Key Facts Statement ("KFS") for Revolving Credit Facility

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

Uncommitted Multi-currency Revolving Term Loan ("MRTL")
Date : ***01/12/2025***

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 offer 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 [1]	Interest Rate
Up to HKD 5,000 or its equivalent	HKD, USD, AUD, CAD, CHF, EUR, GBP, JPY, NZD, RMB, SGD Loan Currency: DBS Cost of Fund ("COF") + 1.2% p.a. [2] The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
Above HKD 5,000 and up to HK$ 20,000 or its equivalent	
Above HKD 20,000 and up to HK$ 100,000 or its equivalent	
Above HK$ 100,000 or its equivalent	

The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

The interest rate in our offer letter of your loan may change during the tenor of this loan.

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk. Interest rate re-fixing for this loan takes place upon renewal.

For the latest rate and other details of COF, please contact your Relationship Manager for details.

<table>
<tr><td>Annualised Percentage Rate (APR) *</td><td>The following APRs apply to revolving credit facilities falling within the respective loan amount brackets below:

<table>
<tr><td>Loan Amount [1]</td><td>APR (or range of APR)</td></tr>
<tr><td>Up to HKD 5,000 or its equivalent</td><td rowspan="4">HKD, USD, AUD, CAD, CHF, EUR, GBP, JPY, NZD, RMB, SGD Loan Currency:

DBS COF + 1.2% p.a. [2]

The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</td></tr>
<tr><td>Above HKD 5,000 and up to HK$ 20,000 or its equivalent</td></tr>
<tr><td>Above HKD 20,000 and up to HK$ 100,000 or its equivalent</td></tr>
<tr><td>Above HK$ 100,000 or its equivalent</td></tr>
</table>
An interest rate is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate.

The interest rate is fixed by us upon renewal.

For the latest rate and other details of COF, please contact your Relationship Manager for details.</td></tr>
<tr><td>Annualised Overdue / Default Interest Rate [3]</td><td>Not Applicable</td></tr>
<tr><td>Overlimit Interest Rate *</td><td>Not Applicable</td></tr>
<tr><td>Minimum Payment</td><td>Not Applicable</td></tr>
<tr><td colspan="2">Repayment</td></tr>
<tr><td>Repayment Frequency [4]</td><td>This loan does not require periodic repayment in regular amount.</td></tr>
<tr><td>Periodic Repayment Amount [4]</td><td>This loan does not require periodic repayment in regular amount.</td></tr>
<tr><td>Total Repayment Amount [4]</td><td>Assumptions below are used to calculate the Total Repayment Amount:

• Average Annualised Interest Rate is 5%
• Repayment period is 12 months
• Loan interest and principal loan amount will be repaid on a monthly basis.

<table>
<tr><td>Loan currency</td><td>Loan amount</td><td>Total repayment amount</td></tr>
<tr><td rowspan="3">HKD</td><td>HKD 5,000</td><td>HKD 5,250</td></tr>
<tr><td>HKD 20,000</td><td>HKD 21,000</td></tr>
<tr><td>HKD 100,000</td><td>HKD 105,000</td></tr>
<tr><td rowspan="3">USD</td><td>USD 5,000</td><td>USD 5,250</td></tr>
<tr><td>USD 20,000</td><td>USD 21,000</td></tr>
<tr><td>USD 100,000</td><td>USD 105,000</td></tr>
</table></td></tr>
</table>

AUD	AUD 5,000	AUD 5,250
	AUD 20,000	AUD 21,000
	AUD 100,000	AUD 105,000
CAD	CAD 5,000	CAD 5,250
	CAD 20,000	CAD 21,000
	CAD 100,000	CAD 105,000
CHF	CHF 5,000	CHF 5,250
	CHF 20,000	CHF 21,000
	CHF 100,000	CHF 105,000
EUR	EUR 5,000	EUR 5,250
	EUR 20,000	EUR 21,000
	EUR 100,000	EUR 105,000
GBP	GBP 5,000	GBP 5,250
	GBP 20,000	GBP 21,000
	GBP 100,000	GBP 105,000
JPY	JPY 5,000	JPY 5,250
	JPY 20,000	JPY 21,000
	JPY 100,000	JPY 105,000
NZD	NZD 5,000	NZD 5,250
	NZD 20,000	NZD 21,000
	NZD 100,000	NZD 105,000
RMB	RMB 5,000	RMB 5,250
	RMB 20,000	RMB 21,000
	RMB 100,000	RMB 105,000
SGD	SGD 5,000	SGD 5,250
	SGD 20,000	SGD 21,000
	SGD 100,000	SGD 105,000

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website https://www.dbs.com.hk/treasures/loans/interest-calculator.page.

Fees and Charges

Handling Fee	Not Applicable
Annual Fee / Monthly Fee	Not Applicable
Withdrawal Fee / Transaction Fee	Not Applicable
Late Payment Fee and Charge	Not Applicable

Overlimit Handling Fee	Not Applicable
Returned Cheque Charge / Rejected Autopay Charge	Not Applicable
Lost Card Replacement Fee	Not Applicable

Additional Information

[1] The maximum loan amount is HK$25,000,000, subject to the facility as discounted down by the prescribed percentage for the relevant Secured Assets (each a "Prescribed Percentage"), as calculated by the Bank at its sole and absolute discretion, without notice to you.

[2] The DBS COF is subject to the loan currency and loan tenor and will be re-fixed upon renewal.
Please contact your Relationship Manager for details.

Notwithstanding anything in the Terms and Conditions, "Bank's COF" for an advance under the Facility is as determined by the Bank on the drawdown date of that advance.

COF is the Bank's funding cost and shall be determined by the Bank from time to time with consideration of various factors, including but not limited to, the respective currency's market benchmark rate, prevailing market conditions, and any other factors that may affect the Bank's funding cost. Bank's COF is a floating rate and may change.

[3] Customer is required to open a Multi-Currency Settlement Account ("MCSA") for loan drawdown and loan settlement. Any MRTL overdue outstanding amount (including but not limited to accrued interest) will be debited from MCSA for settlement.
Interest rate will be charged on the debit balance in the MCSA from the date of such debit balance occurs up to the date of repayment.

The interest rate applied for such debit balance:
For HKD/USD – DBS Prime + 5% p.a.
For other currencies – DBS COF + 9% p.a.

The Bank will inform you if such interest rate is applied.

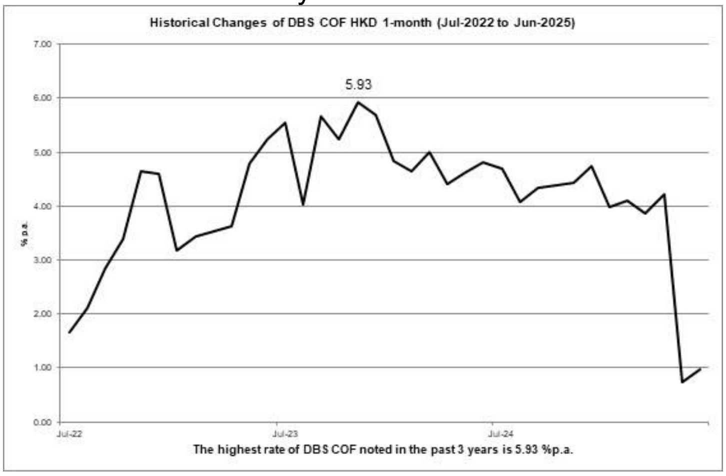
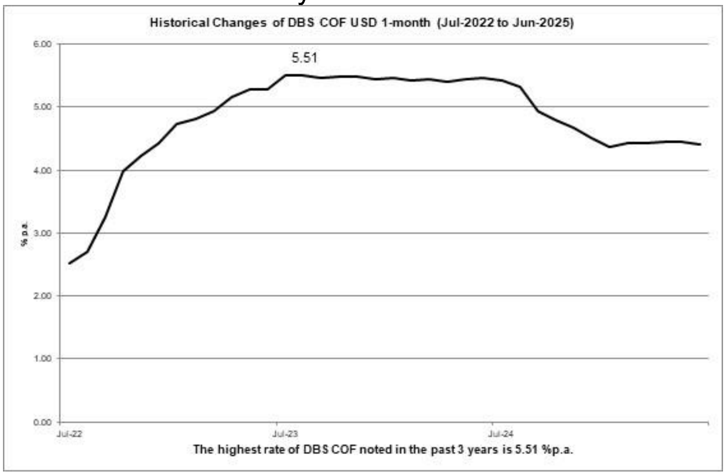
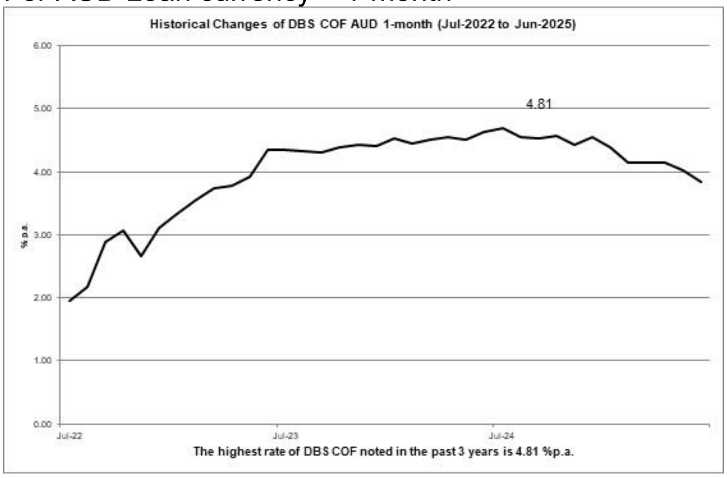
If any amount is unpaid on due date, such overdue sum will be subject to the Bank's then prevailing overdue interest rate, and may be compounded monthly or at such other intervals as the Bank may determine.

The Bank may, without prejudice to its other rights, increase the interest rate on the entire amount outstanding if any amount becomes overdue.
No minimum amount of default interest will be applied.

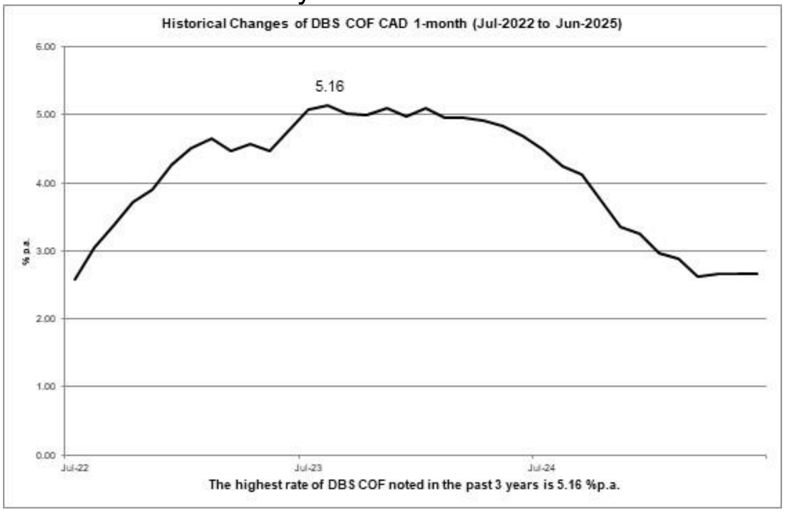
[4] Each advance shall be repayable on the maturity date of that advance.

* Interest will accrue on daily basis. All interest calculations will be determined and calculated by DBS with reference to the number of days elapsed and the total number of days in the year, and normally, the calculation will be based on a 365-day year basis if the Facility is in HK Dollar, Pound Sterling, Singapore Dollar or Malaysia Ringgit or a 360-day year if the Facility is in US Dollar and any other approved foreign currencies.

Please refer to the Bank Charges Schedule at DBS website (www.dbs.com.hk) or visit any DBS branches to obtain a copy of the Bank Charges Schedule for other fees and charges related to Uncommitted Multi-currency Revolving Term Loan. Customers are advised to read the relevant terms and conditions for more details about the product.

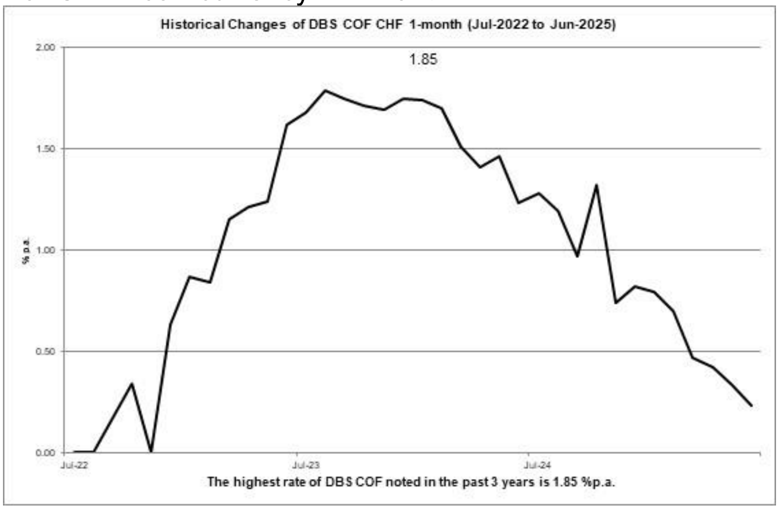
Reference Information	
Historical Changes of Interest Rate Benchmark	The chart below is provided for illustrative purposes only and shows the historical movement of the COF of the bank in the past 3 years. For HKD Loan currency – 1-month  The highest rate of DBS COF noted in the past 3 years is 5.93%. For USD Loan currency – 1-month  The highest rate of DBS COF noted in the past 3 years is 5.51%. For AUD Loan currency – 1-month  The highest rate of DBS COF noted in the past 3 years is 4.81%.

For CAD Loan currency – 1-month



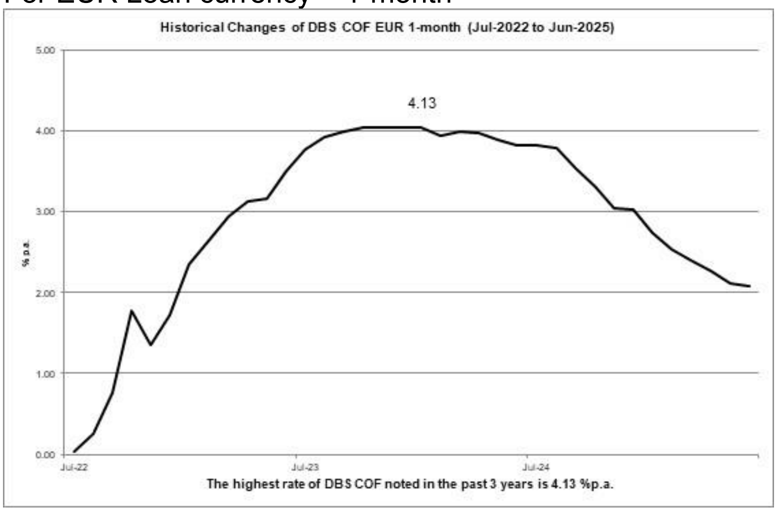
The highest rate of the DBS COF noted in the past 3 years is 5.16%.

For CHF Loan currency – 1-month

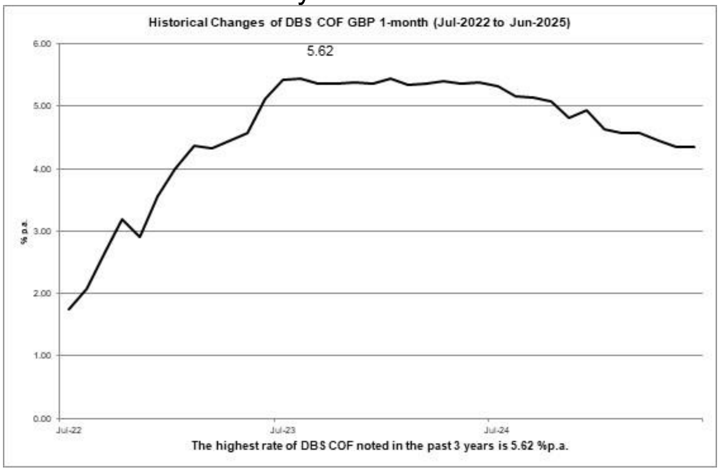
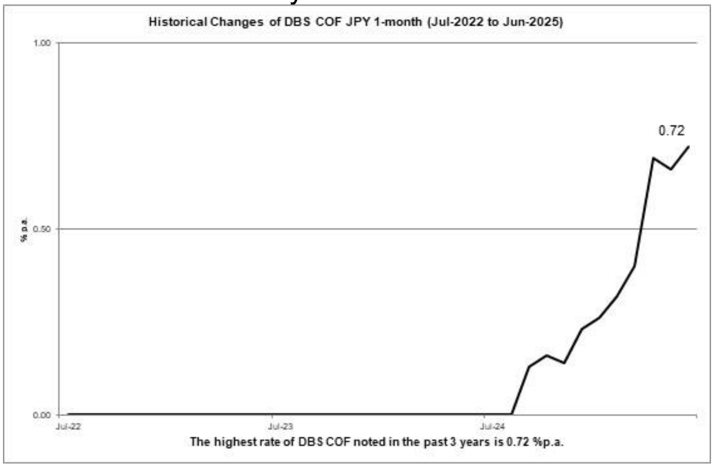
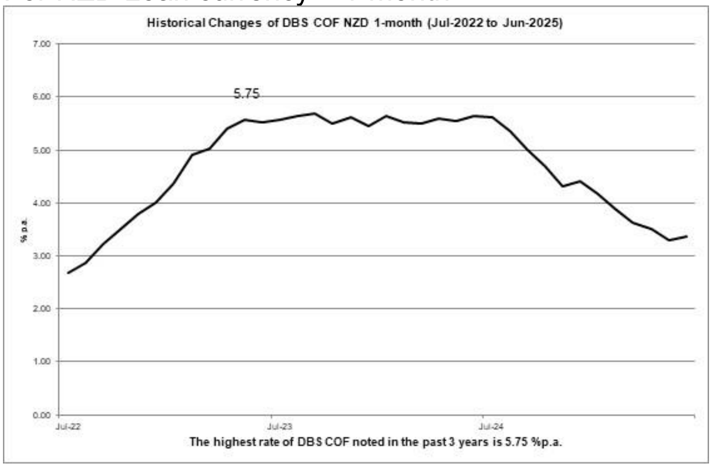


The highest rate of DBS COF noted in the past 3 years is 1.85%.

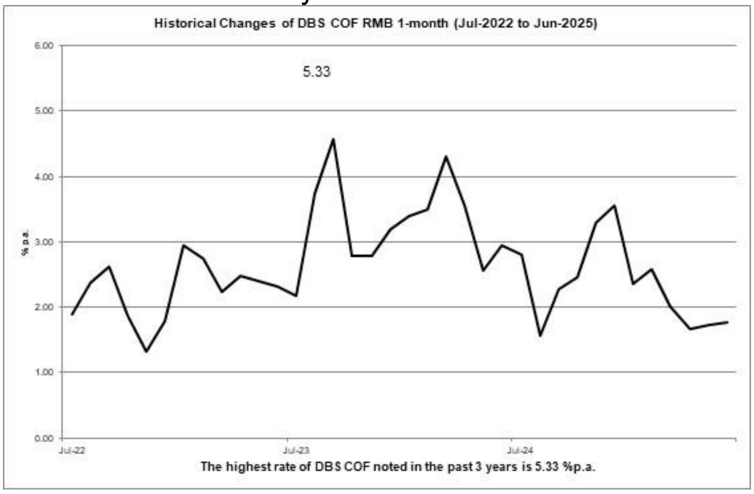
For EUR Loan currency – 1-month



The highest rate of DBS COF noted in the past 3 years is 4.13%.

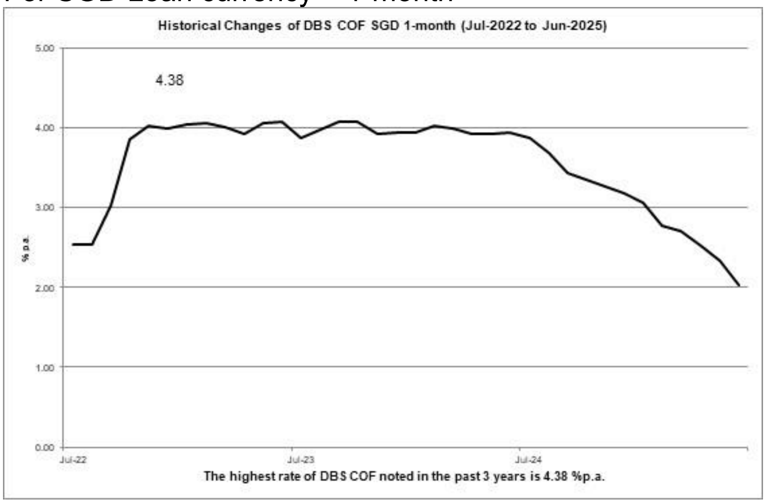
	For GBP Loan currency – 1-month  The highest rate of DBS COF noted in the past 3 years is 5.62%. For JPY Loan currency – 1-month  The highest rate of DBS COF noted in the past 3 years is 0.72%. For NZD Loan currency – 1-month  The highest rate of DBS COF noted in the past 3 years is 5.75%.

For RMB Loan currency – 1-month



The highest rate of DBS COF noted in the past 3 years is 5.33%.

For SGD Loan currency – 1-month



The highest rate of DBS COF noted in the past 3 years is 4.38%.

For the historical changes of other available DBS COF, please refer to the annex.

Periodic Repayment Amount (Illustrative Example)

This loan does not require periodic repayment in regular amount.

Total Repayment Amount (Illustrative Example)

The following example is for illustrative purposes only and illustrates the total repayment amount (based on the highest interest rate noted in the past 3 years.)

- Repayment period is 12 months
- Loan interest and principal loan amount will be repaid on a monthly basis

HKD	USD	AUD	CAD	CHF	EUR	GBP	JPY	NZD	RMB	SGD
5.93%	5.51%	4.81%	5.16%	1.85%	4.13%	5.62%	0.72%	5.75%	5.33%	4.38%

Loan Currency	Loan Amount	Total repayment amount
HKD	HKD 5,000	HKD 5,296.50
	HKD 20,000	HKD 21,186.00
	HKD 100,000	HKD 105,930.00
USD	USD 5,000	USD 5,275.50
	USD 20,000	USD 21,102.00
	USD 100,000	USD 105,510.00
AUD	AUD 5,000	AUD 5,240.50
	AUD 20,000	AUD 20,962.00
	AUD 100,000	AUD 104,810.00
CAD	CAD 5,000	CAD 5,258.00
	CAD 20,000	CAD 21,032.00
	CAD 100,000	CAD 105,160.00
CHF	CHF 5,000	CHF 5,092.50
	CHF 20,000	CHF 20,370.00
	CHF 100,000	CHF 101,850.00
EUR	EUR 5,000	EUR 5,206.50
	EUR 20,000	EUR 20,826.00
	EUR 100,000	EUR 104,130.00
GBP	GBP 5,000	GBP 5,281.00
	GBP 20,000	GBP 21,124.00
	GBP 100,000	GBP 105,620.00
JPY	JPY 5,000	JPY 5,036.00
	JPY 20,000	JPY 20,144.00
	JPY 100,000	JPY 100,720.00
NZD	NZD 5,000	NZD 5,287.50
	NZD 20,000	NZD 21,150.00
	NZD 100,000	NZD 105,750.00
RMB	RMB 5,000	RMB 5,266.50
	RMB 20,000	RMB 21,066.00
	RMB 100,000	RMB 105,330.00
SGD	SGD 5,000	SGD 5,219.00
	SGD 20,000	SGD 20,876.00
	SGD 100,000	SGD 104,380.00

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.

