APR (or range of APR)	3.99%	4.23%	4.21%	This instalment period is not offered	

An APR is a reference rate which includes the handling fee of the product expressed as an annualised rate. Besides handling fee, no interest is applicable for this product.

For Flexi Shopping Programme that charged monthly interest

Instalment Period	3-month	6-month	12-month	24-month	
APR (or range of APR)	This instalment period is not offered	8.06%	8.64%	8.87%	

An APR is a reference rate which includes the basic interest rates of a product expressed as an annualised rate. Besides interest, no other fees and charges are applicable for this product. The APR quoted here is for reference only. The APR applicable to a customer is subject to his/her financial condition and is solely determined by the Bank.

Annualised Overdue / Default Interest Rate (This is the Finance Charge referred to in Credit Card Fee Schedule)	The Monthly Instalment Amount is debited each month from the relevant 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 Card account at the interest rate applicable to the customer's relevant Card account from time to time until the unpaid Monthly Instalment Amount is paid in full. The interest rate applicable to a relevant Card account may be the Standard Annual Rate or the Adjusted Interest Rate (as defined in Credit Card Fee Schedule) depends on the status of the Credit Card account. Please refer to the Key Facts Statement for Credit Card to understand when the Standard Annual Rate and the Adjusted Interest Rate apply.

Fee and Charges

Handling Fee	For Flexi Shopping Programme that charged one-off handling fee A one-off handling fee, the amount of which depends on the transaction amount is charged by the Bank upon approval of the application. Please refer to "Additional Information" below for details of the handling fee.
	For Flexi Shopping Programme that charged monthly interest No such fee is charged by the Bank.

Fee and Charges

Late Payment Fee and Charge	No such fee is charged by the Bank, please read the information in the "Additional Information" column at the same time.
Prepayment / Early Settlement / Redemption Fee	For Flexi Shopping Programme that charged one-off handling fee HK\$150 will be charged by the Bank for early repayment prior to the end of the instalment period. For Flexi Shopping Programme that charged monthly interest No such fee is charged by the Bank, however if customer early repays the Flexi Shopping Programme, interest payable for the remaining term of the Flexi Shopping Programme, which is embedded in the Monthly Instalment Amount shall still be payable.
Returned Cheque / Rejected Autopay Charge	No such fee is charged by the Bank, please read the information in the "Additional Information" column at the same time

Additional Information

This product is only offered to the holders of DBS Credit Card. Besides the interest rates, fees and charges stated above, customers are subject to the interest rate and other relevant fees and charges applicable to the credit card. Hence customers are advised to read the Key Facts Statement, terms and conditions and fee schedule of DBS Credit Card in conjunction with this KFS.

For Flexi Shopping Programme that charged one-off handling fee, a minimum and maximum transaction amount of HK\$500 and HK\$300,000 respectively is imposed. Details of the handling fee is set out below:

Details of Handling Fee

Transaction amount	Handling Fee		
	3-month instalment period	6-month instalment period	12-month instalment period
HK\$500 to HK\$2,000	HK\$20	HK\$40	HK\$75
Above HK\$2,000 to HK\$5,000	HK\$45	HK\$55	HK\$120
Above HK\$5,000 to HK\$10,000	HK\$65	HK\$110	HK\$220
Above HK\$10,000 to HK\$20,000	HK\$130	HK\$220	HK\$400
Above HK\$20,000 to HK\$30,000	HK\$210	HK\$380	HK\$700
Above HK\$30,000 to HK\$40,000	HK\$300	HK\$520	HK\$950
Above HK\$40,000 to HK\$50,000	HK\$370	HK\$640	HK\$1,200
Above HK\$50,000 to HK\$60,000	HK\$450	HK\$800	HK\$1,500
Above HK\$60,000 to HK\$100,000	HK\$650	HK\$1,200	HK\$2,200
Above HK\$100,000 to HK\$150,000	HK\$1,020	HK\$1,800	HK\$3,250
Above HK\$150,000 to HK\$200,000	HK\$1,500	HK\$2,500	HK\$4,600
Above HK\$200,000 to HK\$250,000	HK\$1,800	HK\$3,300	HK\$6,000
Above HK\$250,000 to HK\$300,000	HK\$2,000	HK\$4,000	HK\$7,000

For Flexi Shopping Programme that charged monthly interest, the apportionment of each Monthly Instalment Amount between principal and interest is based on Rule of 78. Customer may refer to information on HKMA website (www.hkma.gov.hk > Smart Consumers > Personal Credit) for details about Rule of 78.

