Key Facts Statement (KFS) for Instalment Loan

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

Flexi Shopping Programme

17 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:

For Flexi Shopping Programme that charges one-off handling fee

Loan Tenor	6-month	12-month	24-month
Interest rate	**A one-off handling fee of HK$1,200 is charged instead of charging interest**	**A one-off handling fee of HK$2,200 is charged instead of charging interest**	**This loan tenor is not offered**

The one-off handling fee is charged to the Card account upon approval of the loan.

For Flexi Shopping Programme that charges monthly interest

Loan Tenor	6-month*	12-month*	24-month
Range of interest rate	**0.13% to 1.42%**		

The interest rates are the basic interest rates of the product shown as percentages of the amount borrowed over a month. They are quoted in the form of monthly flat rates. 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.

* These Flexi Shopping Programmes are only offered by request through calling our application hotline.

Annualised Percentage Rate (APR)

For a loan amount of HK$100,000:

For Flexi Shopping Programme that charges one-off handling fee

Loan Tenor	6-month	12-month	24-month
APR	**4.22%**	**4.19%**	**This loan tenor is not offered**

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. The APR has included the one-off handling fee in the calculation.

Flexi Shopping Programme that charges monthly interest

Loan Tenor	6-month*	12-month*	24-month
Range of APR	**2.70% to 32.73%**	**2.91% to 34.61%**	**3.01% to 34.37%**

The APRs are calculated in accordance with the guideline issued in respect of the Code of Banking Practice. They are reference rates, which include the basic interest rates, fees and charges of the product, expressed as annualised rates.

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.

* These Flexi-Shopping Programmes are only offered by request through calling our application hotline.

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 Terms and Conditions for Flexi Shopping Programme)

For a loan amount of HK$100,000 with monthly repayment:

For Flexi Shopping Programme that charges one-off handling fee

Loan Tenor	6-month	12-month	24-month
Periodic repayment amount for the interest rate specified above	**HK$ 16,666.66**	**HK$ 8,333.33**	**This loan tenor is not offered**

Each periodic repayment amount (except the last repayment) will be rounded to two decimals. The accrued odd cents differences of all periodic repayment amounts will be adjusted in the last repayment, so that all repayments in aggregate will equal the below-mentioned total repayment amount.

For Flexi Shopping Programme that charges monthly interest

Loan Tenor	6-month	12-month	24-month
Periodic repayment amount for the range of interest rate specified above	**HK$16,797 to HK$18,087**	**HK$8,464 to HK$9,754**	**HK$4,297 to HK$5,587**

Each periodic repayment amount (except the last repayment) will be rounded to the nearest dollar. The accrued odd cents differences of all periodic repayment amounts will be adjusted in the last repayment, so that all repayments in aggregate will equal the below-mentioned total repayment amount.

Total Repayment Amount

For a loan amount of HK$100,000 with monthly repayment:

For Flexi Shopping Programme that charges one-off handling fee

Loan Tenor	6-month	12-month	24-month
Total repayment amount for the interest rate specified above	**HK$ 100,000**	**HK$ 100,000**	**This loan tenor is not offered**

For Flexi Shopping Programme that charges monthly interest

Loan Tenor	6-month	12-month	24-month
Total repayment amount for the range of interest rate specified above	**HK$100,780 to HK$108,520**	**HK$101,560 to HK$117,040**	**HK$103,120 to HK$134,080**

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

For Flexi Shopping Programme that charges 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 point (2) of below "Additional Information" for details of the handling fee.

For Flexi Shopping Programme that charges monthly interest

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 (1) of below "Additional Information" as well.

Prepayment / Early Settlement / Redemption Fee

For Flexi Shopping Programme that charges 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 charges monthly interest

No such fee is charged by the Bank, however if you early repay 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

(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 (1) of below "Additional Information" as well.

Additional Information

(1) This product is only offered to you if you are the 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.

(2) For Flexi Shopping Programme that charges 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

(3) For Flexi Shopping Programme that charges monthly interest, 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.

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」）

Flexi Shopping分期計劃

2025年6月17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：

就收取一次性手續費的Flexi Shopping分期計劃

貸款期	6個月	12個月	24個月
利率	**只收取一次性手續費 HK$1,200，不收取利息**	**只收取一次性手續費 HK$2,200，不收取利息**	**不提供此貸款期**

當貸款申請獲批核後，銀行會於信用卡戶口收取一次性手續費。

就按月收取利息的Flexi Shopping分期計劃

貸款期	6個月*	12個月*	24個月
利率範圍	**0.13%至1.42%**		

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。

總利息 = 貸款金額 x 每月平息 x 貸款期

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。

* 這些Flexi Shopping分期計劃僅在您透過致電本行的申請熱線要求時才會提供。

實際年利率

貸款金額為HK$100,000：

就收取一次性手續費的Flexi Shopping分期計劃

貸款期	6個月	12個月	24個月
實際年利率	**4.23%**	**4.21%**	**不提供此貸款期**

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。實際年利率已包括一次性手續費在內計算。

就按月收取利息的Flexi Shopping分期計劃

貸款期	6個月*	12個月*	24個月
實際年利率範圍	**2.70%至32.73%**	**2.91%至34.61%**	**3.01%至34.37%**

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。

* 這些Flexi Shopping分期計劃僅在您透過致電本行的申請熱線要求時才會提供。

逾期還款實際年利率 /就違約貸款收取的實際年利率
（此為DBS信用卡收費表中所指的「標準年息的實際年利率」）

35.94%

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。

還款

還款頻率

本貸款需按月還款。

分期還款金額
（此為Flexi Shopping分期計劃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：

就收取一次性手續費的Flexi Shopping分期計劃

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$ 16,666.66**	**HK$ 8,333.33**	**不提供此貸款期**

每期還款金額（最後一期除外）將整合至兩位小數計算。所有分期還款金額累計的小數位差額將於最後一期還款作相應調整，最終所有還款會相等於下述的總還款金額。

就按月收取利息的Flexi Shopping分期計劃

貸款期	6個月	12個月	24個月
根據上述利率範圍計算的分期還款金額	**HK$16,797 至 HK$18,087**	**HK$8,464 至 HK$9,754**	**HK$4,297 至 HK$5,587**

每期還款金額（最後一期除外）將整合至整數計算。所有分期還款金額累計的小數位差額將於最後一期還款作相應調整，最終所有還款會相等於下述的總還款金額。

總還款金額

以貸款額HK$100,000，按月還款為例：

就收取一次性手續費的Flexi Shopping分期計劃

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$ 100,000**	**HK$ 100,000**	**不提供此貸款期**

就按月收取利息的Flexi Shopping分期計劃

貸款期	6個月	12個月	24個月
根據上述利率範圍計算的總還款金額	**HK$100,780 至 HK$108,520**	**HK$101,560 至 HK$117,040**	**HK$103,120 至 HK$134,080**

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-zh/credit-cards/repayment-cal-fbi-calculator.page 的計算機。

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。請參閱下文「其他資料」第 (2) 點以了解手續費詳情。

就按月收取利息的Flexi Shopping分期計劃

銀行不收取此費用。

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 (1) 點。

提早還款 / 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早還款，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，不過如您提早清還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」第 (1) 點。

其他資料

(1) 本產品僅當您是DBS信用卡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。

(2) 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

(3) 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。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。

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。