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

循環貸款產品資料概要星展銀行(香港)有限公司(「星展銀行」)

非承諾性多種貨幣循環定期貸款

日期: 01/12/2025

此乃循環貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們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概要的內容。

利率及利息支出

利率 *

以下利率適用於屬於各自貸款金額範圍內的循環貸款：

貸款金額[1]	利率（或利率範圍）
港幣$ 5,000或以下，或其等值金額	**以港元、美元、澳元、加拿大元、瑞士法郎、歐元、英鎊、日圓、紐西蘭幣、人民幣、新加坡元作貸款貨幣：** **星展銀行資金成本 + 年利率 1.2%。**[2] 本貸款的利率並無上限，可能面對較高的利率風險。
港幣$ 5,000以上至港幣$ 20,000，或其等值金額	
港幣$ 20,000以上至港幣$ 100,000，或其等值金額	
港幣$ 100,000以上， 或其等值金額	

本行貸款確認書中的利率可能會在貸款期內變動 。

本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。

本貸款的利率於[利率重設頻率]重設。請向閣下的客戶經理了解詳情。

實際年利率 *

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：

貸款金額[1]	利率（或利率範圍）
港幣$ 5,000或以下，或其等值金額	**以港元、美元、澳元、加拿大元、瑞士法郎、歐元、英鎊、日圓、紐西蘭幣、人民幣、新加坡元作貸款貨幣：** **星展銀行資金成本 + 年利率 1.2%。**[2] 本貸款的利率並無上限，可能面對較高的利率風險。
港幣$ 5,000以上至港幣$ 20,000，或其等值金額	
港幣$ 20,000以上至港幣$ 100,000，或其等值金額	
港幣$ 100,000以上， 或其等值金額	

實際年利率是一個參考利率,它包括產品的基本利率以及其他費用和收費,並以年化利率的形式表示。

本貸款的利率於[利率重設頻率]重設。請向閣下的客戶經理了解詳情。

<table>
<tr><td>逾期還款年化利率 / 就違約貸款收取的年化利率 * [3]</td><td>不適用</td></tr>
<tr><td>超出信用限額利率 *</td><td>不適用</td></tr>
<tr><td>最低還款額</td><td>不適用</td></tr>
<tr><td colspan="2">還款</td></tr>
<tr><td>還款頻率 [4]</td><td>此貸款無需定期償還固定金額。</td></tr>
<tr><td>分期還款金額 [4]</td><td>此貸款無需定期償還固定金額。</td></tr>
<tr><td>總還款金額 [4]</td><td>港元實際年利率適用於屬於各自貸款金額範圍內的循環貸款：
以下假設用於計算總還款金額:
平均年化利率為5%。
還款期為12個月。
利率及貸款本金按月償還。
<table>
<tr><td>貸款貨幣</td><td>貸款金額 [1]</td><td>總還款金額</td></tr>
<tr><td rowspan="3">港元</td><td>港元 5,000</td><td>港元 5,250</td></tr>
<tr><td>港元 20,000</td><td>港元 21,000</td></tr>
<tr><td>港元 100,000</td><td>港元 105,000</td></tr>
<tr><td rowspan="3">美元</td><td>美元 5,000</td><td>美元 5,250</td></tr>
<tr><td>美元 20,000</td><td>美元 21,000</td></tr>
<tr><td>美元 100,000</td><td>美元 105,000</td></tr>
<tr><td rowspan="3">澳元</td><td>澳元 5,000</td><td>澳元 5,250</td></tr>
<tr><td>澳元 20,000</td><td>澳元 21,000</td></tr>
<tr><td>澳元 100,000</td><td>澳元 105,000</td></tr>
<tr><td rowspan="3">加拿大元</td><td>加拿大元 5,000</td><td>加拿大元 5,250</td></tr>
<tr><td>加拿大元 20,000</td><td>加拿大元 21,000</td></tr>
<tr><td>加拿大元 100,000</td><td>加拿大元 105,000</td></tr>
<tr><td rowspan="3">瑞士法郎</td><td>瑞士法郎 5,000</td><td>瑞士法郎 5,250</td></tr>
<tr><td>瑞士法郎 20,000</td><td>瑞士法郎 21,000</td></tr>
<tr><td>瑞士法郎 100,000</td><td>瑞士法郎 105,000</td></tr>
<tr><td rowspan="3">歐元</td><td>歐元 5,000</td><td>歐元 5,250</td></tr>
<tr><td>歐元 20,000</td><td>歐元 21,000</td></tr>
<tr><td>歐元 100,000</td><td>歐元 105,000</td></tr>
<tr><td rowspan="3">英鎊</td><td>英鎊 5,000</td><td>英鎊 5,250</td></tr>
<tr><td>英鎊 20,000</td><td>英鎊 21,000</td></tr>
<tr><td>英鎊 100,000</td><td>英鎊 105,000</td></tr>
<tr><td rowspan="3">日圓</td><td>日圓 5,000</td><td>日圓 5,250</td></tr>
<tr><td>日圓 20,000</td><td>日圓 21,000</td></tr>
<tr><td>日圓 100,000</td><td>日圓 105,000</td></tr>
</table>
</td></tr>
</table>

紐西蘭元	紐西蘭元 5,000	紐西蘭元 5,250
	紐西蘭元 20,000	紐西蘭元 21,000
	紐西蘭元 100,000	紐西蘭元 105,000
人民幣	人民幣 5,000	人民幣 5,250
	人民幣 20,000	人民幣 21,000
	人民幣 100,000	人民幣 105,000
新加坡元	新加坡元 5,000	新加坡元 5,250
	新加坡元 20,000	新加坡元 21,000
	新加坡元 100,000	新加坡元 105,000

提示：閣下如欲自行計算個別貸款的利率，可於參考本行之網上利率計算機 https://www.dbs.com.hk/treasures-zh/loans/interest-calculator.page。

費用及收費

手續費	不適用
年費 / 月費	不適用
提款費用 / 交易費用	不適用
逾期還款費用及收費	不適用
超出信用額度手續費	不適用
退票 / 退回自動轉帳授權指示的費用	不適用
替換遺失卡的費用	不適用

其他資料

[1]貸款金額上限為HK$25,000,000，星展銀行可按其全權絕對酌情就有關抵押資產訂明的折讓百分比(「訂明百分比」)計算貸款金額而無須向你作出通知。

[2]星展銀行資金成本是以貸款貨幣和貸款期限釐定，及將於續期時重新釐定。請向閣下的客戶經理了解詳情。不論條款及細則有何規定，就授信貸款而言，「銀行資金成本」指 銀行在貸款支取當日所決定的銀行資金成本。 資金成本指銀行取得資金的成本，由銀行不時考慮各種因素而釐 定，包括但不限於有關貨幣的市場基準利率、現行市況及任何其他 可能影響銀行資金成本的因素。銀行資金成本是浮動利率，並非固 定。)

[3]客戶須開立一個多種貨幣結算戶口(「結算戶口」)來提取貸款和清還貸款。任何逾期未償還結欠款項(包括但不限於累計利息)將從結算戶口扣除。

結算戶口內的未償還結欠款項將被收取利息，由出現未償還結欠款項當日起計至實際還款日為止。

適用於該未償還結欠款項的利率:
港元/美元 – 星展銀行最優惠利率 + 年利率 5%
其他貨幣 – 星展銀行資金成本 + 年利率 9%

如需計算上述利息，銀行將通知閣下該利率。

任何逾期還款金額將按銀行當時適用的逾期利率計算利息，並可能每月或按銀行釐定的其他利息期以複利

方式計算。

在不影響銀行的其他權利下，若任何金額逾期未付，銀行可提高全部未償還金額的適用利率。

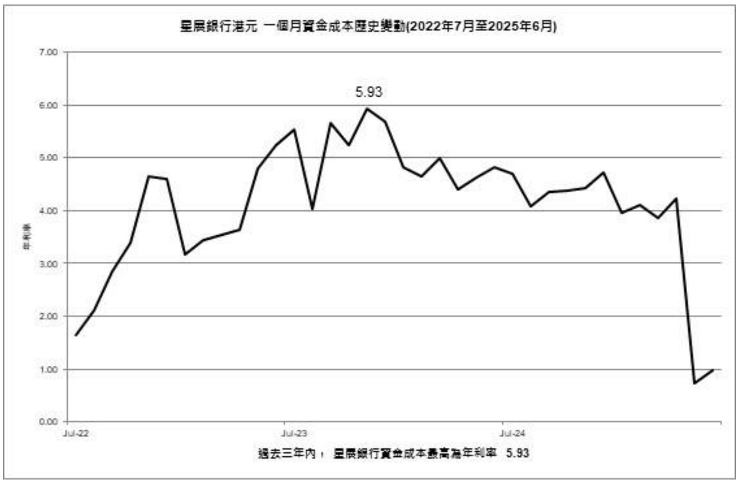
逾期還款利息不設最低金額。

[4]每筆貸款應在該筆貸款的到期日償還。

*所有利息將每日累算。本行將按照貸款的實際日數及每年總日數計算利息。一般來說，若授信是以港元、英鎊、新加坡元或馬來西亞零吉為貨幣，利息將以每年365日計算，若以美元或任何其他批准的外幣為單位，則以每年360日計算。有關非承諾性多種貨幣循環定期貸款的其他費用及收費，請參閱星展銀行網站(www.dbs.com.hk)的銀行服務收費表，或親臨任何星展銀行分行索取該收費表。有關本產品的其他詳情，請參閱相關的條款及細則。

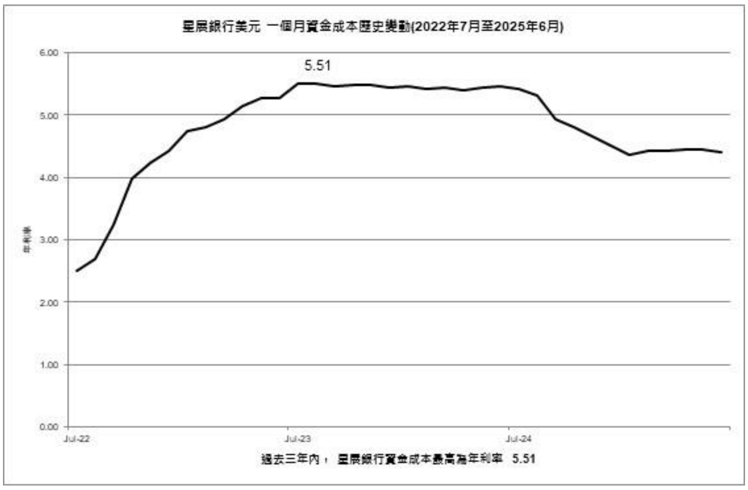
參考資料	
利率基準的歷史變動	下表僅供參考，顯示過去三年內星展銀行資金成本的歷史變動。

港元貸款貨幣 – 一個月



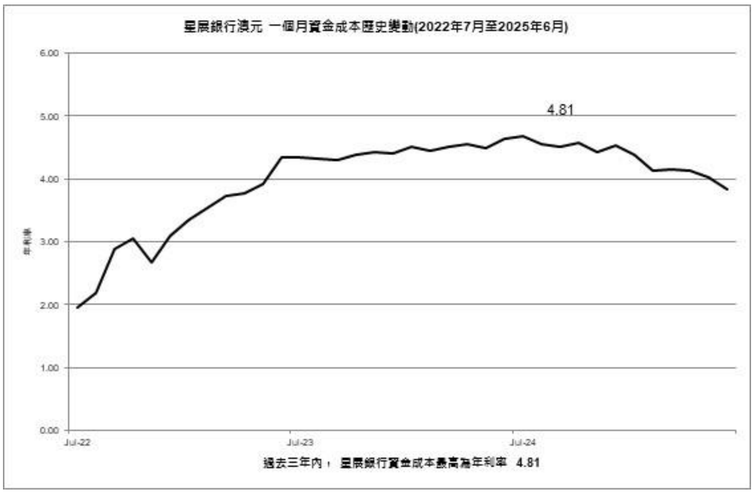
過去三年內， 星展銀行資金成本最高為 5.93%。

美元貸款貨幣 – 一個月

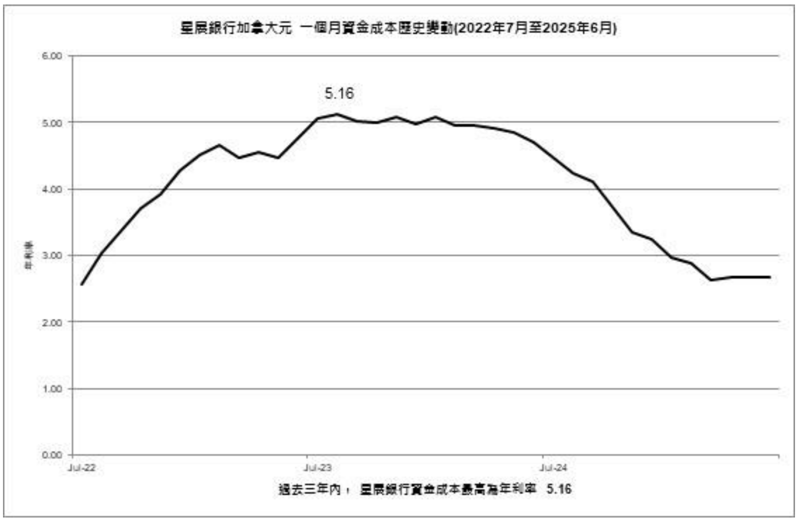
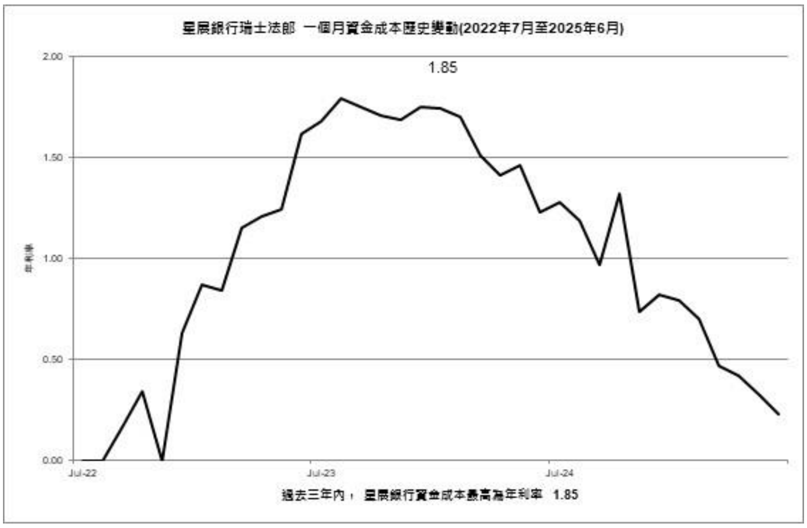
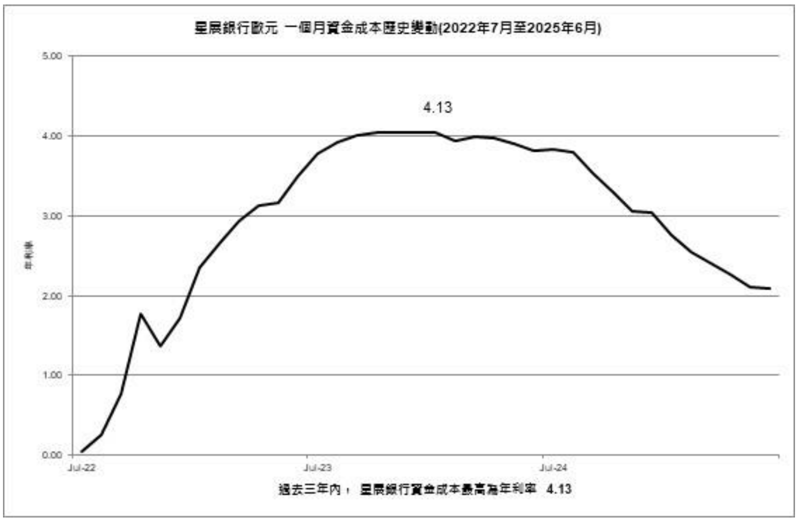


過去三年內， 星展銀行資金成本最高為 5.51%。

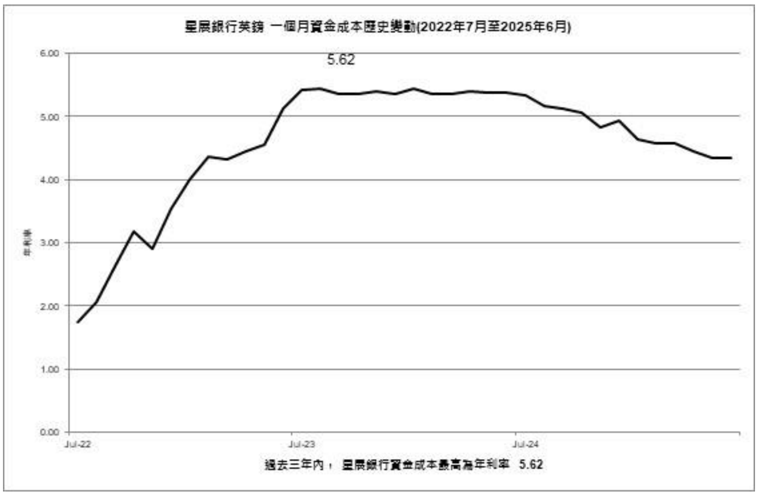
澳元貸款貨幣 – 一個月



過去三年內， 星展銀行資金成本最高為 4.81%。

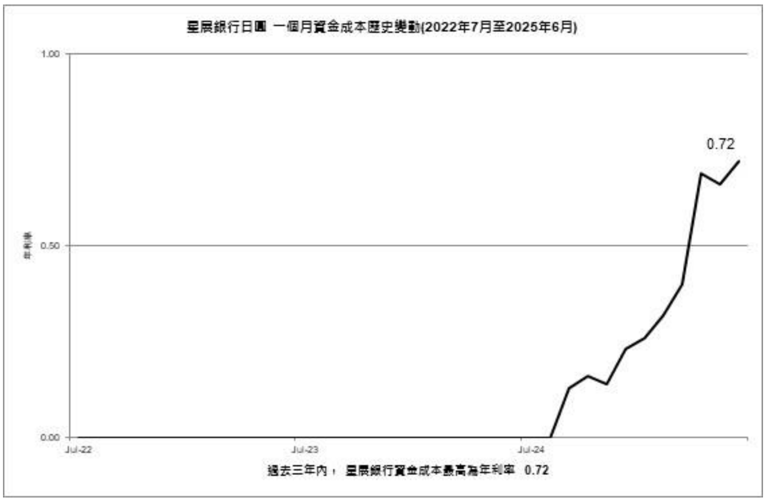
	加拿大元貸款貨幣 － 一個月  過去三年內，星展銀行資金成本最高為 5.16%。 瑞士法郎貸款貨幣 － 一個月  過去三年內， 星展銀行資金成本最高為 1.85%。 歐元貸款貨幣 － 一個月  過去三年內，星展銀行資金成本最高為 4.13%。

英鎊貸款貨幣 － 一個月



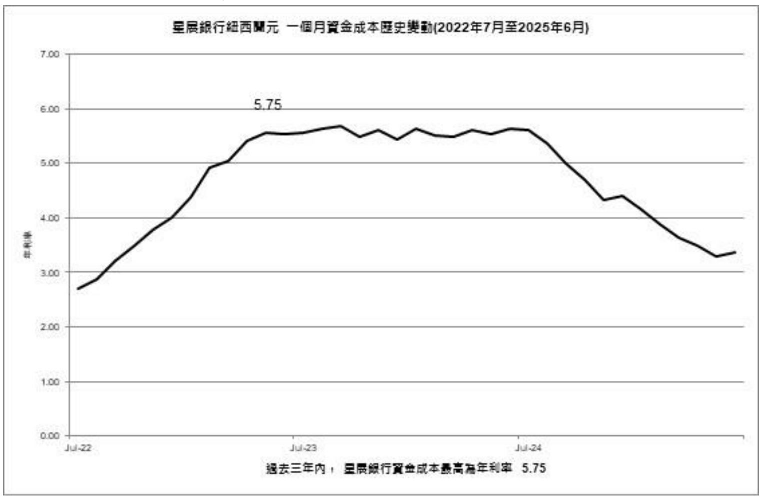
過去三年內， 星展銀行資金成本最高為 5.62%。

日圓貸款貨幣 － 一個月



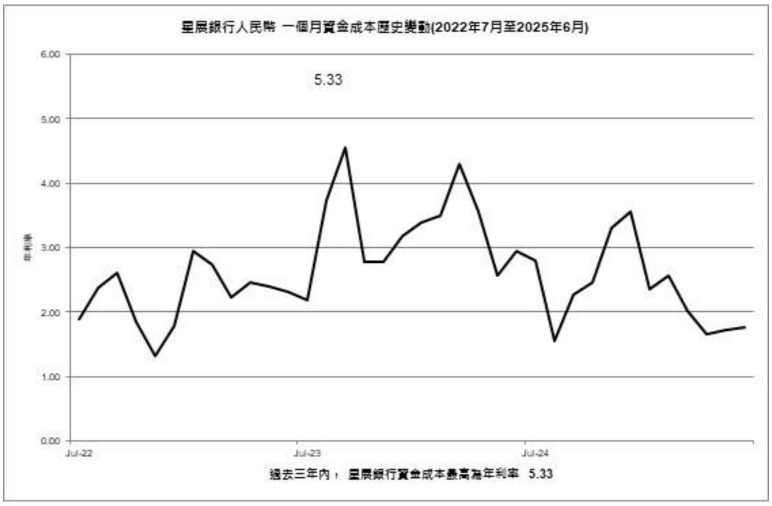
過去三年內， 星展銀行資金成本最高為0.72%。

紐西蘭元貸款貨幣 － 一個月



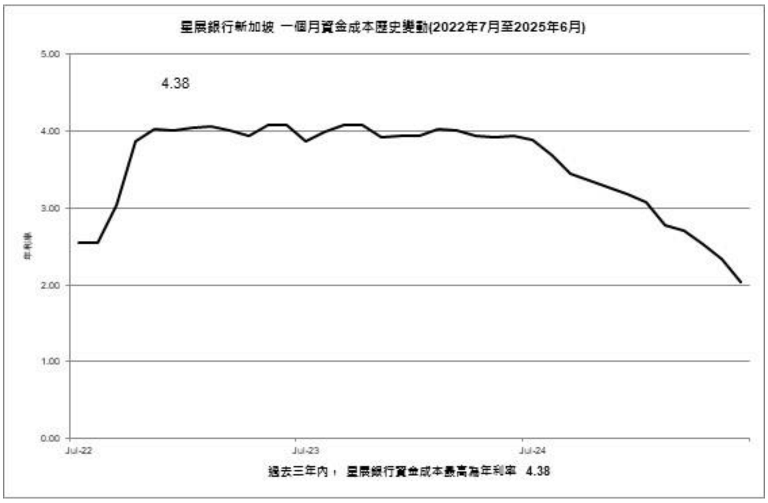
過去三年內， 星展銀行資金成本最高為5.75%。

人民幣貸款貨幣 – 一個月



過去三年內， 星展銀行資金成本最高為5.33%。

新加坡元貸款貨幣 – 一個月



過去三年內，星展銀行資金成本最高為4.38%。

就其他本行資金成本的歷史變動，請參閱附件。

分期還款金額
（說明示例）

不適用
此貸款無需定期償還固定金額。
每筆貸款應在該筆貸款的到期日償還。

總還款金額
（說明示例）

以下例子僅作說明示例，並以過去3年最高貸款利率計算總還款金額。

以下假設用於計算總還款金額:

- 還款期為12個月。

利率及貸款本金按月償還。港元	美元	澳元	加拿大元	瑞士法郎	歐元	英鎊	日圓	紐西蘭元	人民幣	新加坡元
5.93%	5.51%	4.81%	5.16%	1.85%	4.13%	5.62%	0.72%	5.75%	5.33%	4.38%

貸款貨幣	貸款金額[1]	總還款金額
港元	港元 5,000	港元 5,296.50
	港元 20,000	港元 21,186.00
	港元 100,000	港元 105,930.00
美元	美元 5,000	美元 5,275.50
	美元 20,000	美元 21,102.00
	美元 100,000	美元 105,510.00
澳元	澳元 5,000	澳元 5,240.50
	澳元 20,000	澳元 20,962.00
	澳元 100,000	澳元 104,810.00
加拿大元	加拿大元 5,000	加拿大元 5,258.00
	加拿大元 20,000	加拿大元 21,032.00
	加拿大元 100,000	加拿大元 105,160.00
瑞士法郎	瑞士法郎 5,000	瑞士法郎 5,092.50
	瑞士法郎 20,000	瑞士法郎 20,370.00
	瑞士法郎 100,000	瑞士法郎 101,850.00
歐元	歐元 5,000	歐元 5,206.50
	歐元 20,000	歐元 20,826.00
	歐元 100,000	歐元 104,130.00
英鎊	英鎊 5,000	英鎊 5,281.00
	英鎊 20,000	英鎊 21,124.00
	英鎊 100,000	英鎊 105,620.00
日圓	日圓 5,000	日圓 5,036.00
	日圓 20,000	日圓 20,144.00
	日圓 100,000	日圓 100,720.00
紐西蘭元	紐西蘭元 5,000	紐西蘭元 5,287.50
	紐西蘭元 20,000	紐西蘭元 21,150.00
	紐西蘭元 100,000	紐西蘭元 105,750.00
人民幣	人民幣 5,000	人民幣 5,266.50
	人民幣 20,000	人民幣 21,066.00
	人民幣 100,000	人民幣 105,330.00
新加坡元	新加坡元 5,000	新加坡元 5,219.00
	新加坡元 20,000	新加坡元 20,876.00
	新加坡元 100,000	新加坡元 104,380.00

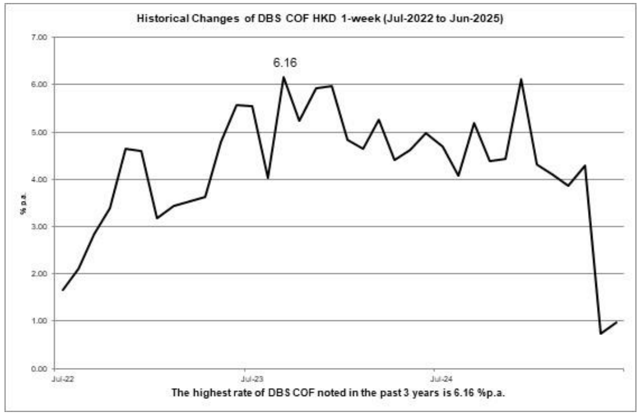
此概要之中文版本僅供參考。如中英文版本有任何不一致之處，概以英文版本為準。

Annex

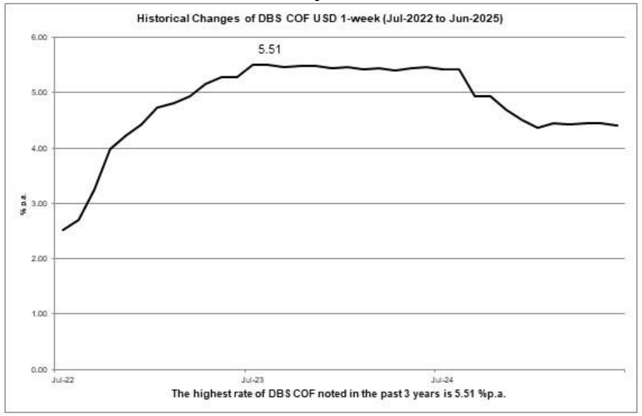
Reference Information

- The chart below is provided for illustrative purposes only and shows historical movement of different loan currency of 1-Week COF of the bank in the past 3 years.