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

分期貸款產品資料概要

星展銀行（香港）有限公司（「銀行」）

Flexi Shopping分期計劃

2022年11月21日

此乃分期貸款產品。

本概要所提供的利息、費用及收費等資料僅供參考，Flexi Shopping分期計劃的最終條款以確認為準。

利率及利息支出

實際
年利率

交易金額：HK\$100,000

就收取一次性手續費的Flexi Shopping分期計劃

供款期	3個月	6個月	12個月	24個月
實際年利率 (或實際年利率範圍)	3.99%	4.23%	4.21%	不提供此 供款期

實際年利率是一個參考利率，以年化利率表示產品的手續費。除手續費外，本產品並無收取利息。

就按月收取利息的Flexi Shopping分期計劃

供款期	3個月	6個月	12個月	24個月
實際年利率 (或實際年利率範圍)	不提供此 供款期	8.06%	8.64%	8.87%

實際年利率是一個參考利率，以年化利率表示產品的基本利率。除利息外，本產品並無收取其他費用及收費。在此列出的實際年利率只供參考，適用於客戶的實際年利率按其財政狀況而定，並由銀行全權決定。

逾期還款
年化利率/
就違約貸
款收取的
年化利率

(此為信用
卡收費表中
所指的財務
費用)

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付日到期繳付。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不時適用於客戶的信用卡戶口的有關息率，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。適用於信用卡戶口的息率可能為標準年息或調整利率（定義見信用卡收費表），視乎信用卡戶口的狀況而定。請參閱信用卡的重要資料概要以了解標準年息及調整利率於何時適用。

費用及收費

手續費

就收取一次性手續費的Flexi Shopping分期計劃

當申請獲批核後，銀行會收取一次性手續費，手續費金額取決於交易金額。請參閱下述「其他資料」以了解手續費詳情。

就按月收取利息的Flexi Shopping分期計劃

銀行不收取此費用。

費用及收費

逾期還款
費用及收費

銀行不收取此費用，請同時參閱「其他資料」欄內的資訊。

提前還款/
提前清償/
贖回的收費

就收取一次性手續費的Flexi Shopping分期計劃
如在供款期完結前提前還款，銀行會收取HK\$150。

就按月收取利息的Flexi Shopping分期計劃

銀行不收取此費用，不過如客戶提早清還Flexi Shopping分期計劃，仍須支付餘下供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
的收費

銀行不收取此費用，請同時參閱「其他資料」欄內的資訊。

其他資料

本產品只提供予DBS信用卡的持卡人。除上述的利率、費用及收費外，客戶亦受適用於信用卡的利率及其他有關的費用及收費約束。因此客戶請同時細閱DBS信用卡的重要資料概要、條款及細則與收費表。就收取一次性手續費的Flexi Shopping分期計劃，最低和最高交易金額分別為HK\$500及HK\$300,000。手續費詳情如下：

手續費詳情

交易金額	手續費		
	3個月供款期	6個月供款期	12個月供款期
HK\$500 至 HK\$2,000	HK\$20	HK\$40	HK\$75
HK\$2,000以上至HK\$5,000	HK\$45	HK\$55	HK\$120
HK\$5,000以上至HK\$10,000	HK\$65	HK\$110	HK\$220
HK\$10,000以上至HK\$20,000	HK\$130	HK\$220	HK\$400
HK\$20,000以上至HK\$30,000	HK\$210	HK\$380	HK\$700
HK\$30,000以上至HK\$40,000	HK\$300	HK\$520	HK\$950
HK\$40,000以上至HK\$50,000	HK\$370	HK\$640	HK\$1,200
HK\$50,000以上至HK\$60,000	HK\$450	HK\$800	HK\$1,500
HK\$60,000以上至HK\$100,000	HK\$650	HK\$1,200	HK\$2,200
HK\$100,000以上至HK\$150,000	HK\$1,020	HK\$1,800	HK\$3,250
HK\$150,000以上至HK\$200,000	HK\$1,500	HK\$2,500	HK\$4,600
HK\$200,000以上至HK\$250,000	HK\$1,800	HK\$3,300	HK\$6,000
HK\$250,000以上至HK\$300,000	HK\$2,000	HK\$4,000	HK\$7,000

就按月收取利息的Flexi Shopping分期計劃，每月還款額根據78法則分配於本金及利息。客戶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。