

Key Facts Statement (KFS) for Instalment Loan

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

"Pay in Installments"

24 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 offer letter for the final terms of your instalment loan.

Interest Rates and Interest Charges

Annualised Percentage Rate (APR)	No interest is charged by the Bank
Annualised Overdue / Default Interest Rate (This is the Finance Charge referred to in Credit Card Fee Schedule)	<p>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.</p> <p>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.</p>

Fees and Charges

Handling Fee	No such fee is charged by the Bank.
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	HK\$150 will be charged by the Bank for early repayment prior to the end of the instalment period.
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.

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」)

「Pay in Installments」

2022年11月24日

<p>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， 分期貸款的最終條款以貸款確認書為準。</p>	
利率及利息支出	
實際年利率	銀行不收取利息。
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	銀行不收取此費用。
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	如在供款期完結前提早還款，銀行會收取HK\$150。

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。	
提示：借定唔借？還得到先好借！	