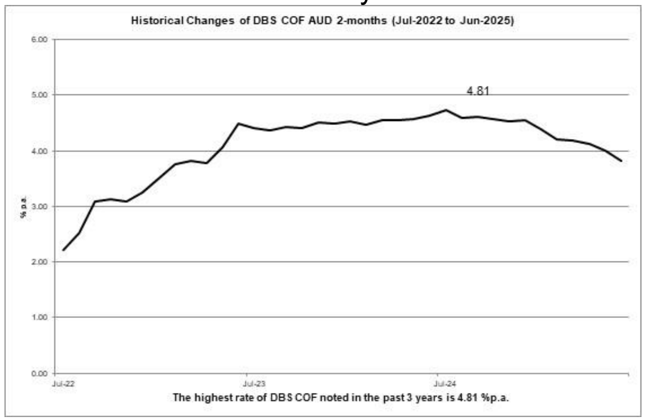
For HKD Loan currency – 1-Week



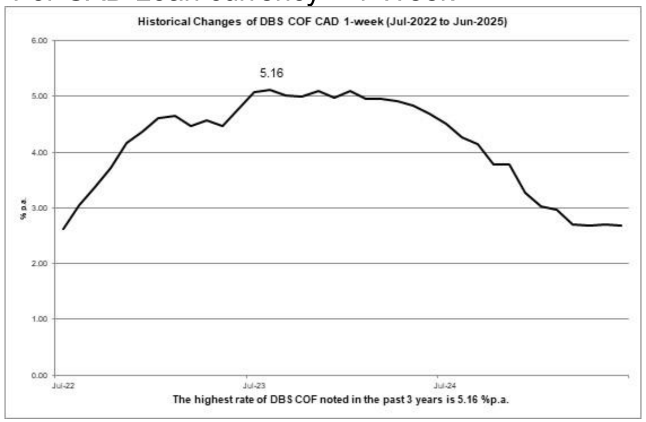
For USD Loan currency – 1-Week



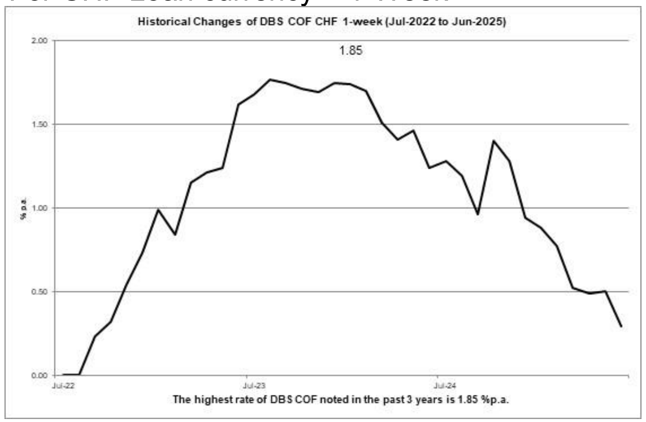
For AUD Loan currency – 1-Week



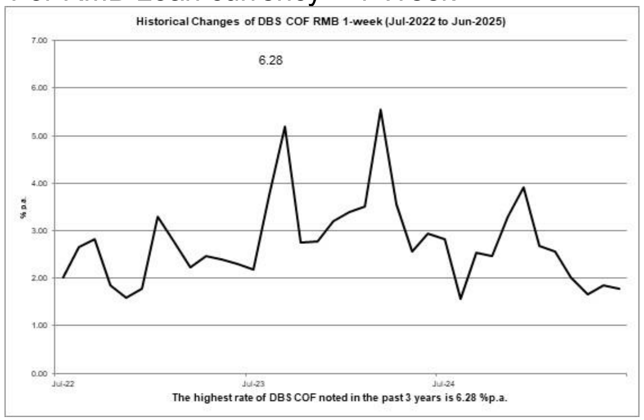
For CAD Loan currency – 1-Week



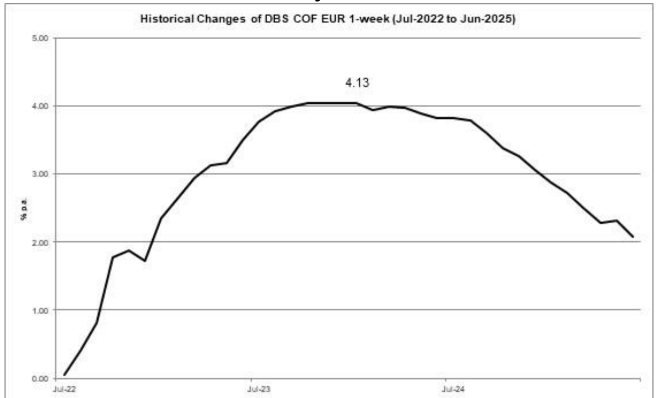
For CHF Loan currency – 1-Week



For RMB Loan currency – 1-Week

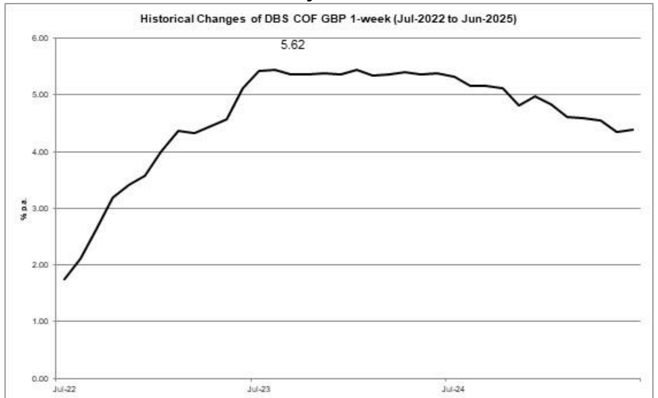


For EUR Loan currency – 1-Week



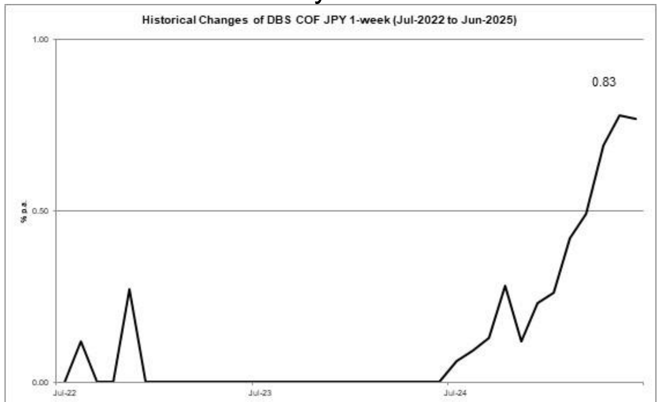
The highest rate of DBS COF noted in the past 3 years is 4.13 %p.a.

For GBP Loan currency – 1-Week



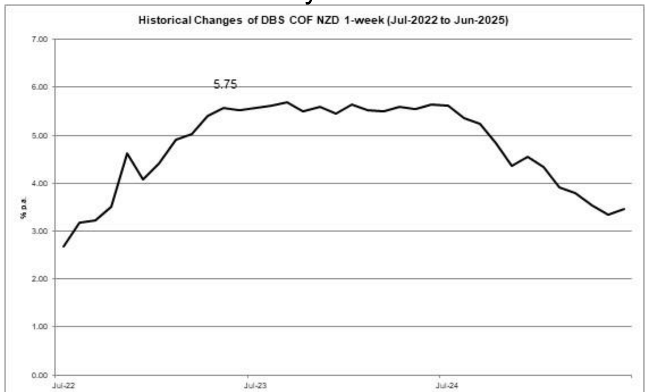
The highest rate of DBS COF noted in the past 3 years is 5.62 %p.a.

For JPY Loan currency – 1-Week



The highest rate of DBS COF noted in the past 3 years is 0.83 %p.a.

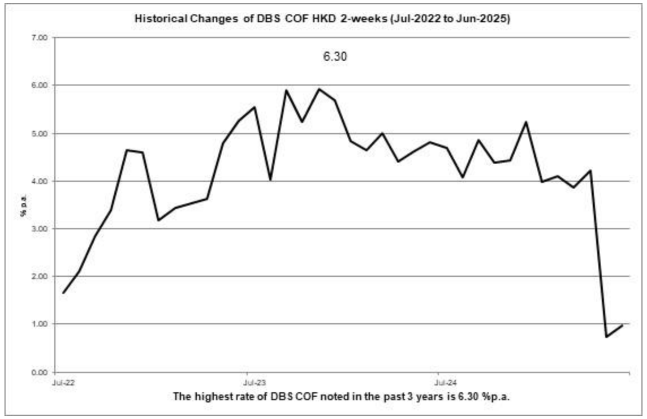
For NZD Loan currency – 1-Week



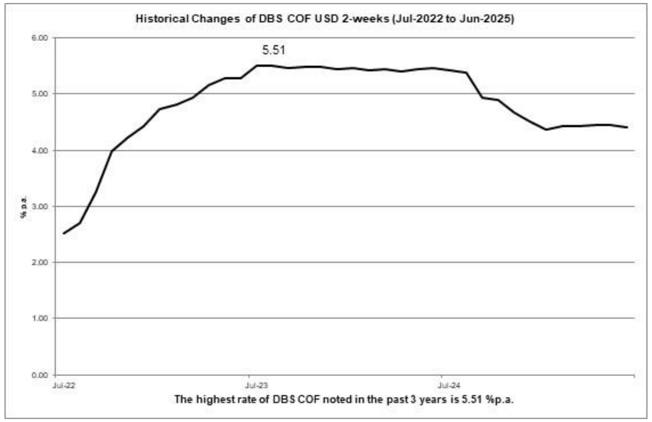
The highest rate of DBS COF noted in the past 3 years is 5.75 %p.a.

- The chart below is provided for illustrative purposes only and shows historical movement of different loan currency of 2-Week COF of the bank in the past 3 years.

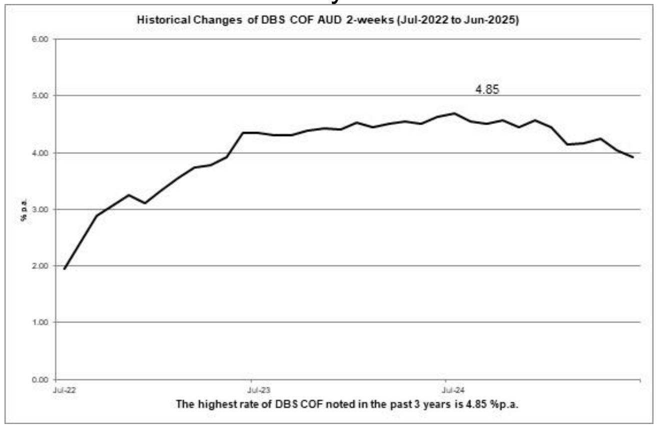
For HKD Loan currency – 2-Week



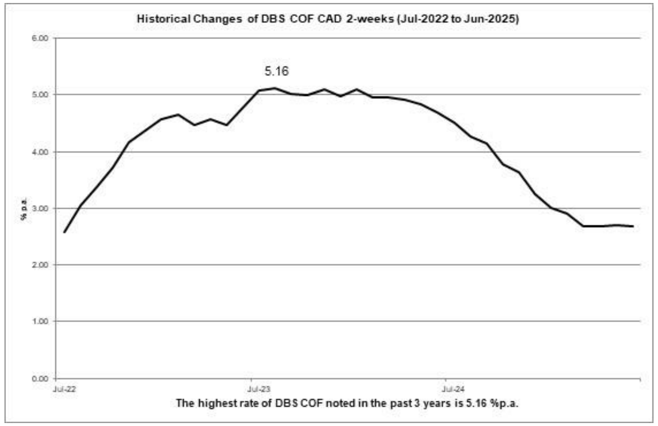
For USD Loan currency – 2-Week



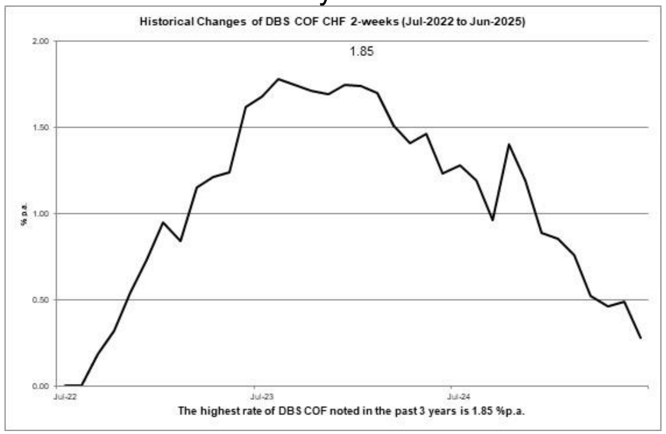
For AUD Loan currency – 2-Week



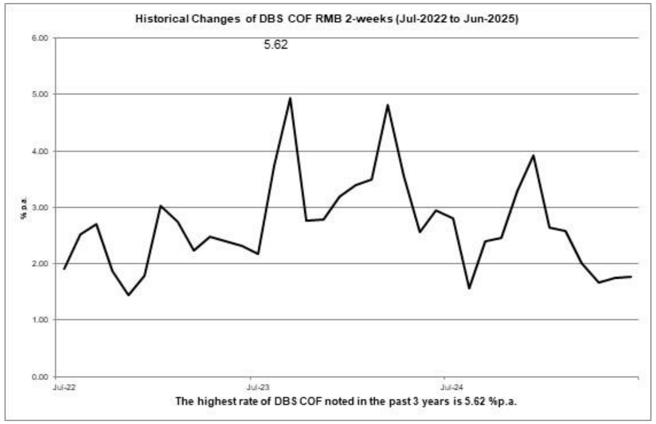
For CAD Loan currency – 2-Week



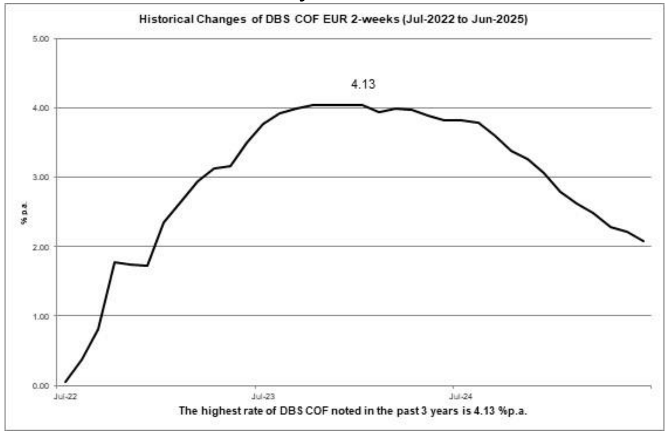
For CHF Loan currency – 2-Week



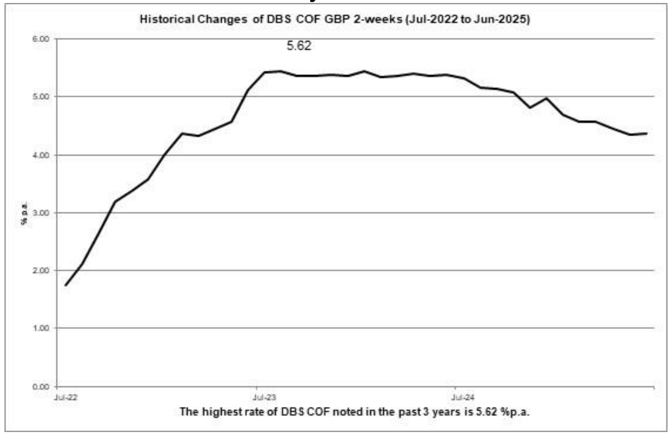
For RMB Loan currency – 2-Week



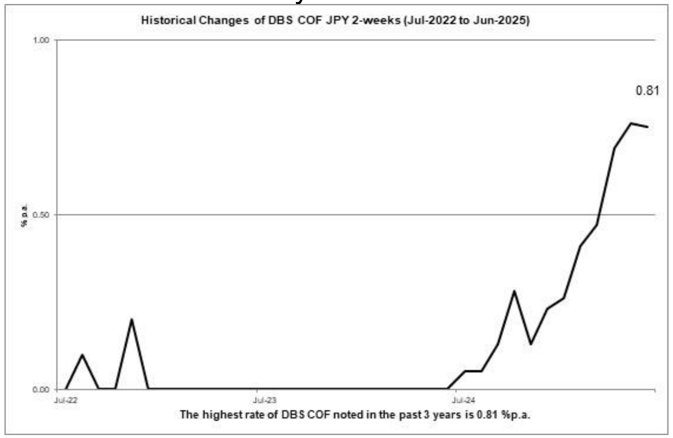
For EUR Loan currency – 2-Week



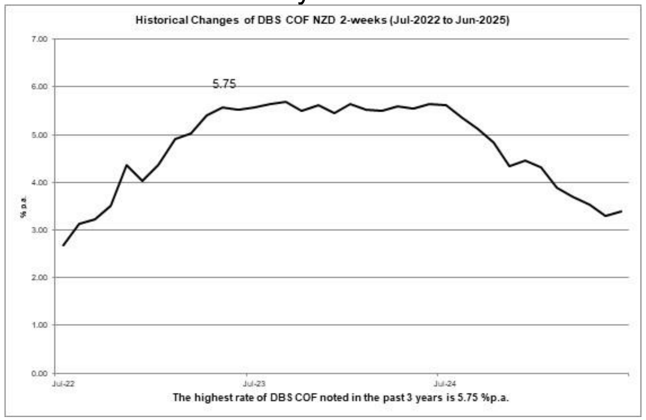
For GBP Loan currency – 2-Week



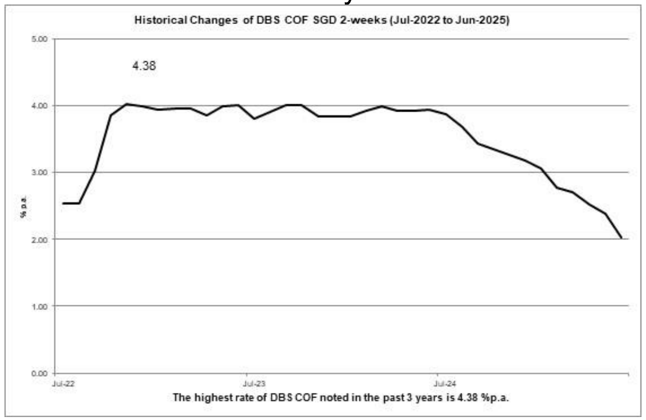
For JPY Loan currency – 2-Week



For NZD Loan currency – 2-Week

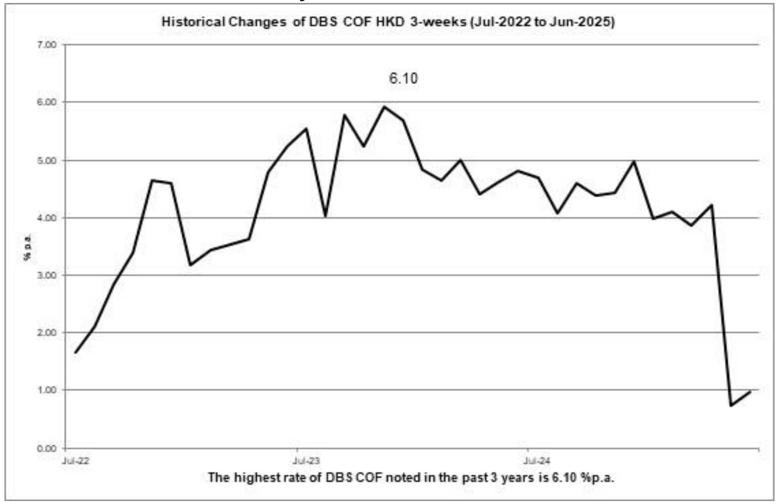


For SGD Loan currency – 2-Week

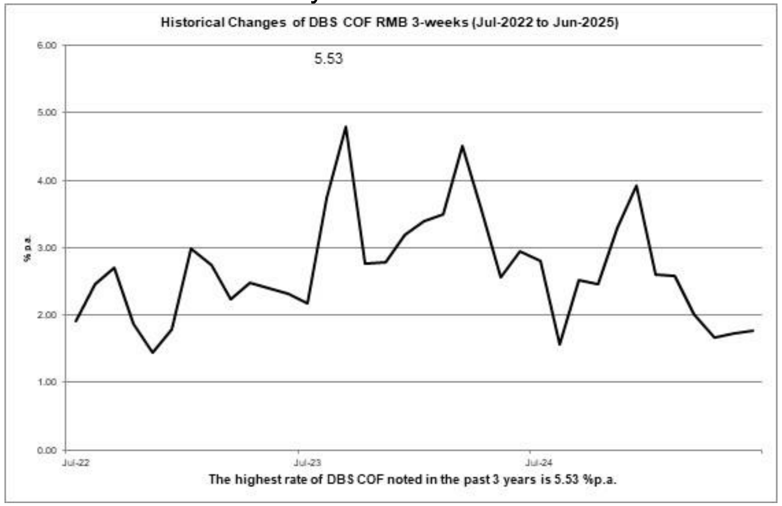


- The chart below is provided for illustrative purposes only and shows historical movement of different loan currency of 3-Week COF of the bank in the past 3 years.

For HKD Loan currency – 3-Week

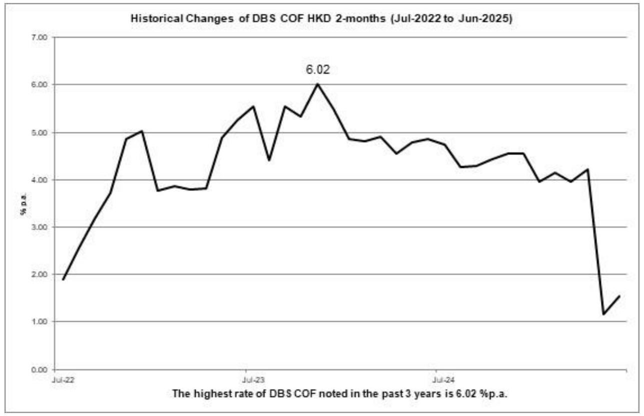


For RMB Loan currency – 3-Week

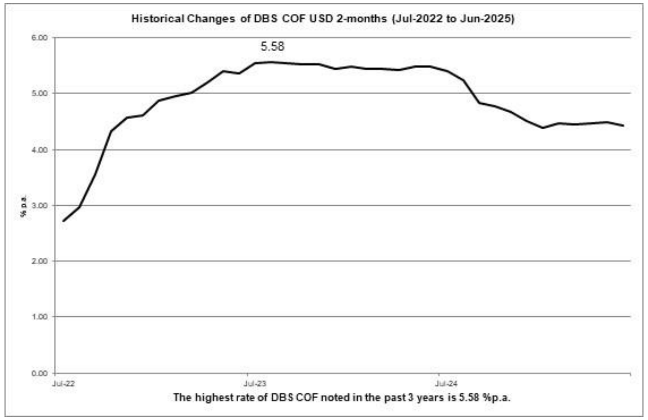


- The chart below is provided for illustrative purposes only and shows historical movement of different loan currency of 2-Month COF of the bank in the past 3 years.

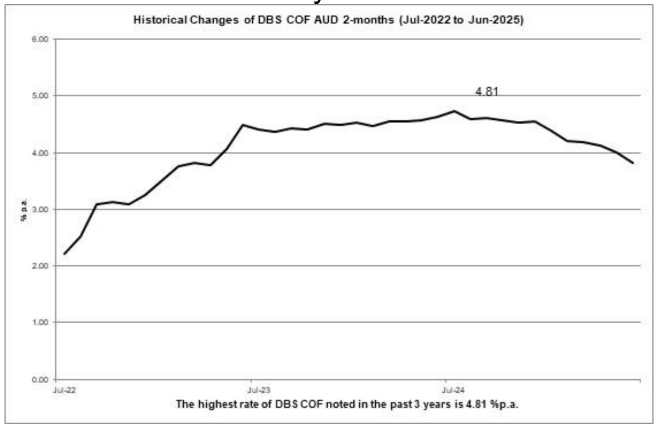
For HKD Loan currency – 2-Month



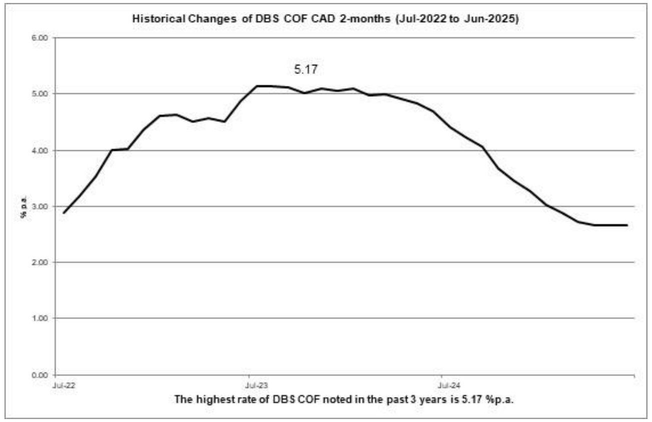
For USD Loan currency – 2-Month



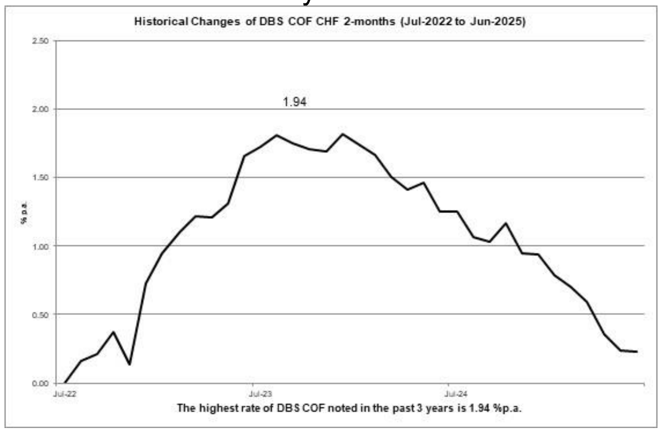
For AUD Loan currency – 2-Month



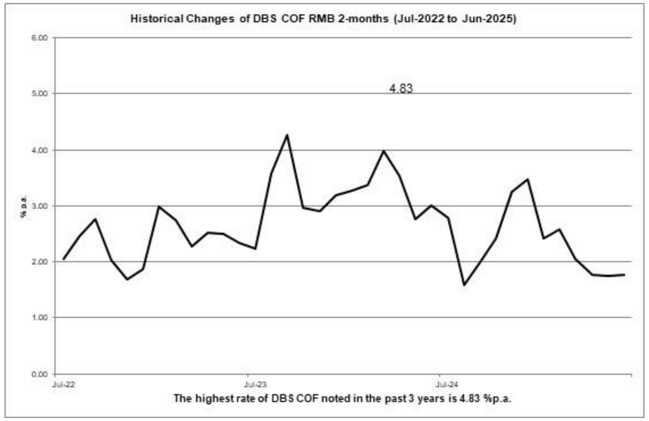
For CAD Loan currency – 2-Month



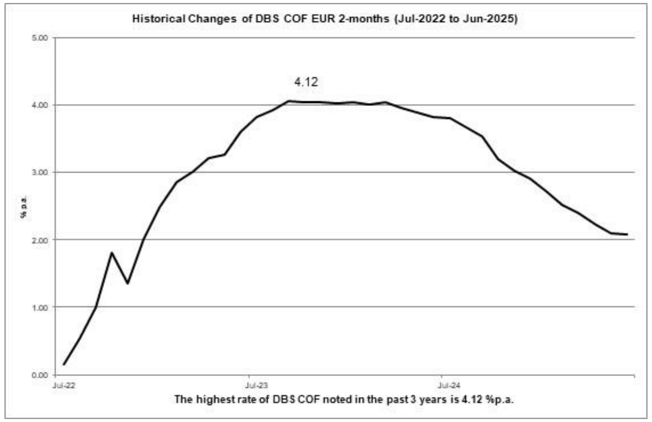
For CHF Loan currency – 2-Month



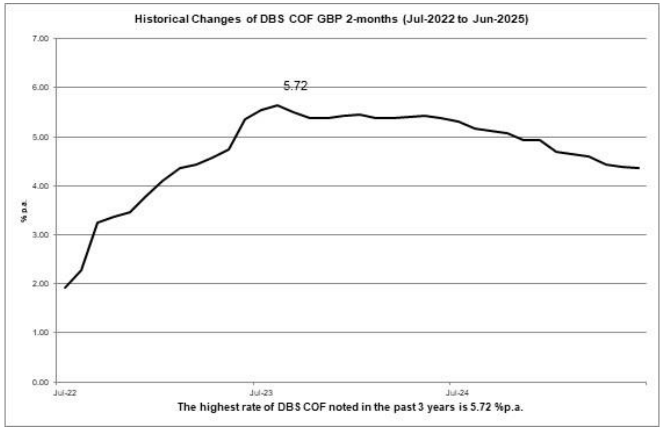
For RMB Loan currency – 2-Month



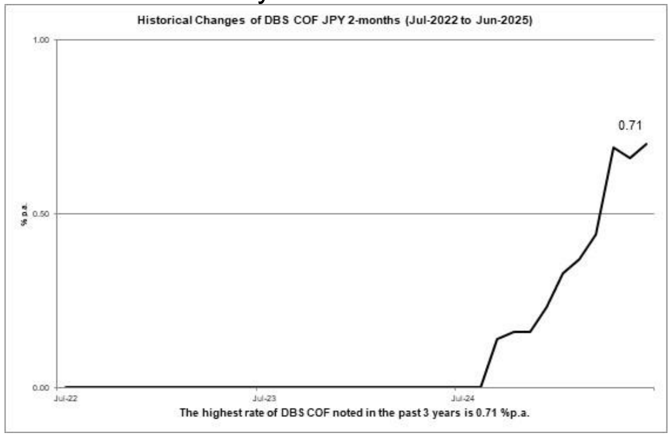
For EUR Loan currency – 2-Month



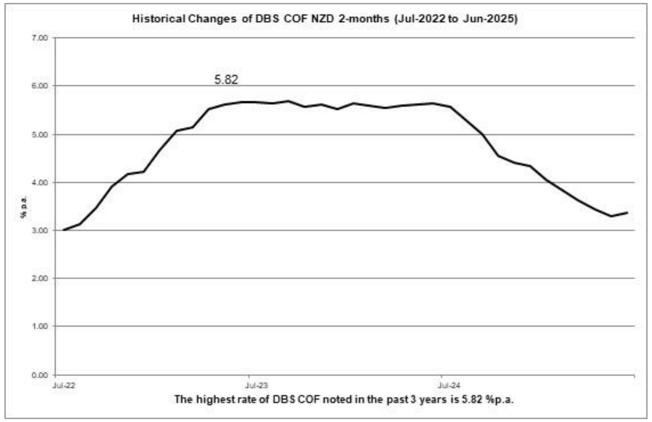
For GBP Loan currency – 2-Month



For JPY Loan currency – 2-Month

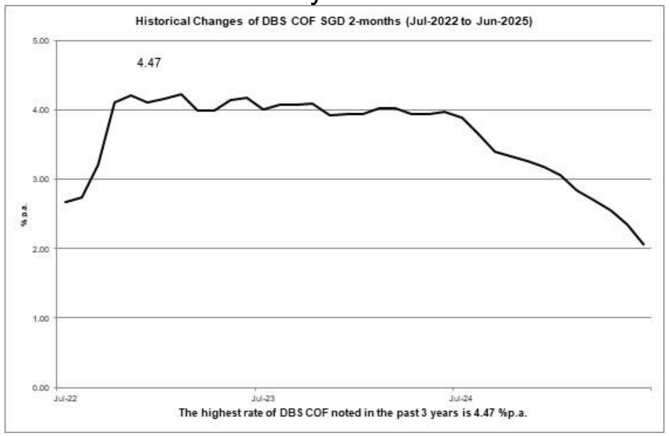


For NZD Loan currency – 2-Month



The highest rate in the past 3 years is 5.82%.

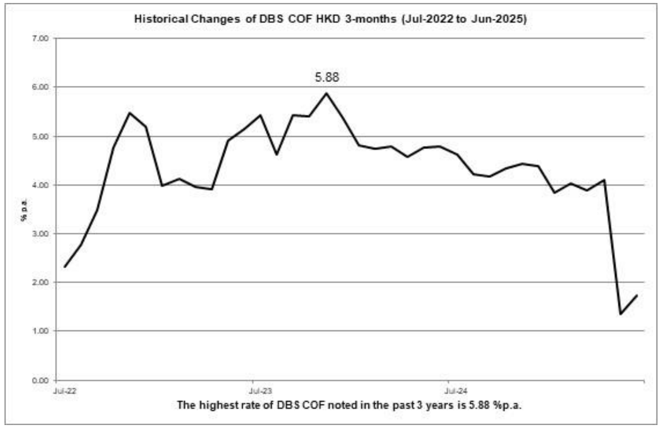
For SGD Loan currency – 2-Month



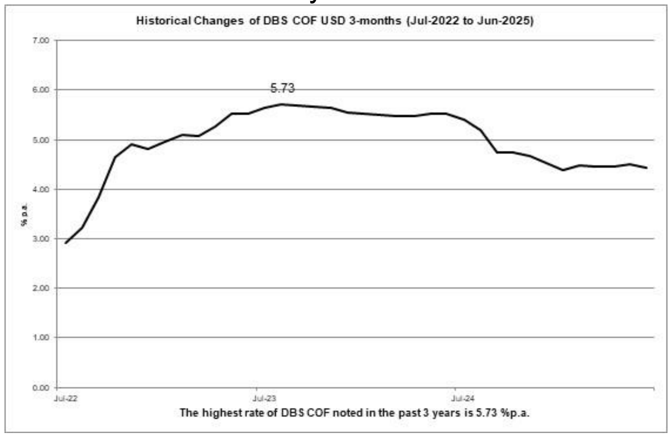
The highest rate in the past 3 years is 4.47%.

- The chart below is provided for illustrative purposes only and shows historical movement of different loan currency of 3-Month COF of the bank in the past 3 years.

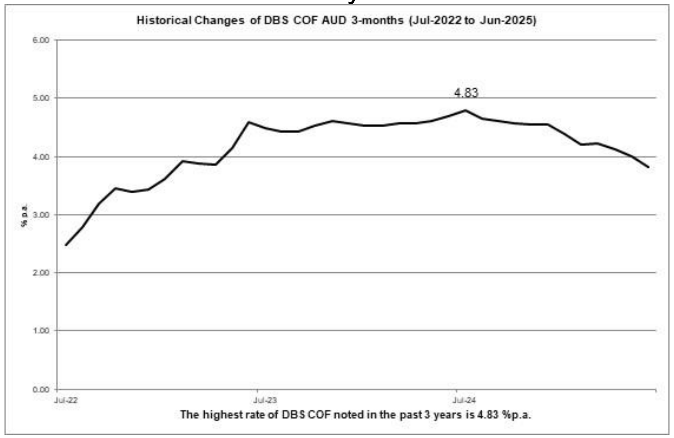
For HKD Loan currency – 3-Month



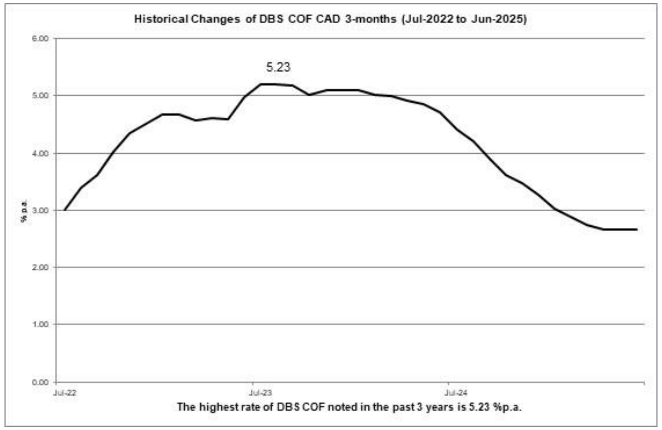
For USD Loan currency – 3-Month



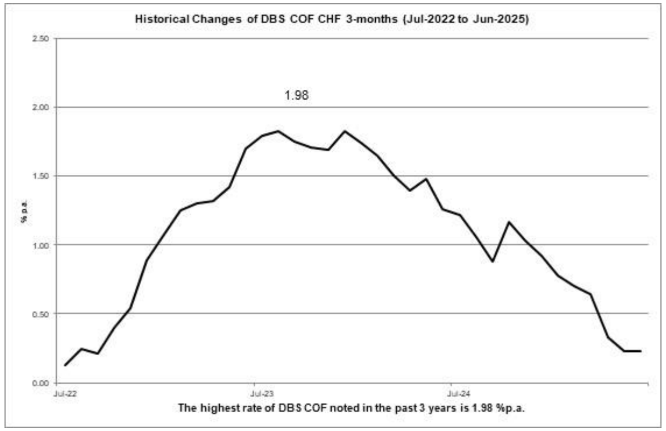
For AUD Loan currency – 3-Month



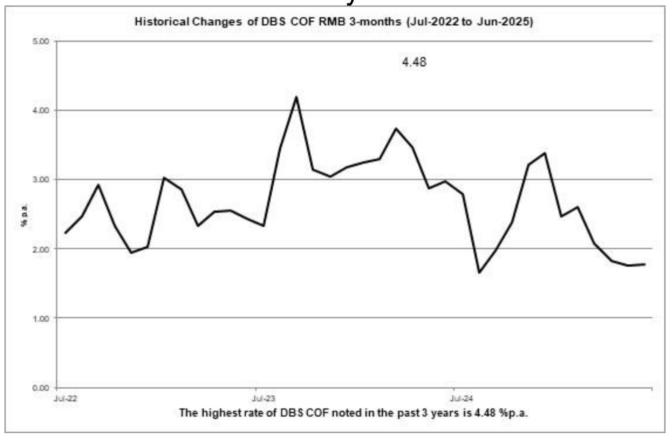
For CAD Loan currency – 3-Month



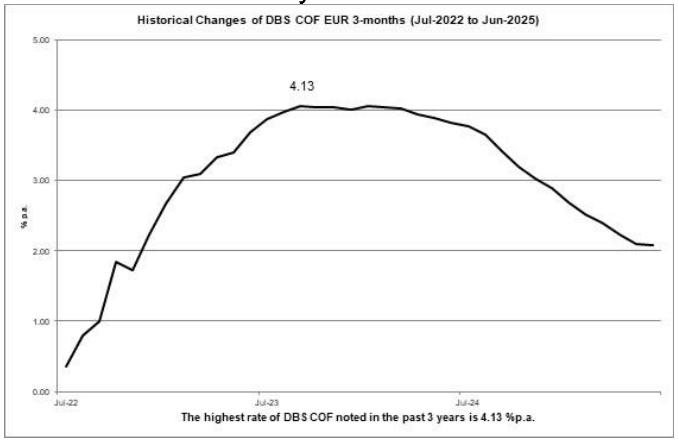
For CHF Loan currency – 3-Month



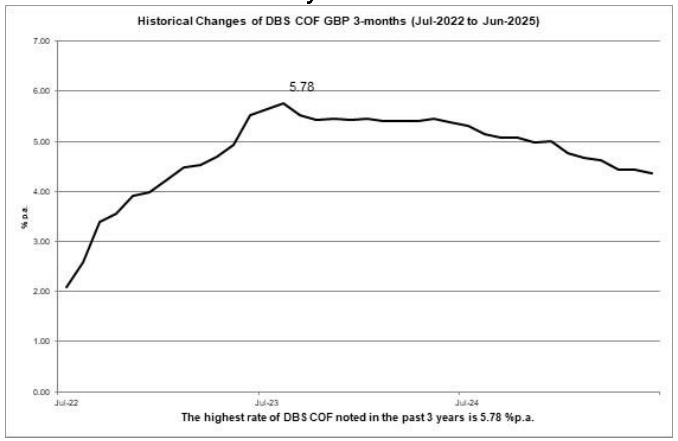
For RMB Loan currency – 3-Month



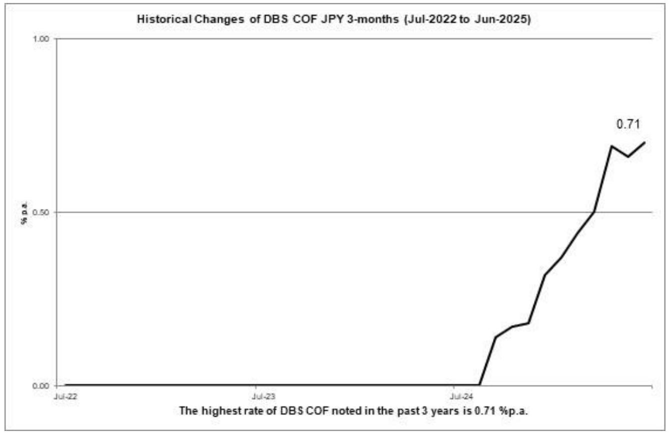
For EUR Loan currency – 3-Month



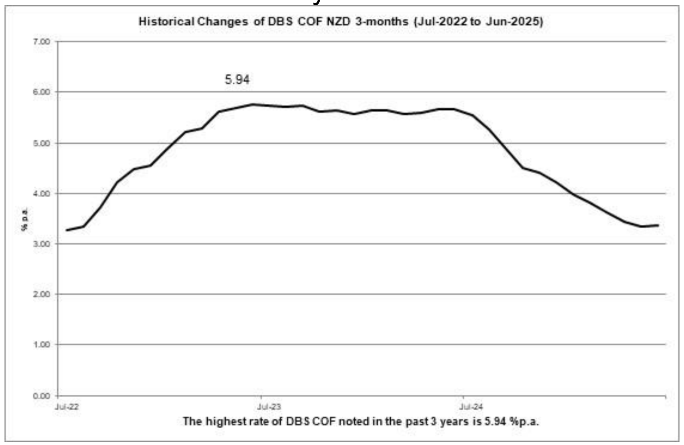
For GBP Loan currency – 3-Month



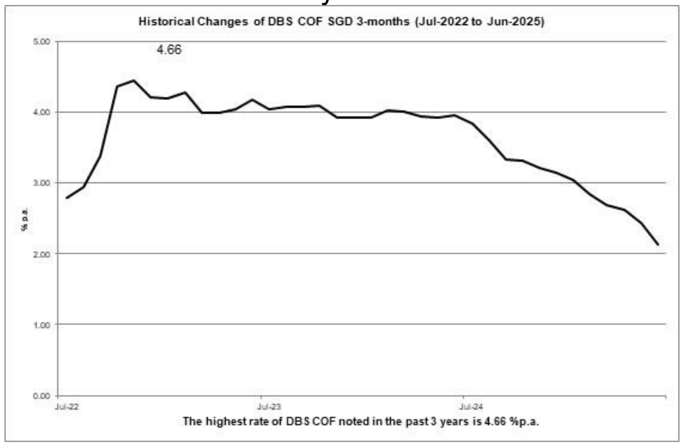
For JPY Loan currency – 3-Month



For NZD Loan currency – 3-Month

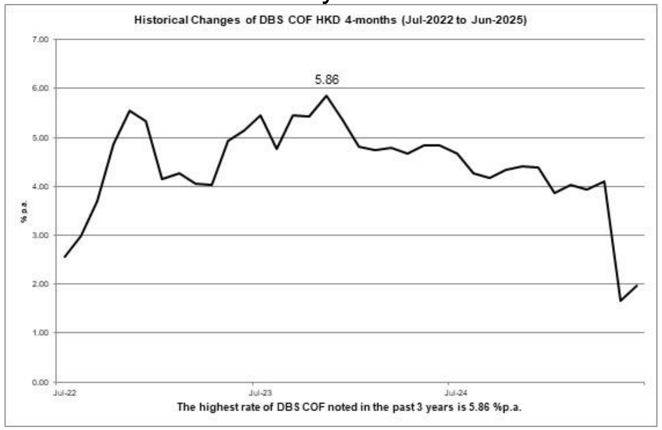


For SGD Loan currency – 3-Month

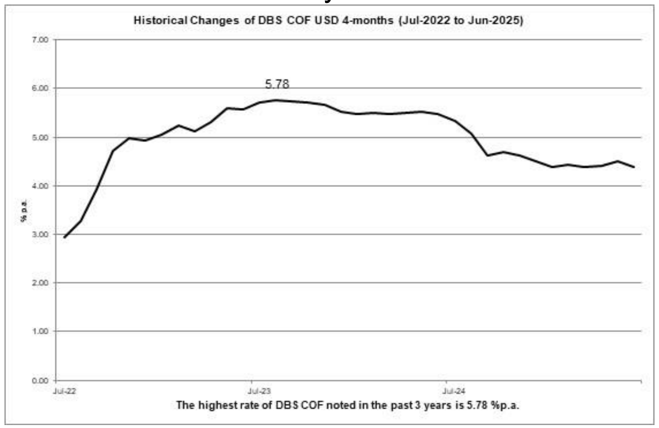


- The chart below is provided for illustrative purposes only and shows historical movement of different loan currency of 4-Month COF of the bank in the past 3 years.

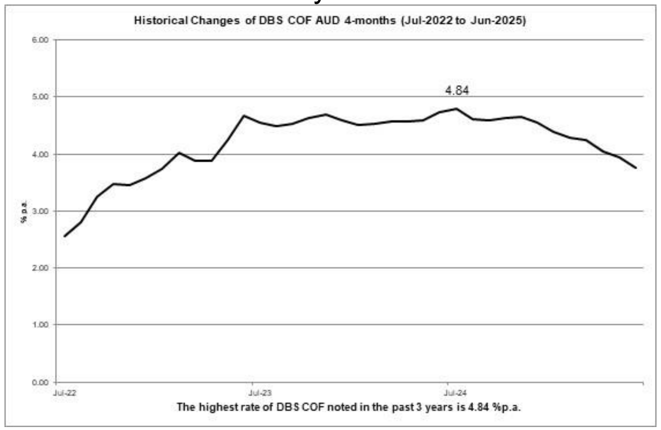
For HKD Loan currency – 4-Month



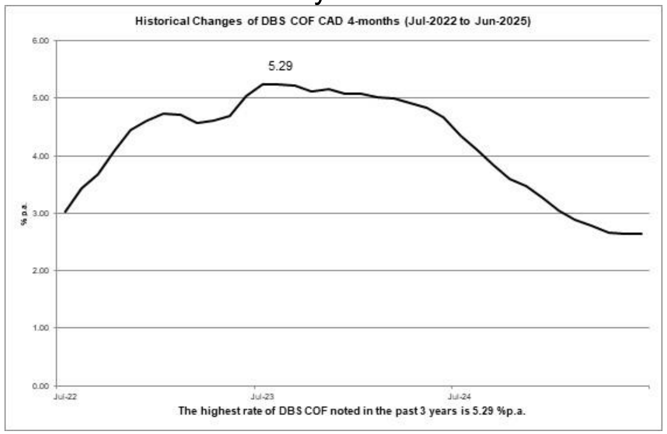
For USD Loan currency – 4-Month



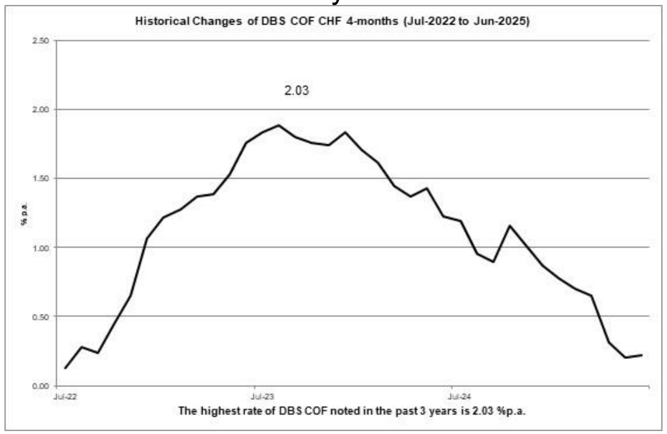
For AUD Loan currency – 4-Month



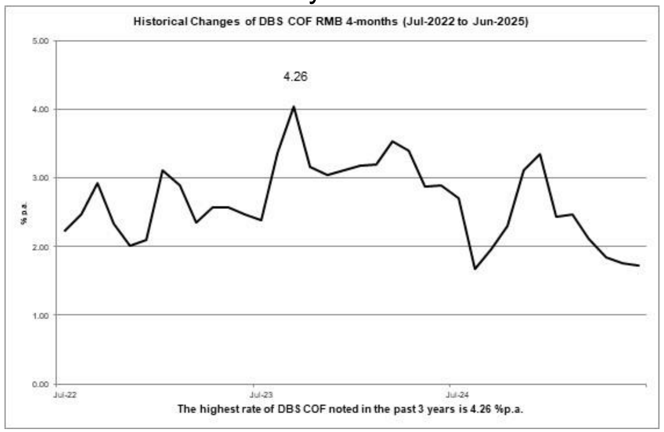
For CAD Loan currency – 4-Month



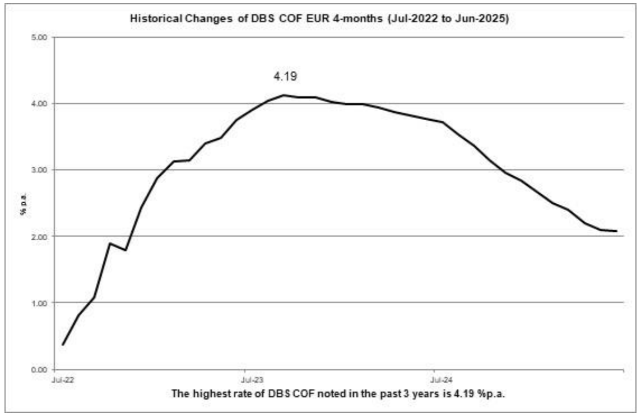
For CHF Loan currency – 4-Month



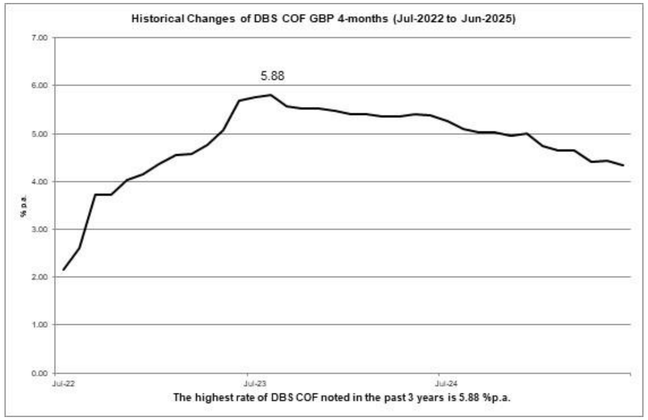
For RMB Loan currency – 4-Month



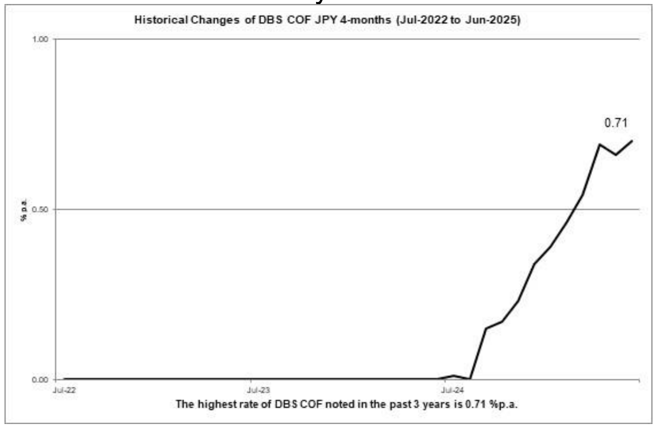
For EUR Loan currency – 4-Month



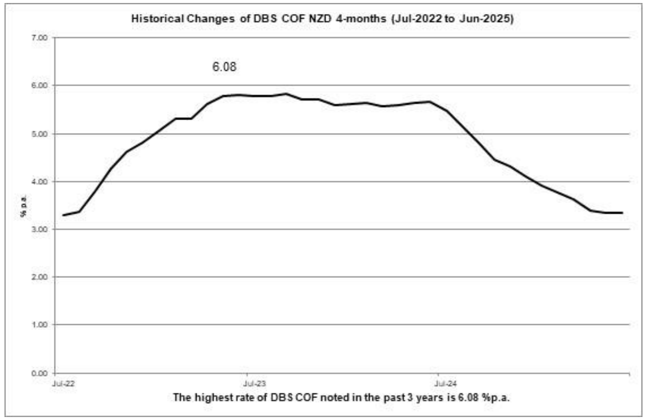
For GBP Loan currency – 4-Month



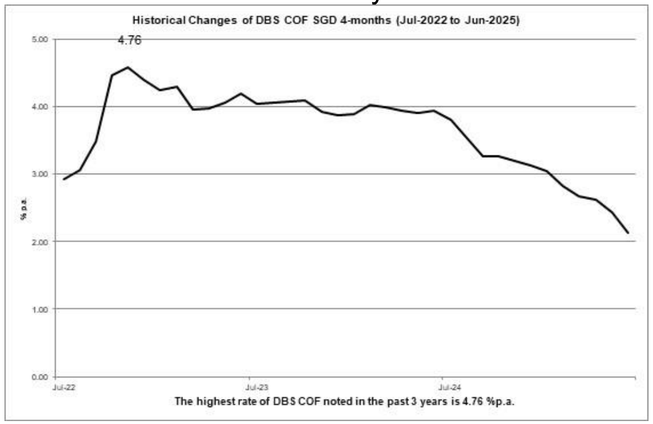
For JPY Loan currency – 4-Month



For NZD Loan currency – 4-Month

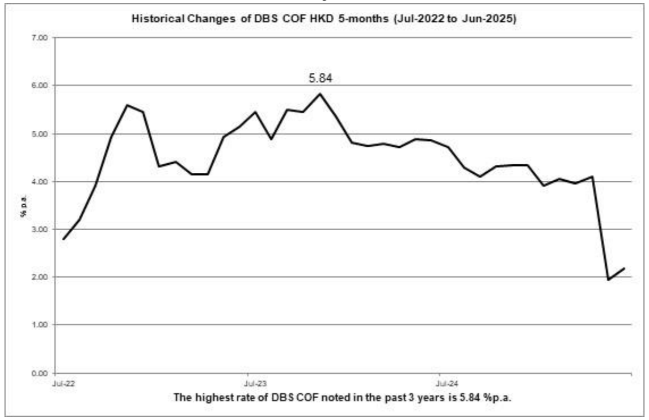


For SGD Loan currency – 4-Month

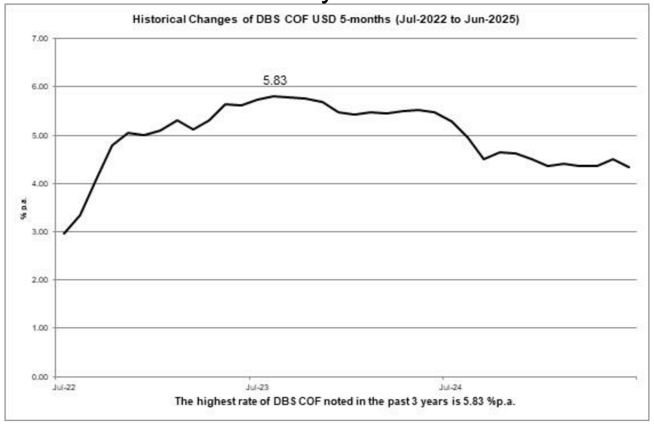


- The chart below is provided for illustrative purposes only and shows historical movement of different loan currency of 5-Month COF of the bank in the past 3 years.

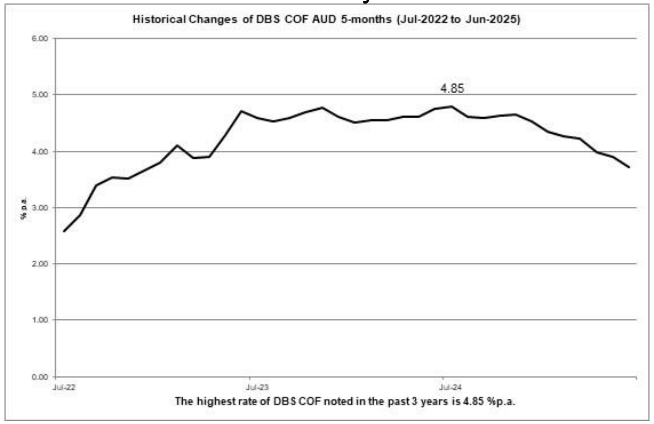
For HKD Loan currency – 5-Month



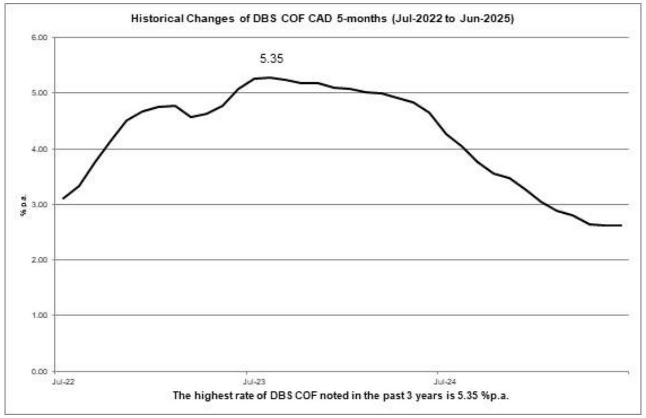
For USD Loan currency – 5-Month



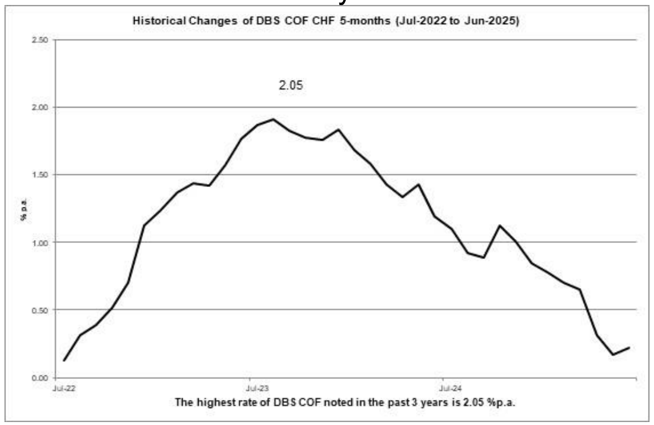
For AUD Loan currency – 5-Month



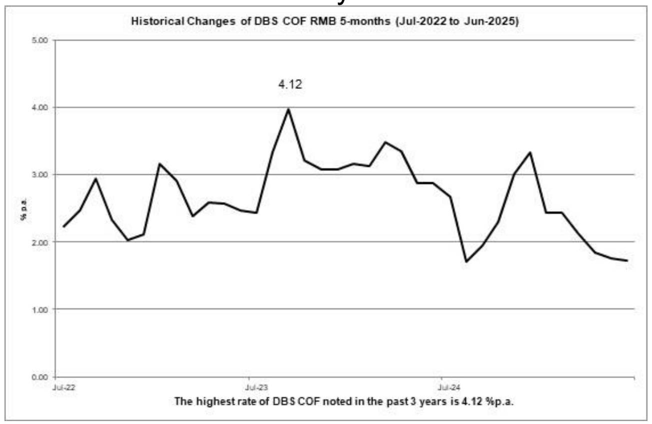
For CAD Loan currency – 5-Month



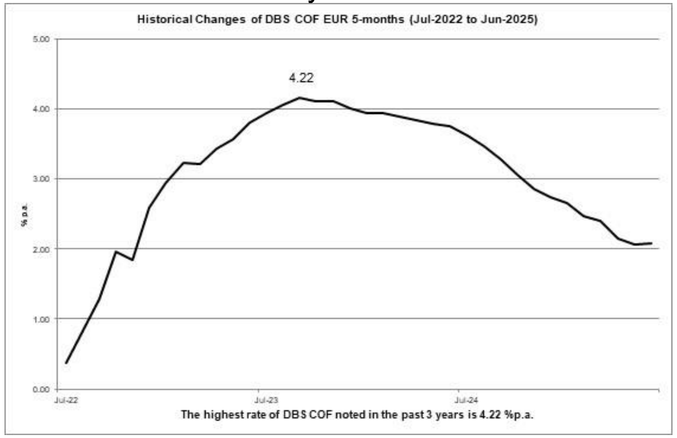
For CHF Loan currency – 5-Month



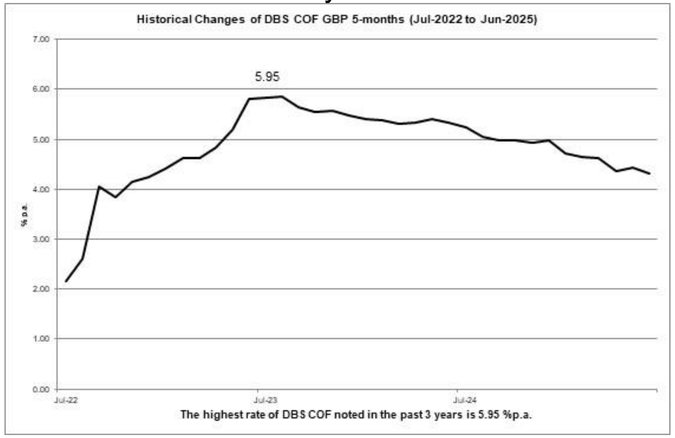
For RMB Loan currency – 5-Month



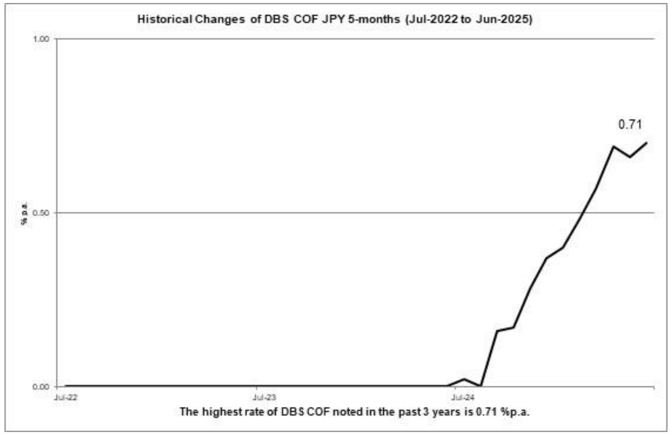
For EUR Loan currency – 5-Month



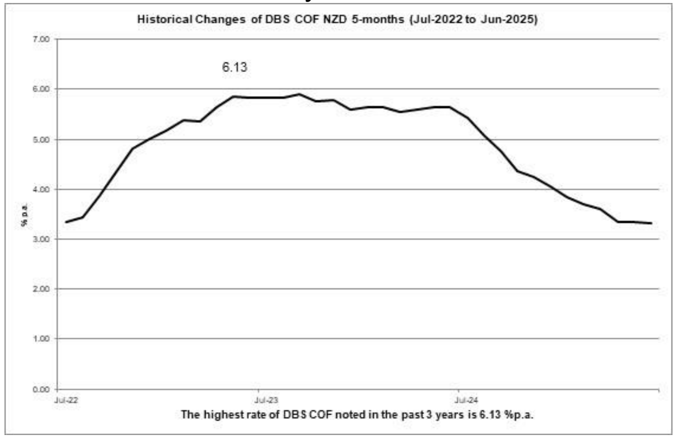
For GBP Loan currency – 5-Month



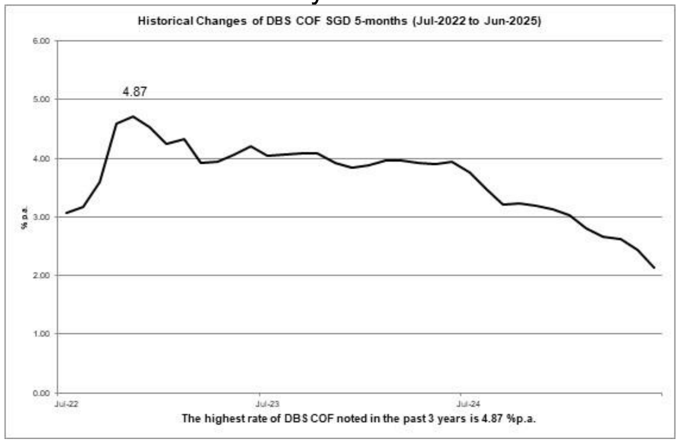
For JPY Loan currency – 5-Month



For NZD Loan currency – 5-Month

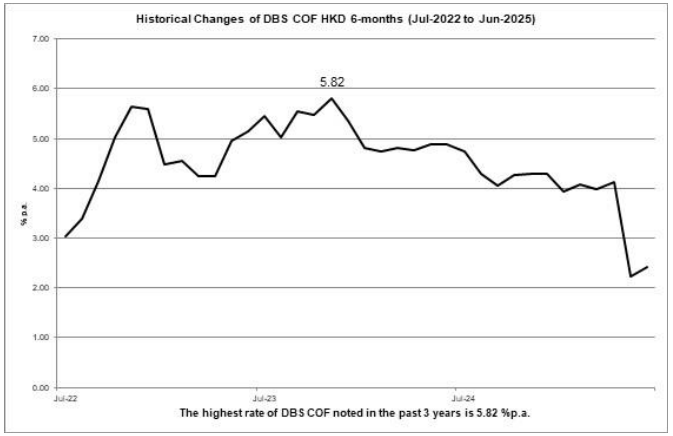


For SGD Loan currency – 5-Month

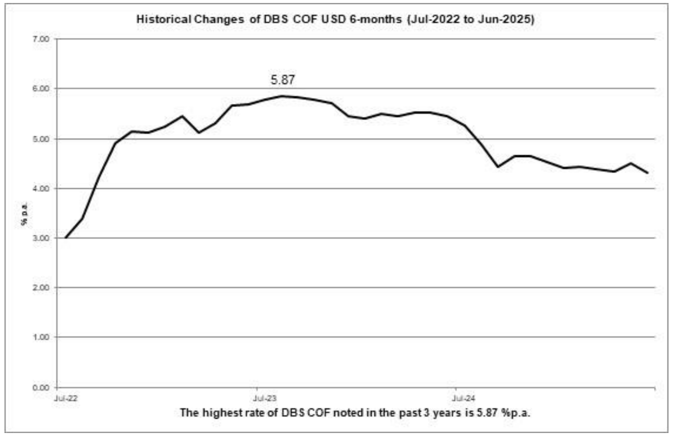


- The chart below is provided for illustrative purposes only and shows historical movement of different loan currency of 6-Month COF of the bank in the past 3 years.

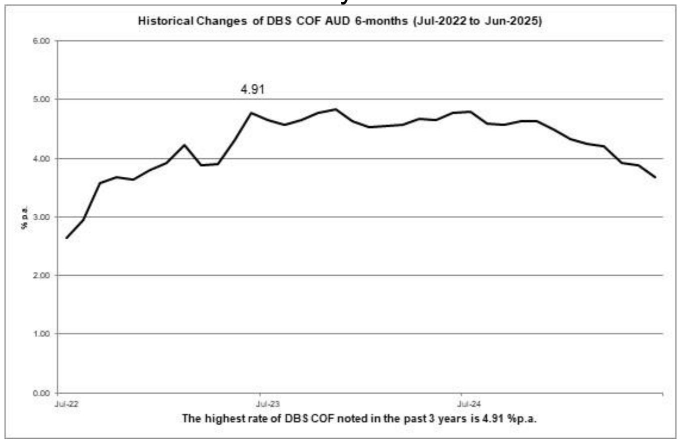
For HKD Loan currency – 6-Month



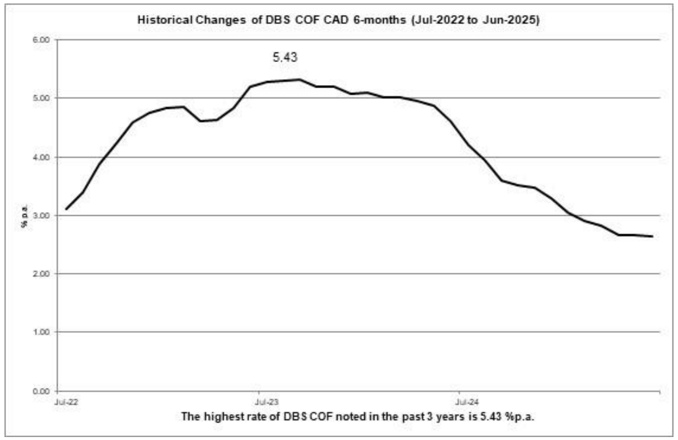
For USD Loan currency – 6-Month



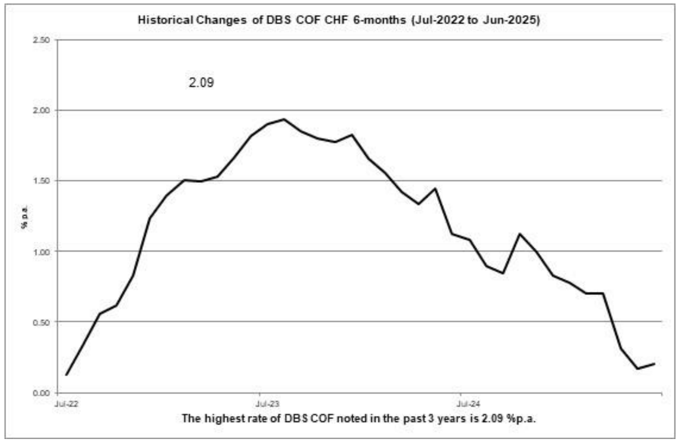
For AUD Loan currency – 6-Month



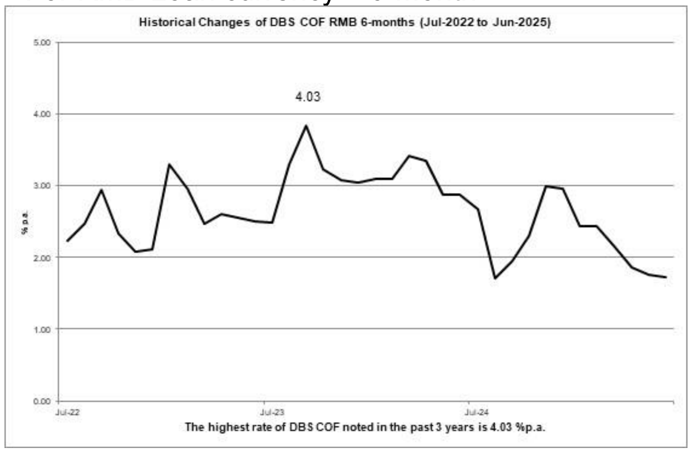
For CAD Loan currency – 6-Month



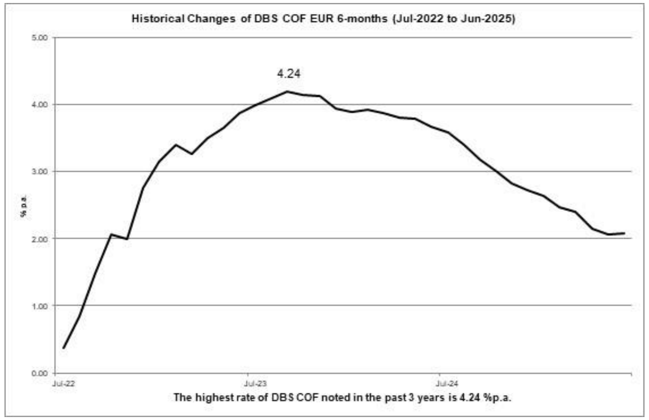
For CHF Loan currency – 6-Month



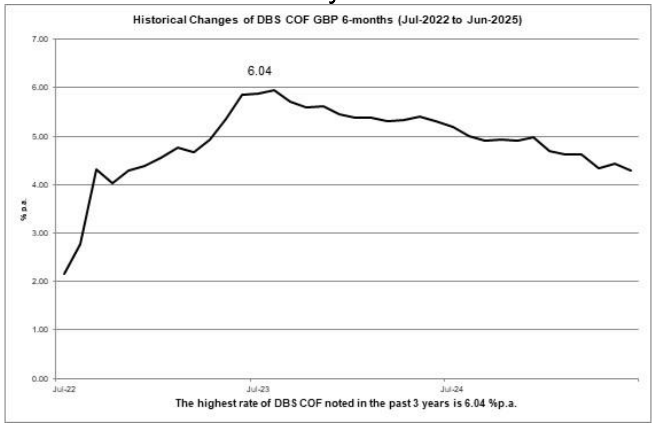
For RMB Loan currency – 6-Month



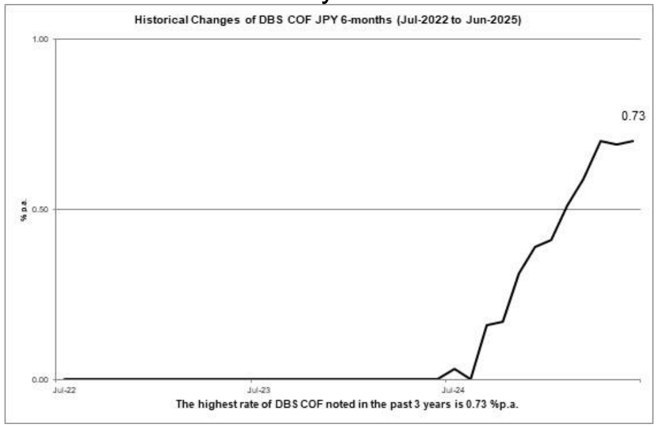
For EUR Loan currency – 6-Month



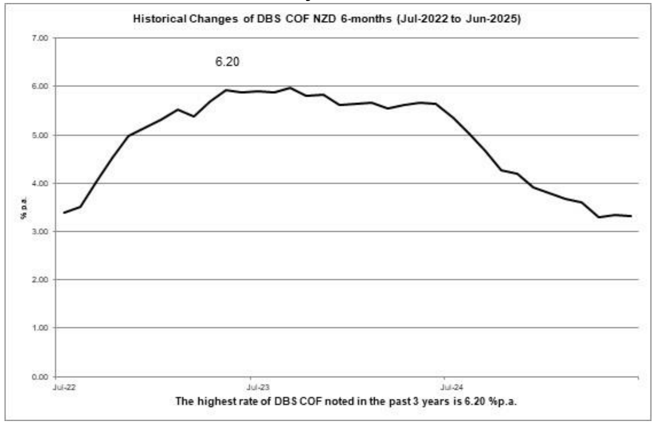
For GBP Loan currency – 6-Month



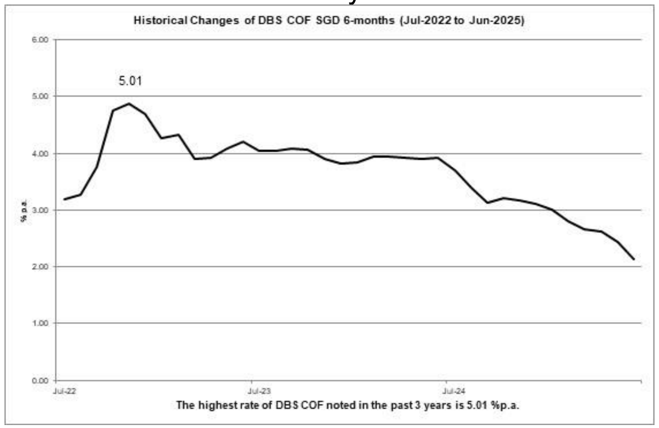
For JPY Loan currency – 6-Month



For NZD Loan currency – 6-Month



For SGD Loan currency – 6-Month

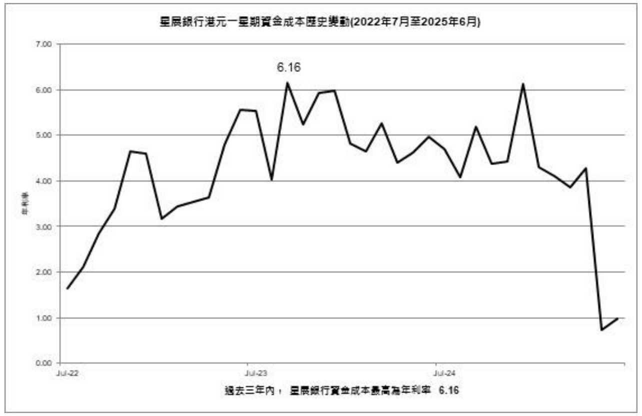


<u>附件</u>

參考資料

- 下表僅供參考，顯示過去三年內，星展銀行不同貸款貨幣一星期資金成本的歷史變動。

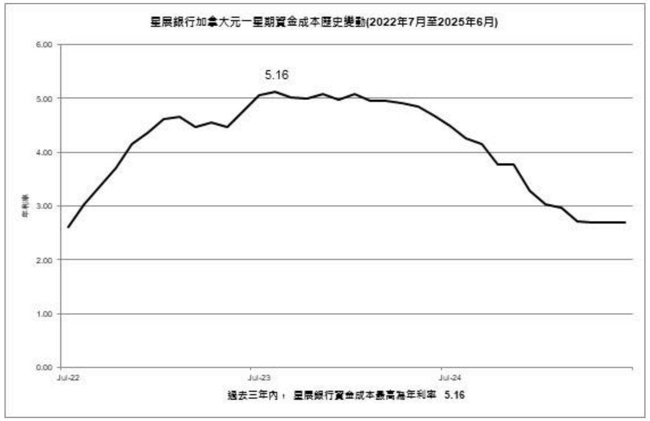
港元貸款貨幣 – 一星期



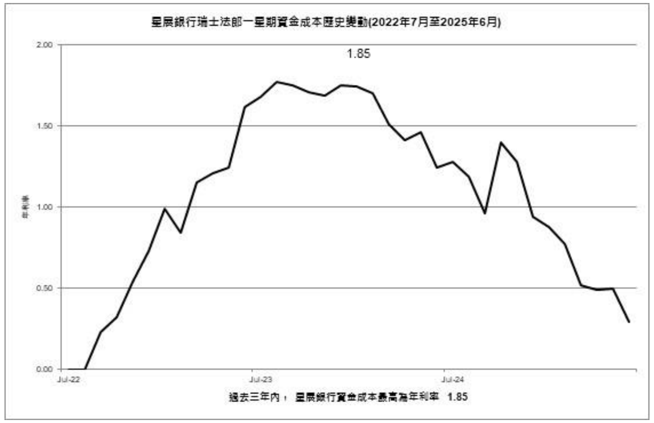
美元貸款貨幣 – 一星期

澳元貸款貨幣 – 一星期

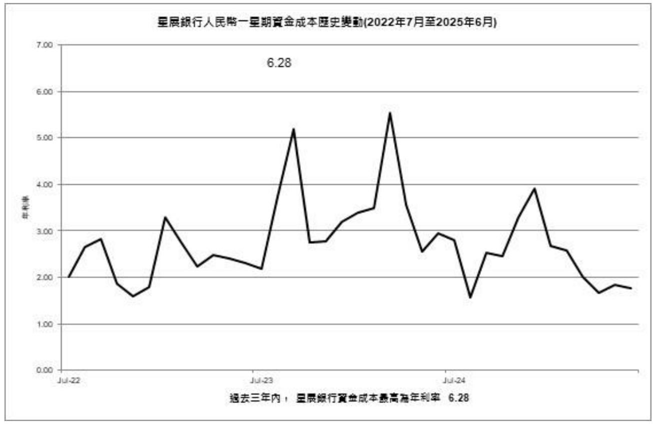
加拿大元貸款貨幣 – 一星期



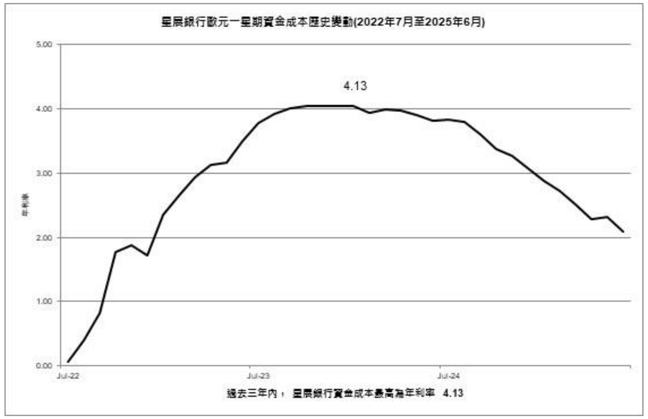
瑞士法郎貸款貨幣 – 一星期



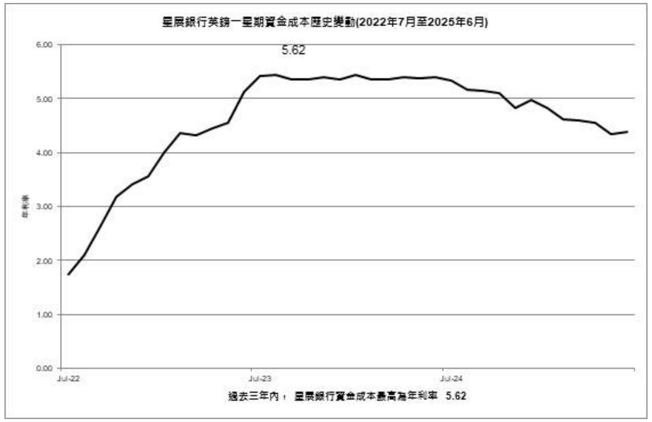
人民幣貸款貨幣 – 一星期



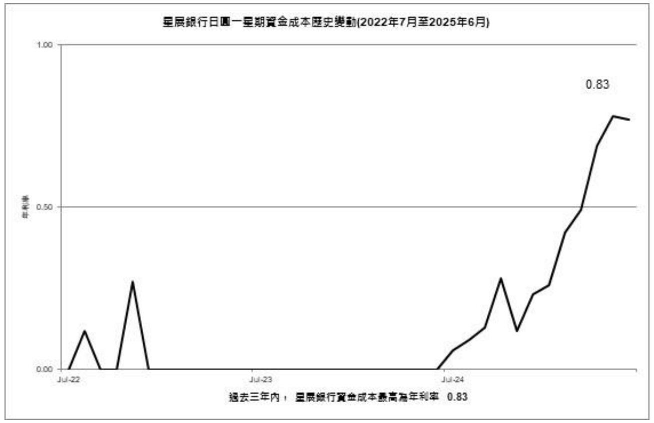
歐元貸款貨幣 － 一星期



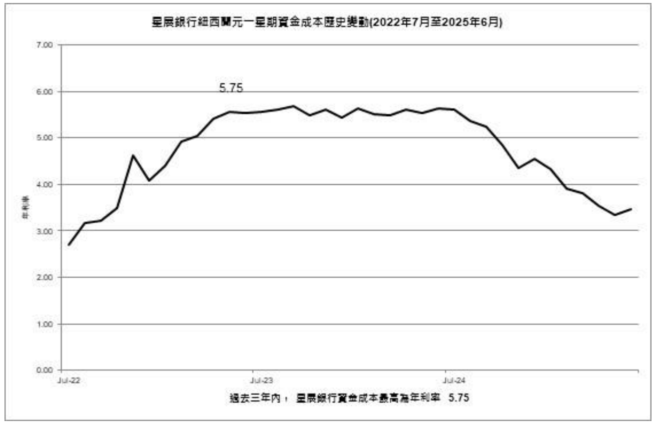
英鎊貸款貨幣 －一星期



日圓貸款貨幣 － 一星期

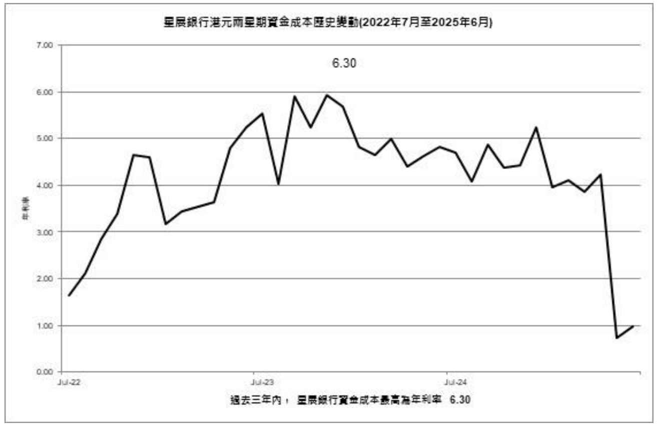


紐西蘭元貸款貨幣 － 一星期

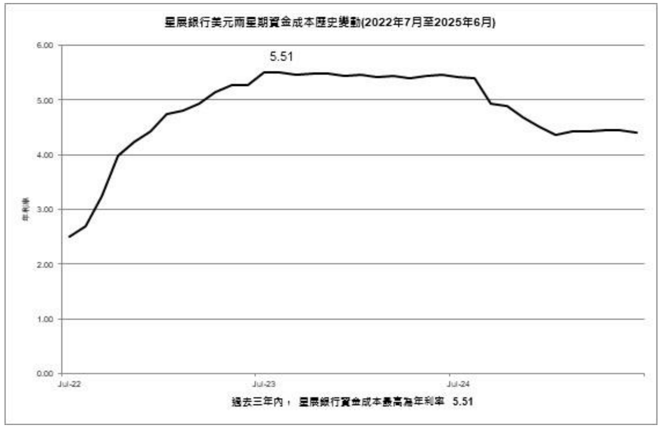


- 下表僅供參考，顯示過去三年內，星展銀行不同貸款貨幣兩星期資金成本的歷史變動。

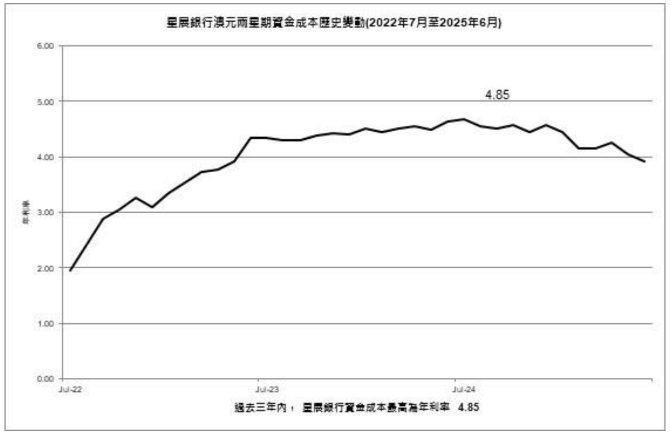
港元貸款貨幣 – 兩星期



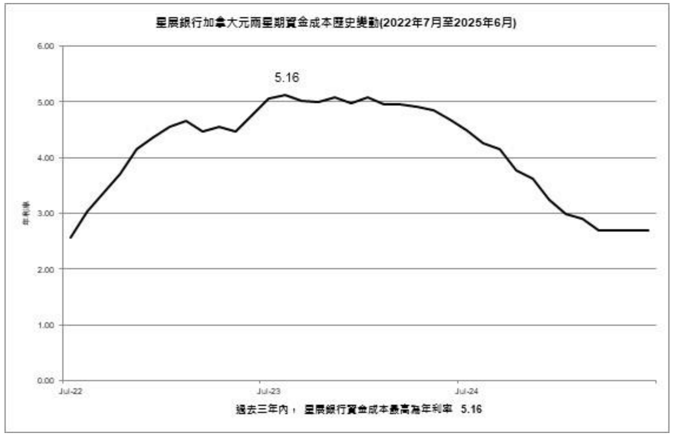
美元貸款貨幣 – 兩星期



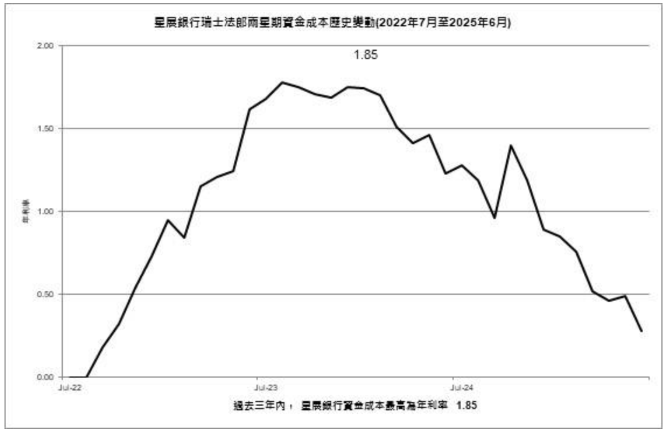
澳元貸款貨幣 – 兩星期



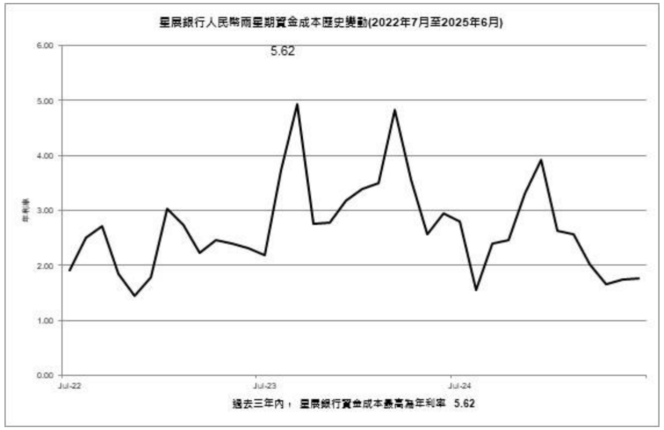
加拿大元貸款貨幣 – 兩星期



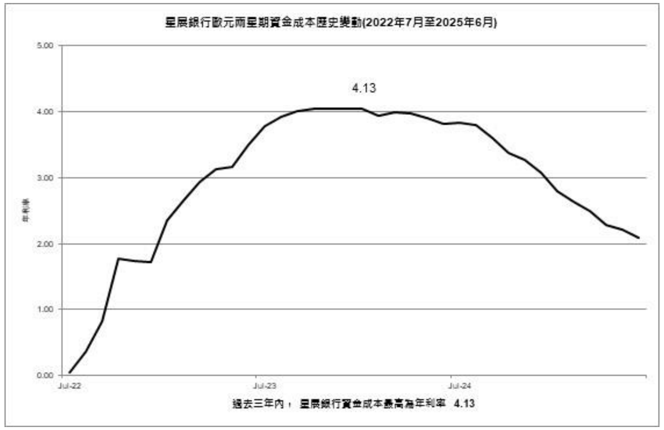
瑞士法郎貸款貨幣 – 兩星期



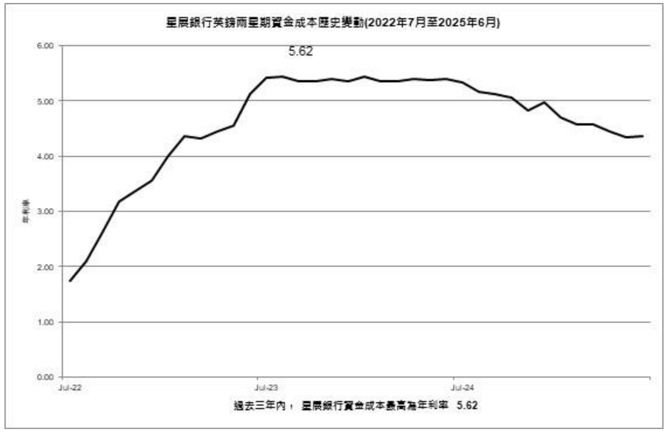
人民幣貸款貨幣 – 兩星期



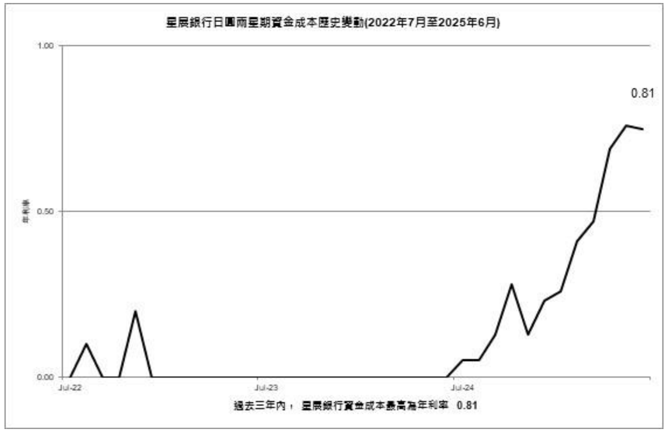
歐元貸款貨幣 – 兩星期



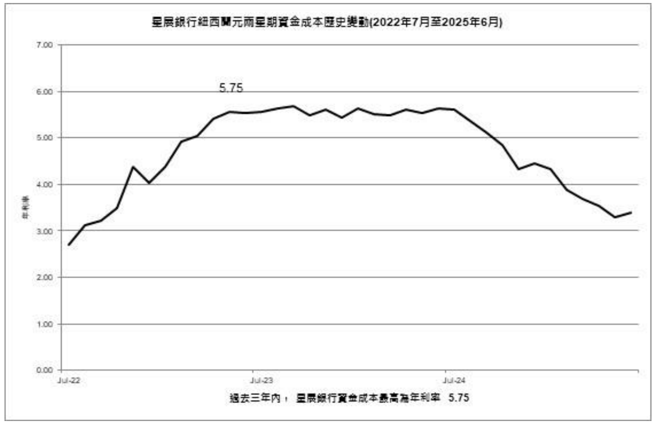
英鎊貸款貨幣 – 兩星期



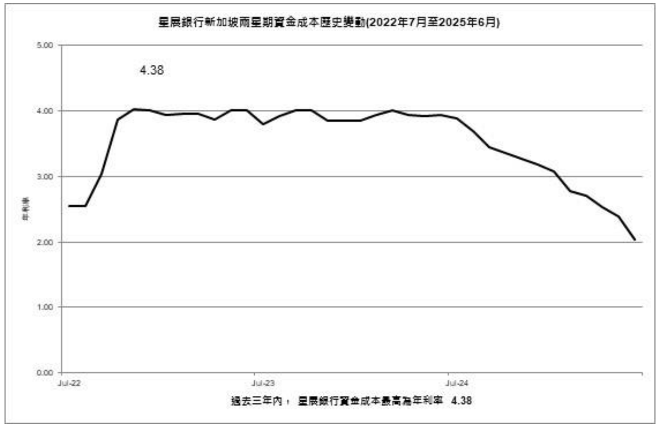
日圓貸款貨幣 – 兩星期



紐西蘭元貸款貨幣 – 兩星期

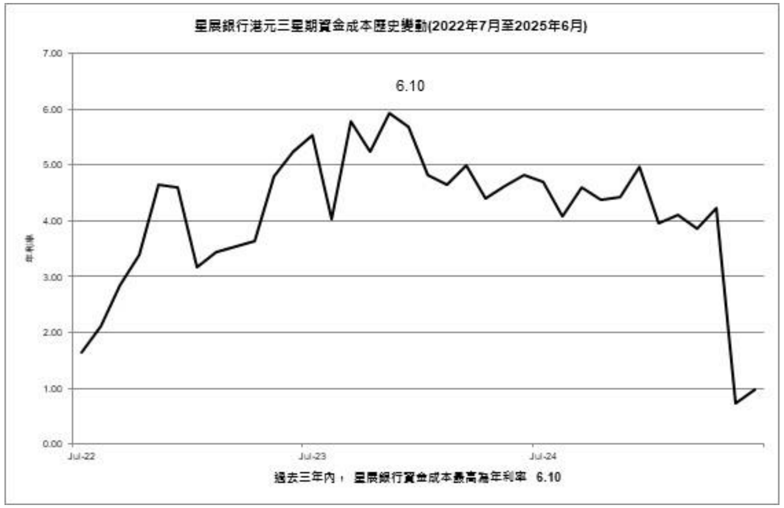


新加坡元貸款貨幣 – 兩星期

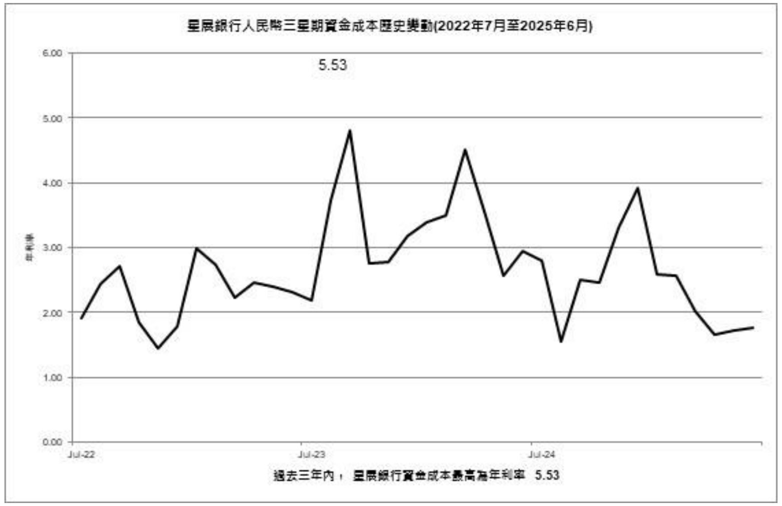


- 下表僅供參考，顯示過去三年內，星展銀行不同貸款貨幣三星期資金成本的歷史變動。

港元貸款貨幣 – 三星期

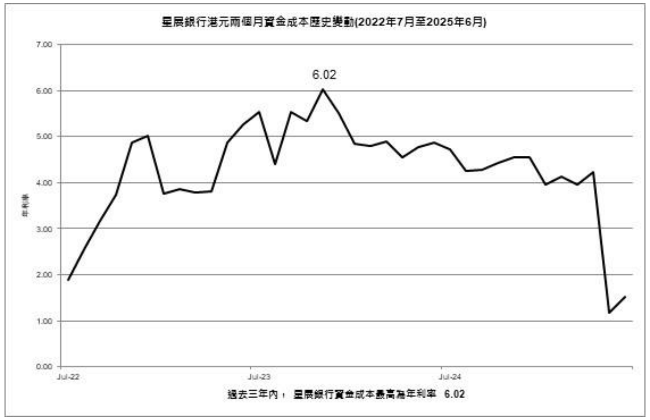


人民幣貸款貨幣 – 三星期

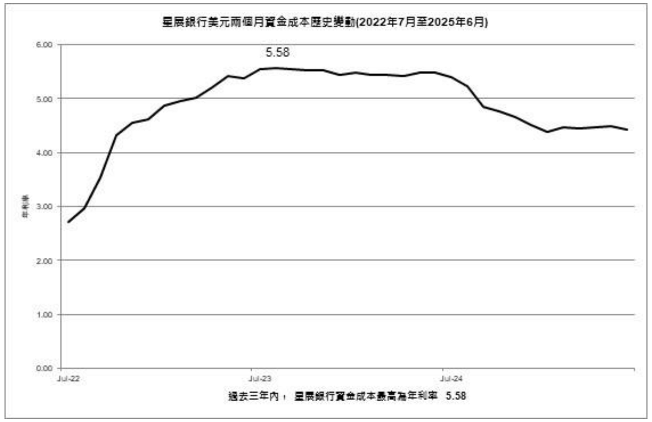


- 下表僅供參考，顯示過去三年內，星展銀行不同貸款貨幣兩個月資金成本的歷史變動。

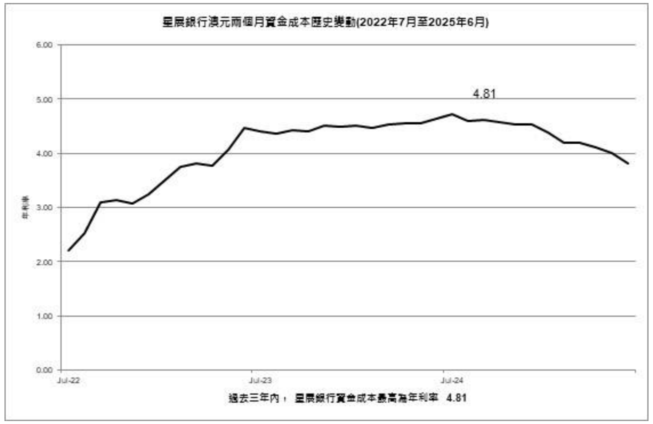
港元貸款貨幣 – 兩個月



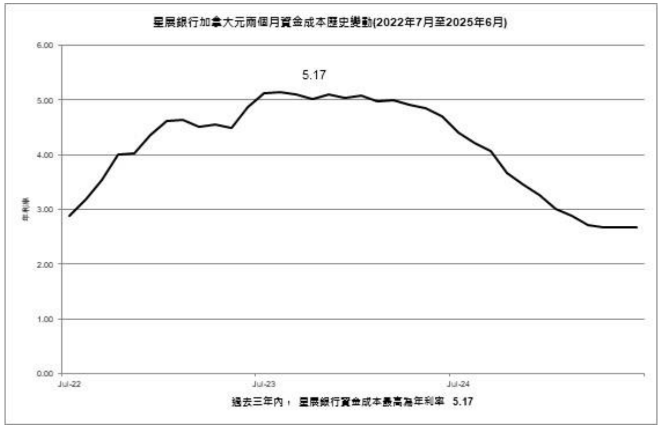
美元貸款貨幣 – 兩個月



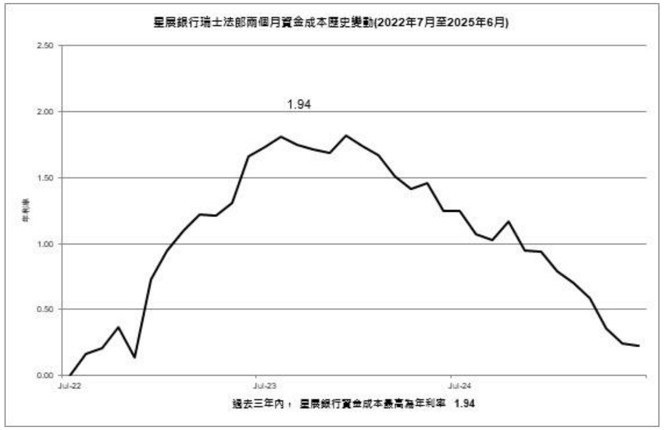
澳元貸款貨幣 – 兩個月



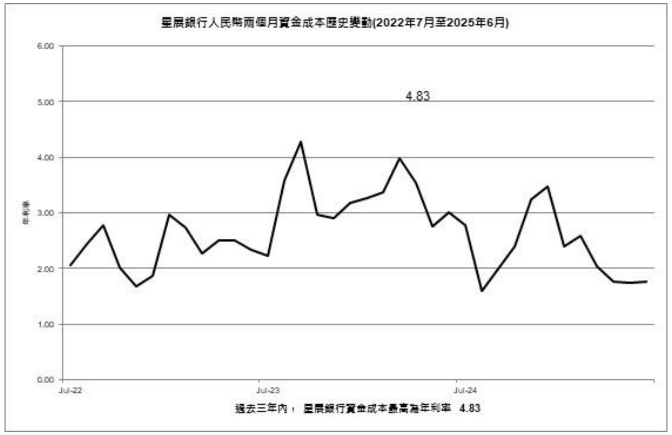
加拿大元貸款貨幣 – 兩個月



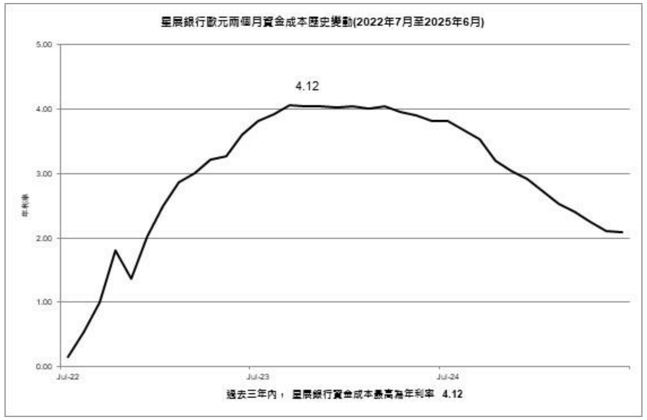
瑞士法郎貸款貨幣 – 兩個月



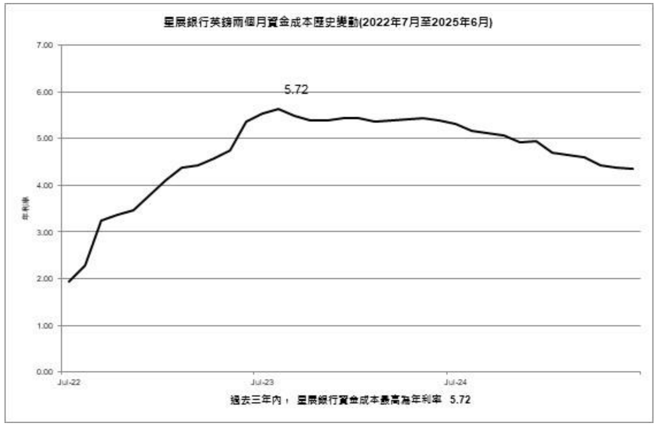
人民幣貸款貨幣 – 兩個月



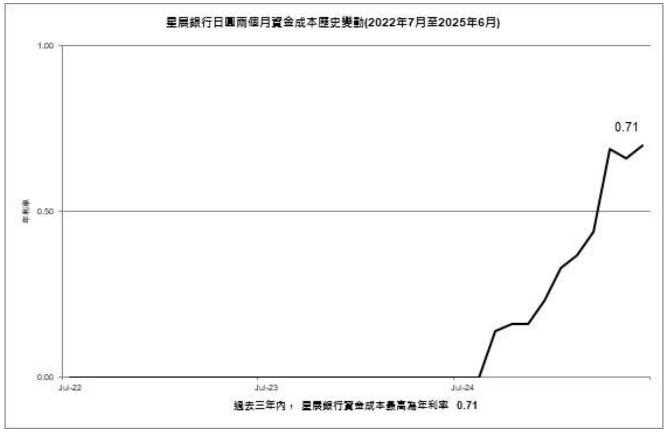
歐元貸款貨幣 – 兩個月



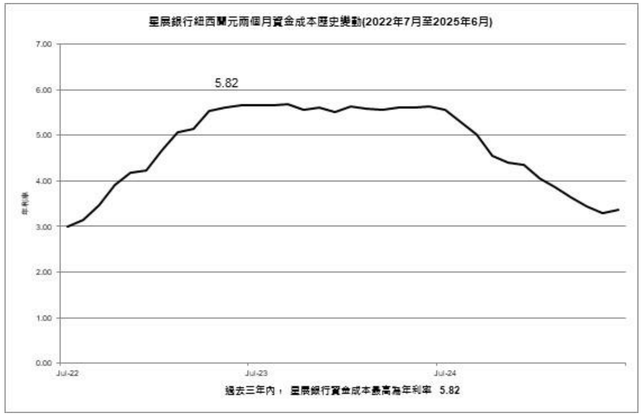
英鎊貸款貨幣 – 兩個月



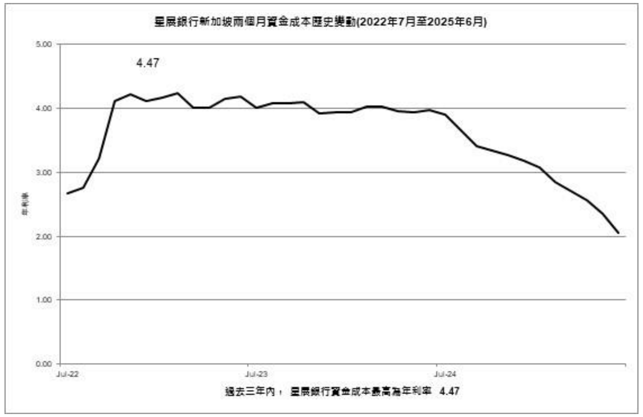
日圓貸款貨幣 – 兩個月



紐西蘭元貸款貨幣 – 兩個月

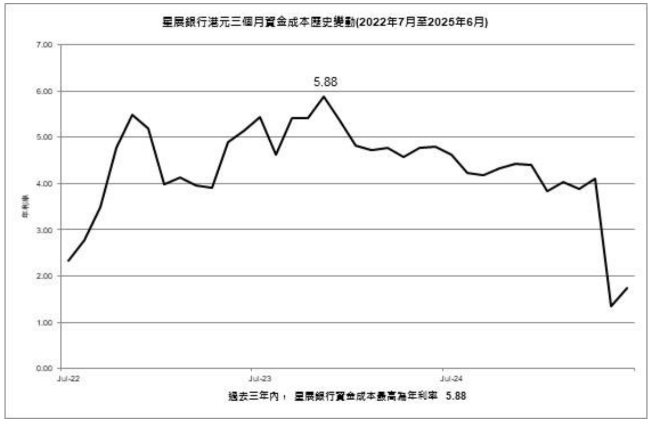


新加坡元貸款貨幣 – 兩個月

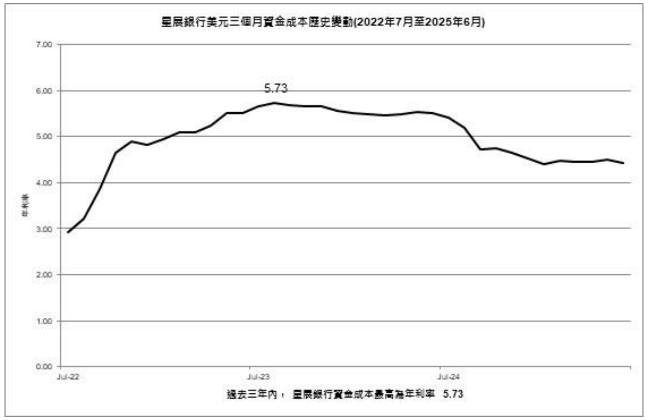


- 下表僅供參考，顯示過去三年內，星展銀行不同貸款貨幣三個月資金成本的歷史變動。

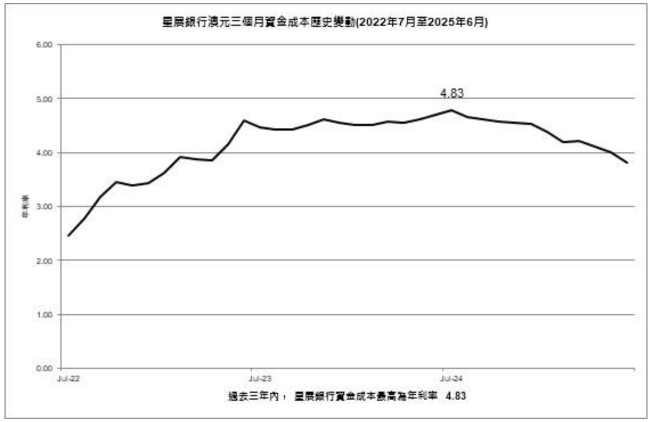
港元貸款貨幣 – 三個月



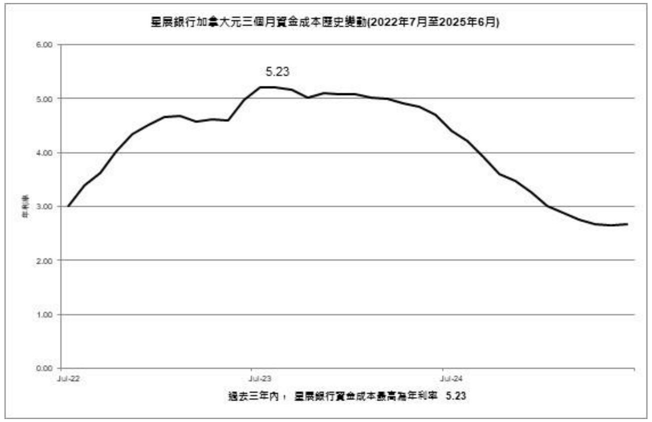
美元貸款貨幣 – 三個月



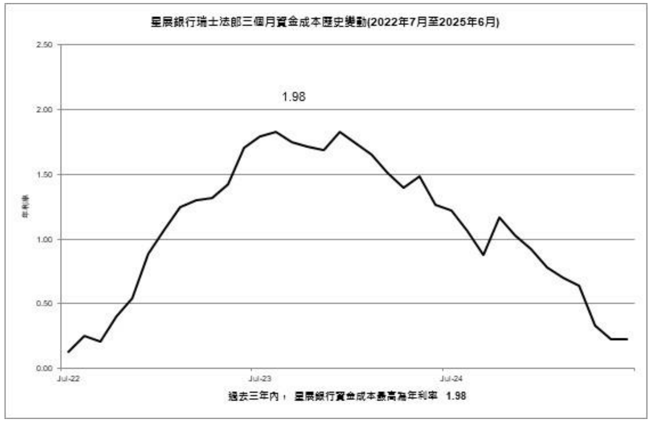
澳元貸款貨幣 – 三個月



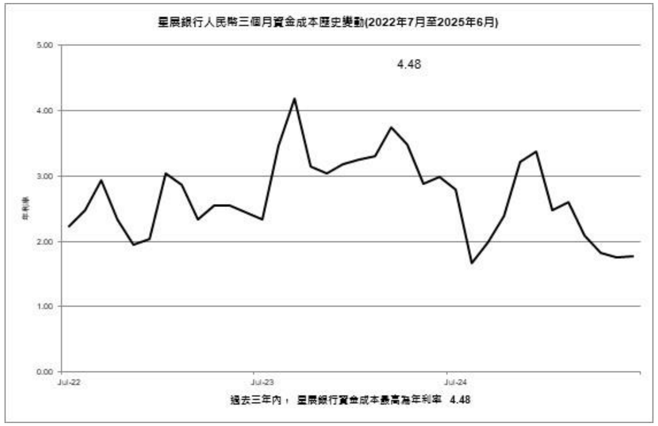
加拿大元貸款貨幣 – 三個月



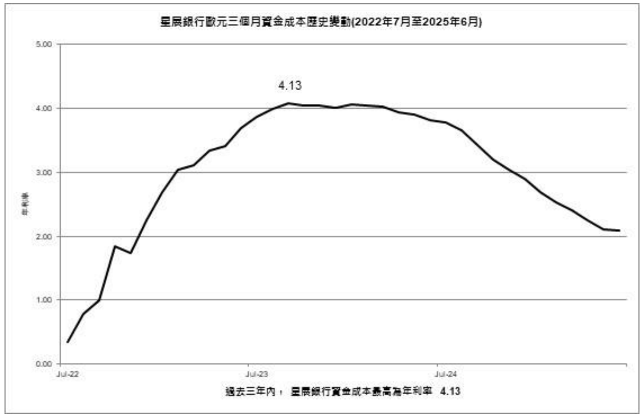
瑞士法郎貸款貨幣 – 三個月



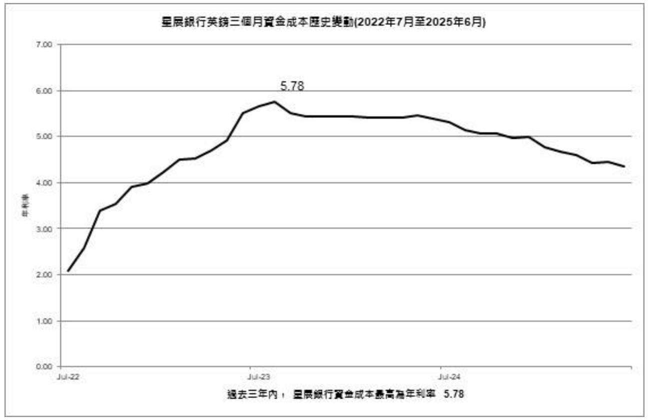
人民幣貸款貨幣 – 三個月



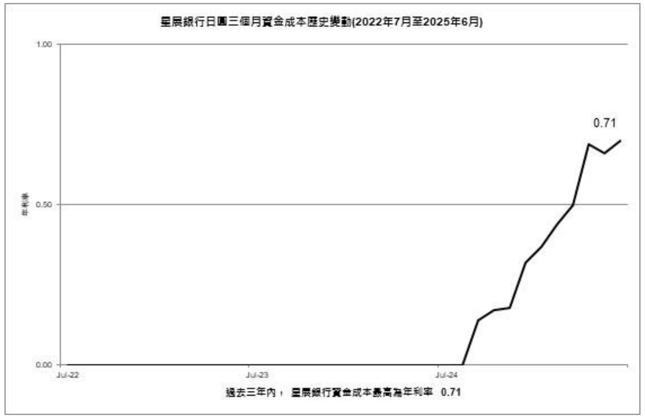
歐元貸款貨幣 – 三個月



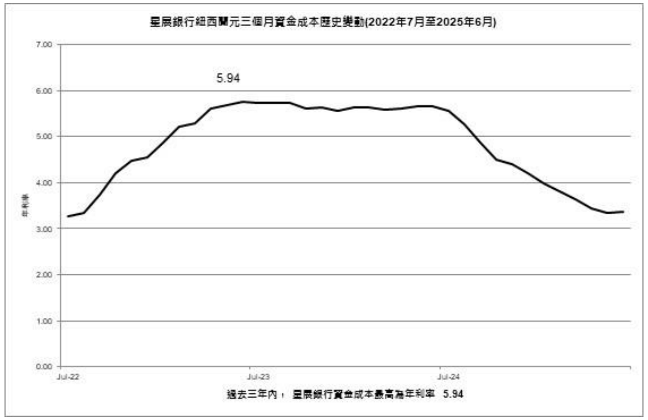
英鎊貸款貨幣 – 三個月



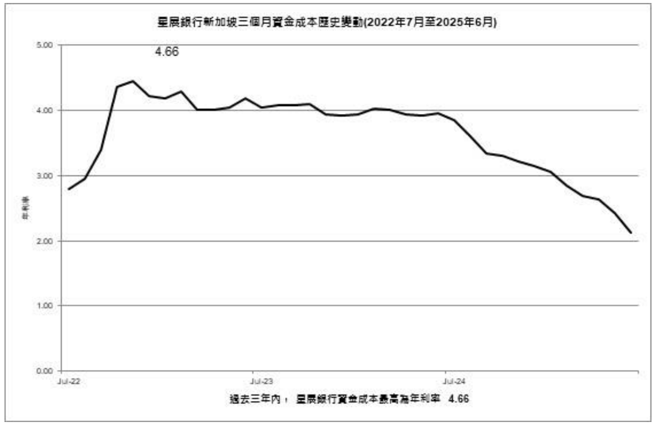
日圓貸款貨幣 – 三個月



紐西蘭元貸款貨幣 – 三個月

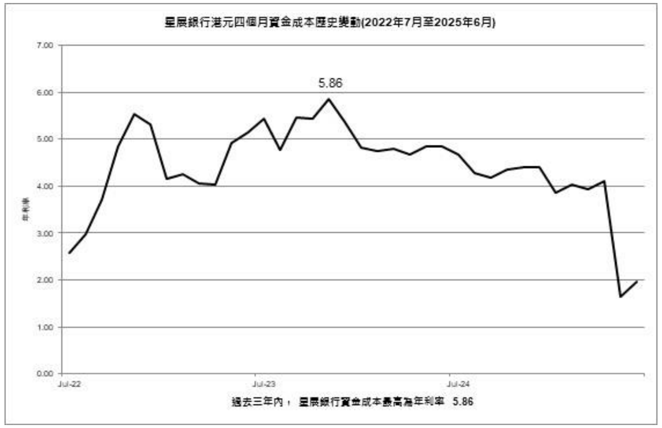


新加坡元貸款貨幣 – 三個月

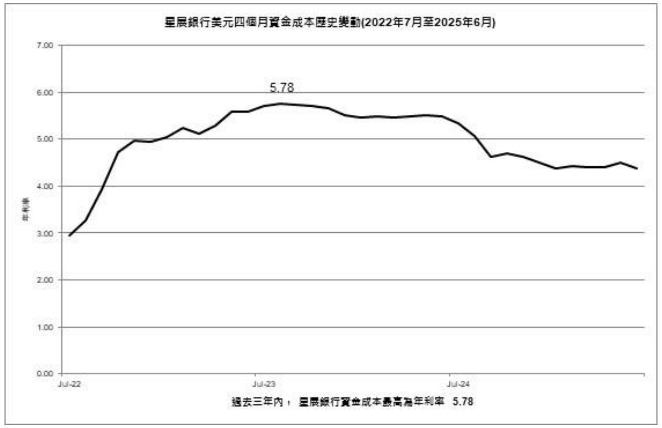


- 下表僅供參考，顯示過去三年內，星展銀行不同貸款貨幣四個月資金成本的歷史變動。

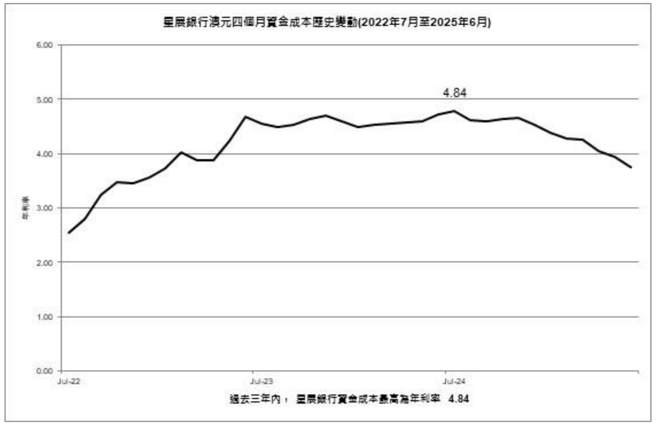
港元貸款貨幣 – 四個月



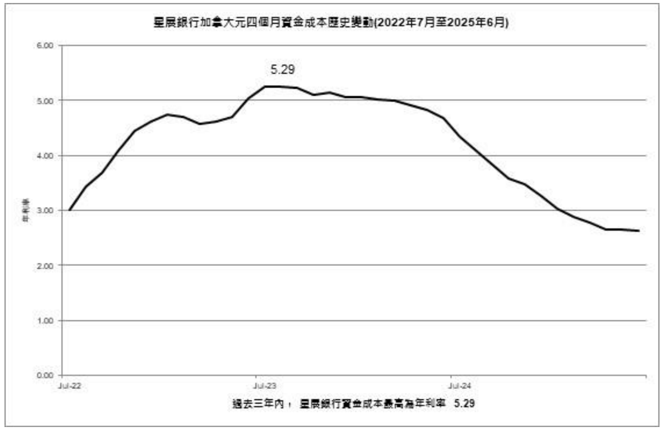
美元貸款貨幣 – 四個月



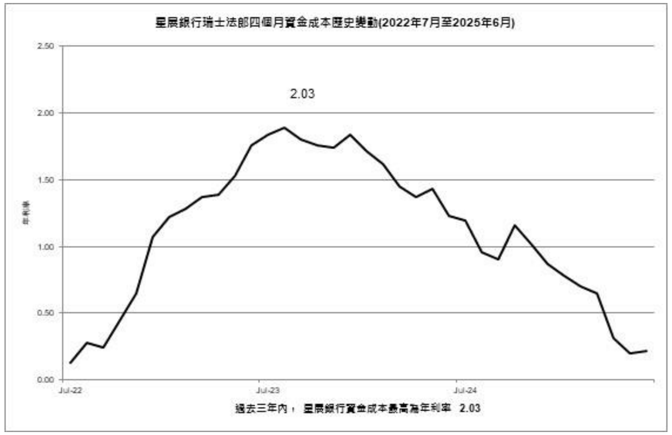
澳元貸款貨幣 – 四個月



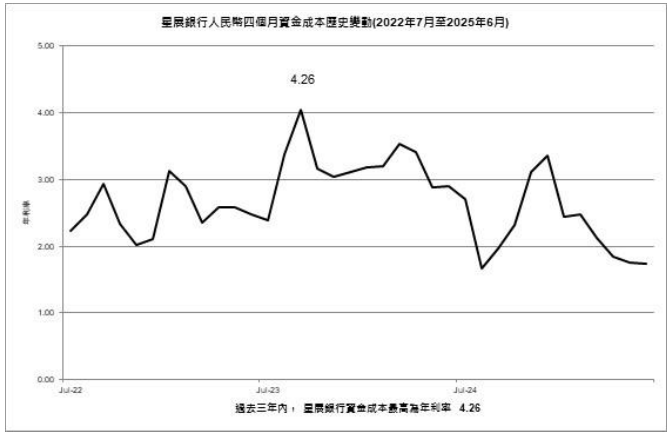
加拿大元貸款貨幣 – 四個月



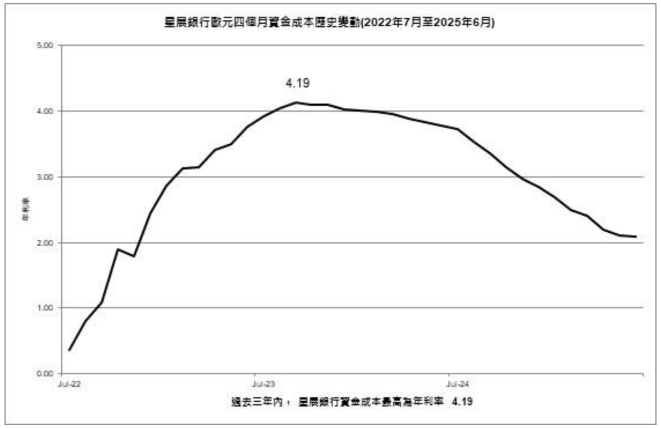
瑞士法郎貸款貨幣 – 四個月



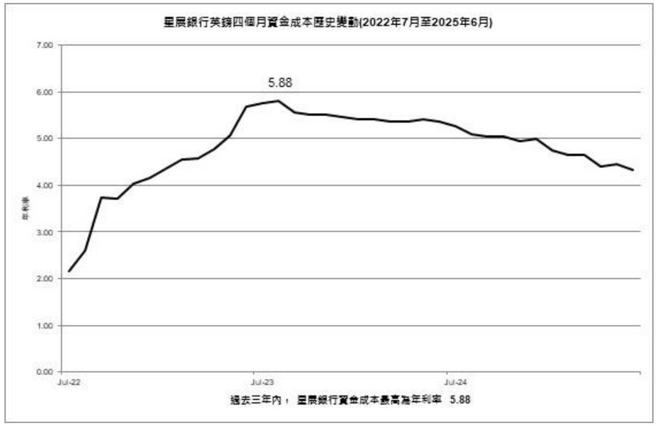
人民幣貸款貨幣 – 四個月



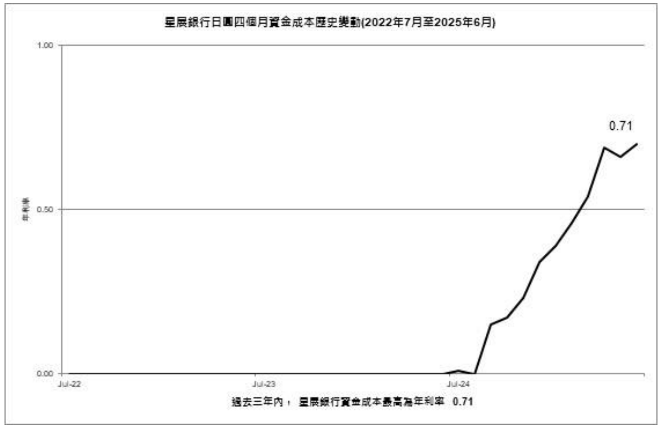
歐元貸款貨幣 – 四個月



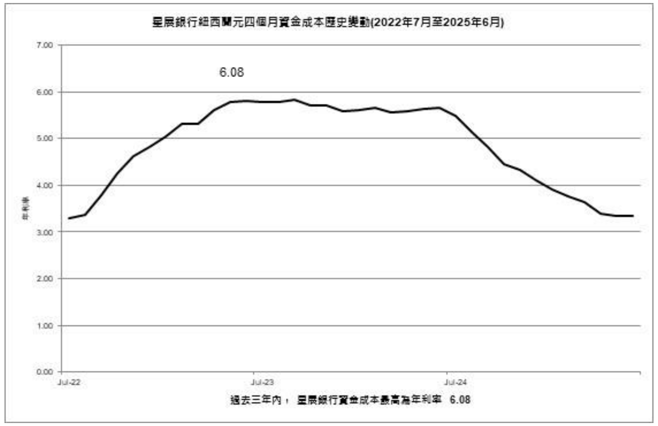
英鎊貸款貨幣 – 四個月



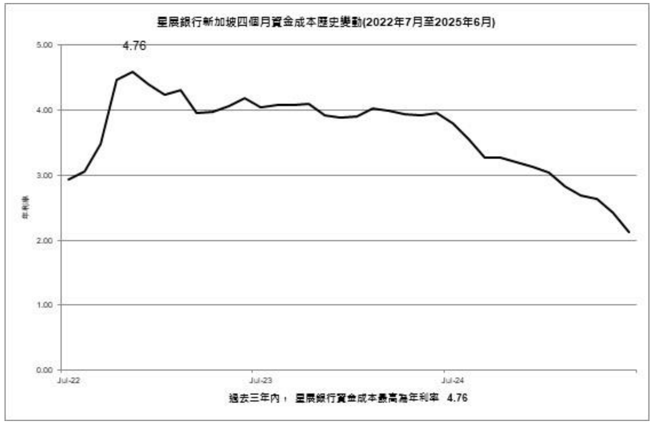
日圓貸款貨幣 – 四個月



紐西蘭元貸款貨幣 – 四個月

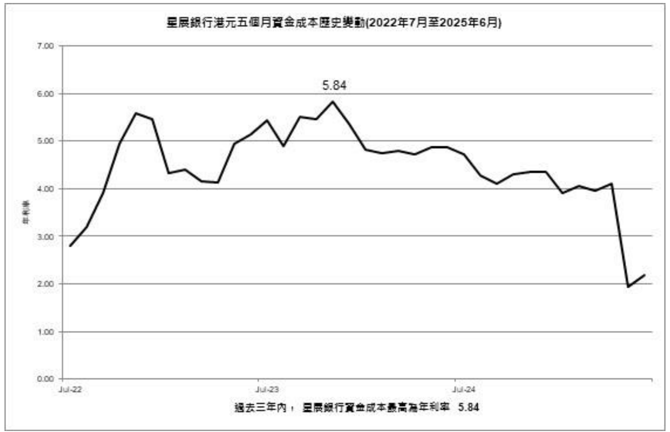


新加坡元貸款貨幣 – 四個月

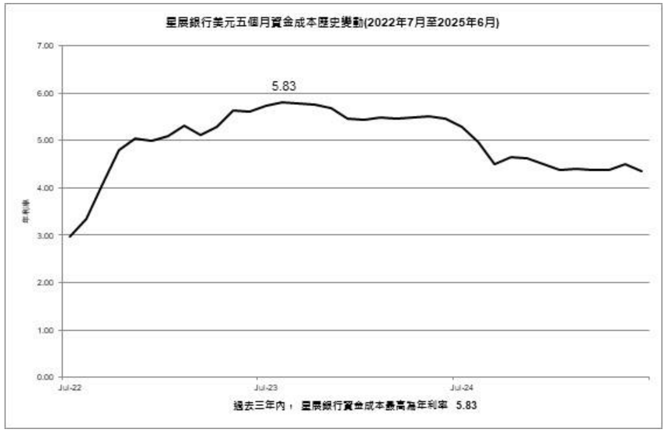


- 下表僅供參考，顯示過去三年內，星展銀行不同貸款貨幣五個月資金成本的歷史變動。

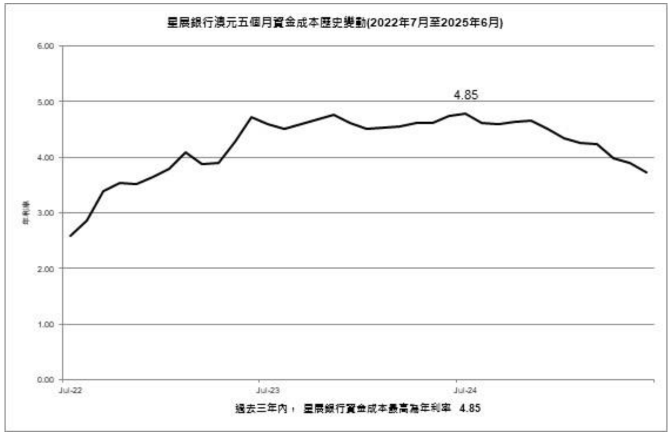
港元貸款貨幣 – 五個月



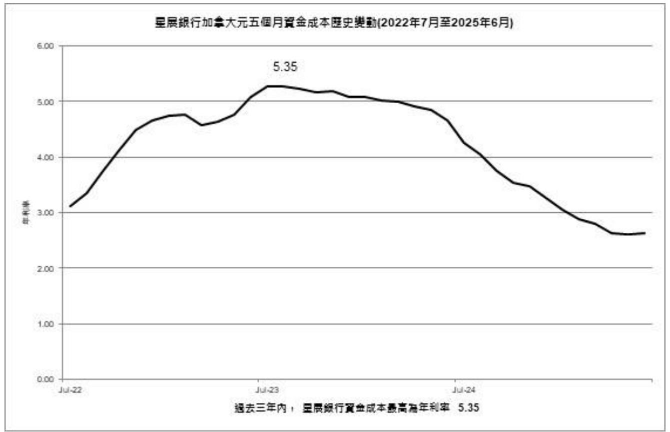
美元貸款貨幣 – 五個月



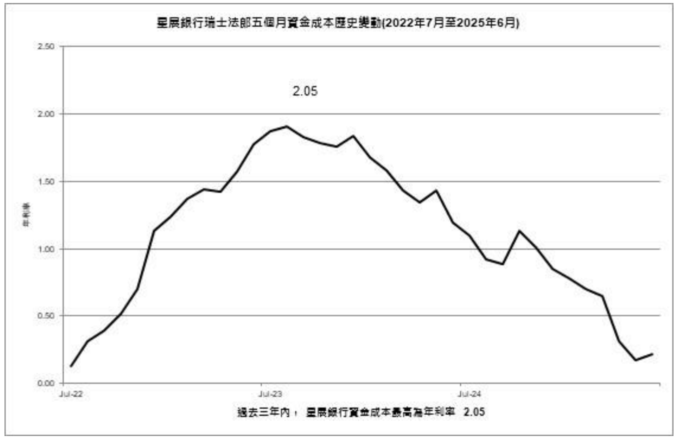
澳元貸款貨幣 – 五個月



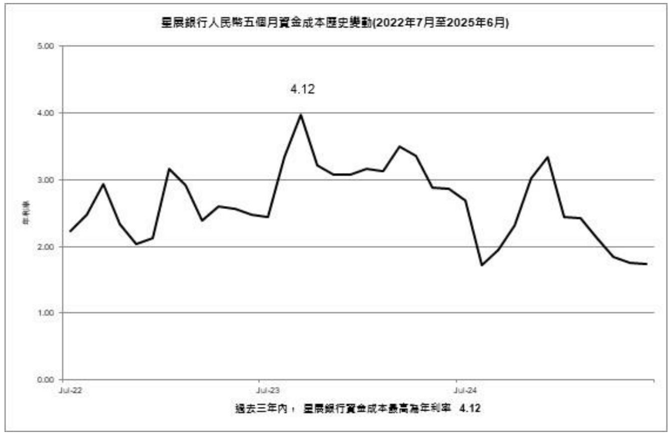
加拿大元貸款貨幣 – 五個月



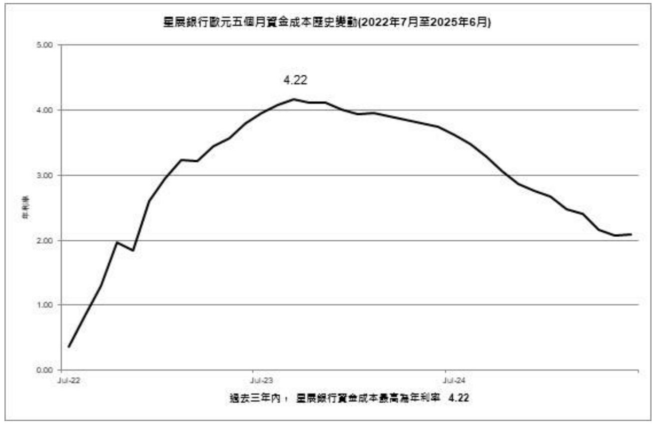
瑞士法郎貸款貨幣 – 五個月



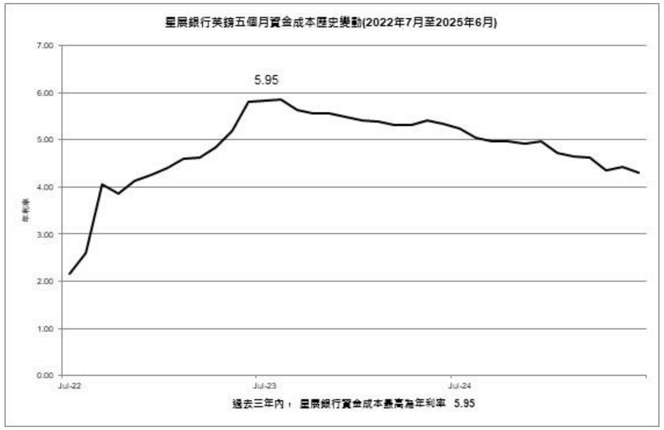
人民幣貸款貨幣 – 五個月



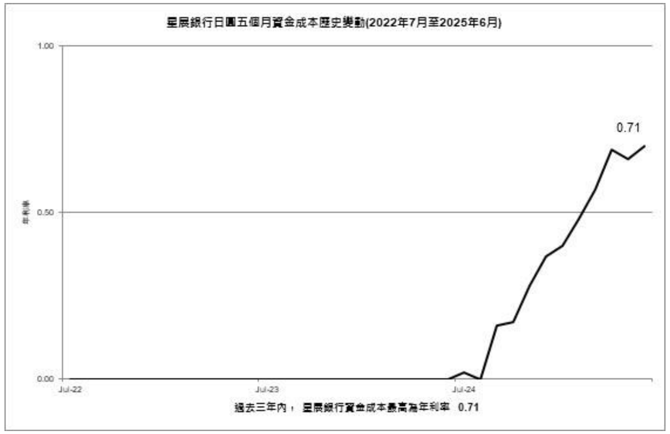
歐元貸款貨幣 – 五個月



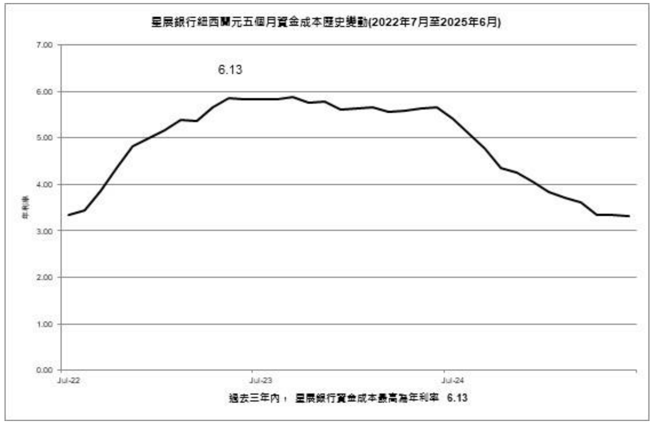
英鎊貸款貨幣 – 五個月



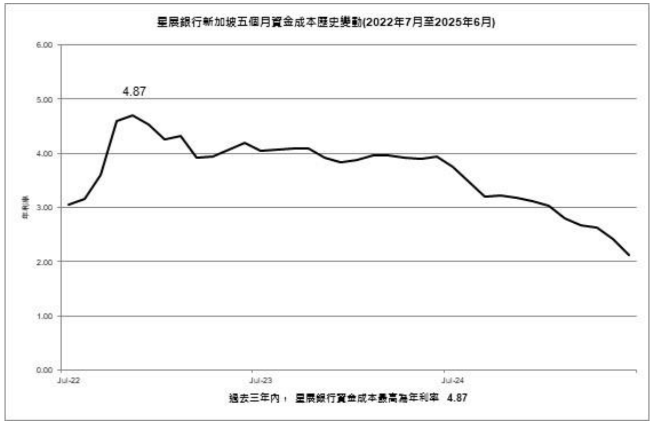
日圓貸款貨幣 – 五個月



紐西蘭元貸款貨幣 – 五個月

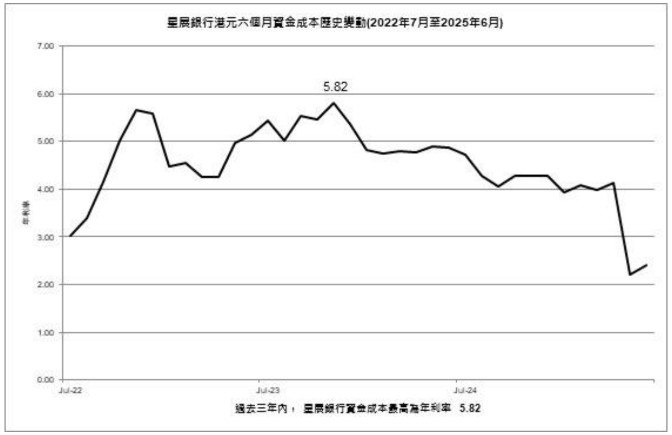


新加坡元貸款貨幣 – 五個月

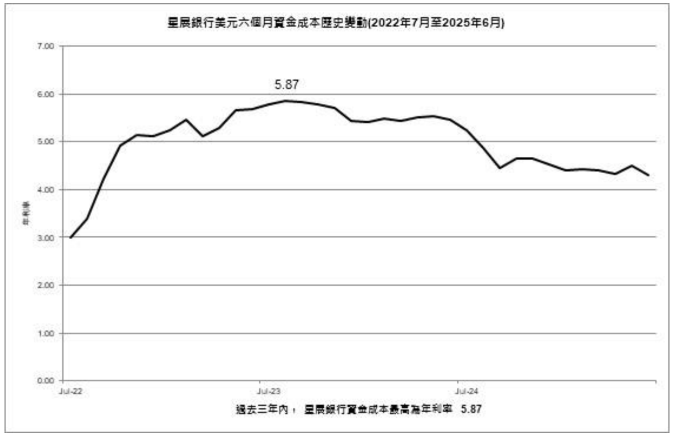


- 下表僅供參考，顯示過去三年內，星展銀行不同貸款貨幣六個月資金成本的歷史變動。

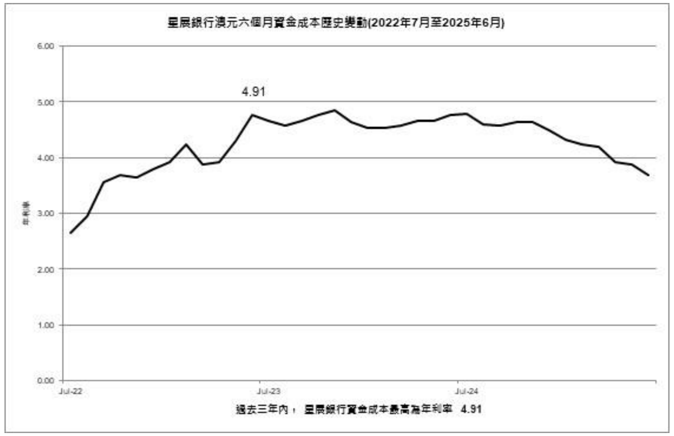
港元貸款貨幣 – 六個月



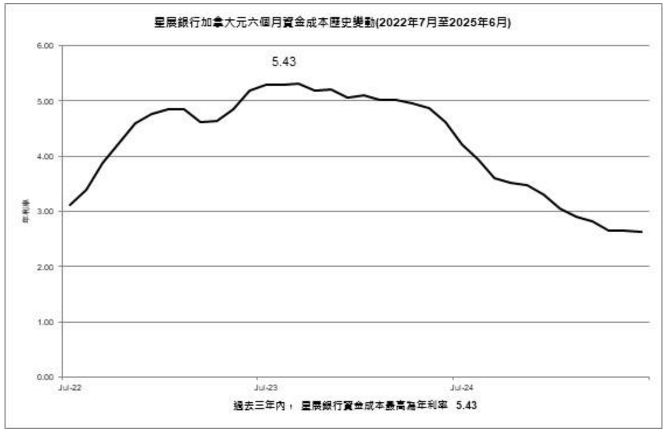
美元貸款貨幣 – 六個月



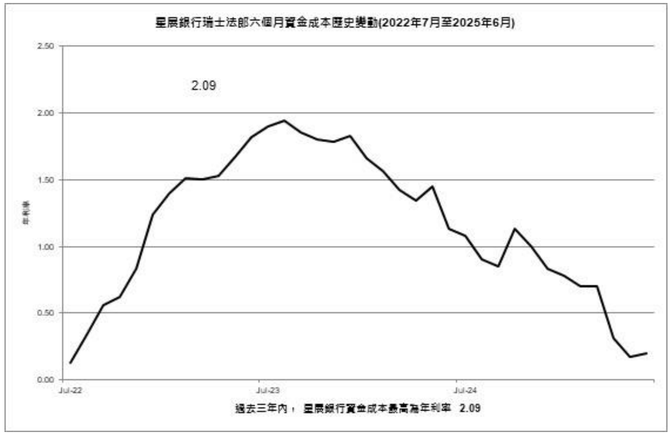
澳元貸款貨幣 – 六個月



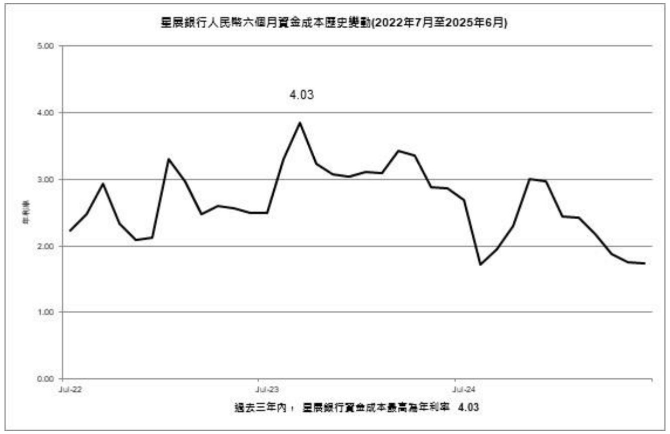
加拿大元貸款貨幣 – 六個月



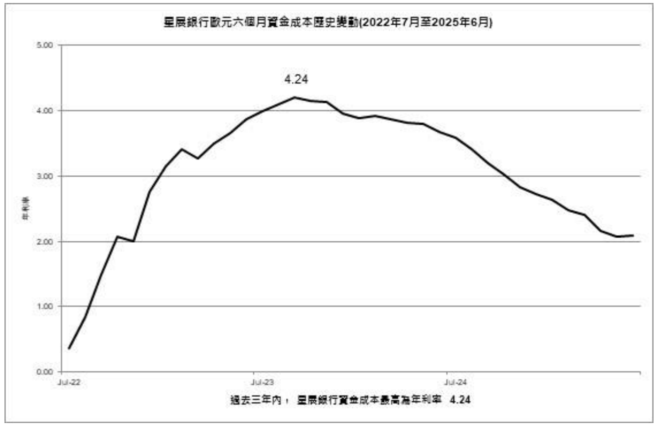
瑞士法郎貸款貨幣 – 六個月



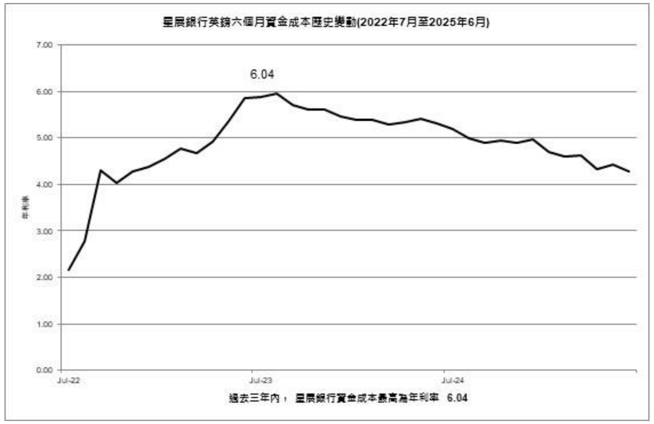
人民幣貸款貨幣 – 六個月



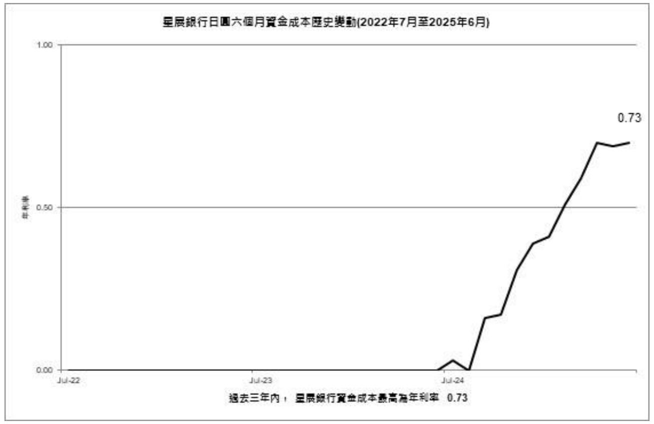
歐元貸款貨幣 – 六個月



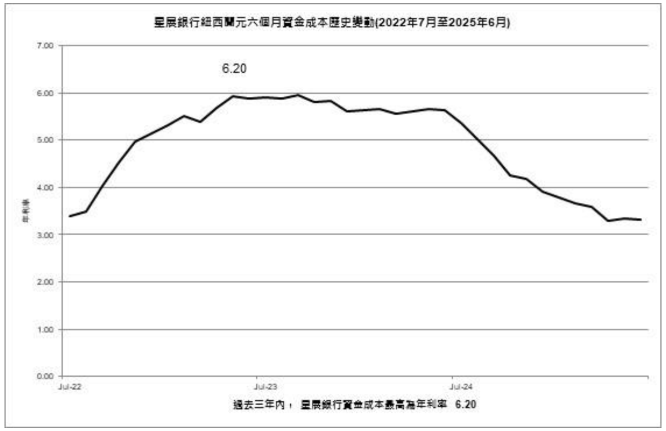
英鎊貸款貨幣 – 六個月



日圓貸款貨幣 – 六個月



紐西蘭元貸款貨幣 – 六個月



新加坡元貸款貨幣 – 六個月