

Key Facts Statement (KFS) for Instalment Loan

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

Cashline Instalment Plan  
1 June 2025

<p><b>This product is an instalment loan.</b></p> <p><b>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.</b></p> <p><b>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.</b></p>				
<b>Interest Rates and Interest Charges</b>				
<b>Interest Rate</b>	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	Interest Rate	0.04%	0.19%	0.27%
The interest rate is the basic interest rate of the product shown as a percentage of the amount borrowed over a month. It is quoted in the form of monthly flat rate. 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.				
<b>Annualised Percentage Rate (APR)</b>	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	APR	8.09%	8.26%	8.41%
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 Loan Set Up Fee of 2% in the calculation. Loan Set Up Fee shall be deducted from the loan principal amount upon drawdown of the loan and is non-refundable.				
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.				
<b>Annualised Overdue / Default Interest Rate</b>	APR of the Normal Interest Rate or Delinquent Interest Rate applicable to your Cashline Revolving Loan ("Cashline") account (please refer to relevant approval letter or other notices issued by the Bank from time to time)			
	The Monthly Repayment Amount is debited each month from the Cashline account on the statement date and becomes due and payable on the date of that statement. If the Monthly Repayment Amount is not paid in full when due, interest is accrued daily at the Normal Interest Rate or Delinquent Interest Rate (as defined in the Fee Schedule for Cashline Revolving Loan) applicable to your Cashline account from time to time on the unpaid Monthly Repayment Amount from the due date until the unpaid Monthly Repayment Amount is paid in full. As to whether the interest rate applicable to your Cashline account is Normal Interest Rate or Delinquent Interest Rate depends on the status of your Cashline account, please refer to the Key Facts Statement for Cashline Revolving Loan to understand when the Normal Interest Rate and Delinquent Interest Rate apply.			

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	Example:			
	Normal Interest Rate applicable to your Cashline account A	APR of Normal Interest Rate	Delinquent Interest Rate A + 5%	APR of Delinquent Interest Rate
	7.66%	8.26%	12.66%	13.76%
Please refer to point (3) of below "Additional Information" as well				
<b>Repayment</b>				
<b>Repayment Frequency</b>	This loan requires monthly repayment.			
<b>Periodic Repayment Amount (This refers to the "Monthly Repayment Amount" stated in the Terms and Conditions for Cashline Instalment Plan)</b>	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Periodic Repayment Amount for the Interest Rate Specified Above	HK\$16,707	HK\$8,524	HK\$4,437
Each periodic repayment amount 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.				
<b>Total Repayment Amount</b>	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Total Repayment Amount for the Interest Rate Specified Above	HK\$100,240	HK\$102,280	HK\$106,480
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 <a href="https://www.dbs.com.hk/personal/loans/personal-loans/repayment-calculator.page">https://www.dbs.com.hk/personal/loans/personal-loans/repayment-calculator.page</a> .				
<b>Fees and Charges</b>				
<b>Handling Fee (This refers to the "Loan Set Up Fee" stated in the Terms and Conditions for Cashline Instalment Plan)</b>	2% of the loan amount and it is non-refundable. The fee is debited from the Cashline account on the statement date immediately following the drawdown date of the loan and becomes due and payable on the date of that statement. If the fee is not paid in full when due, interest is accrued daily on the unpaid fee from the due date at the Normal Interest Rate or Delinquent Interest Rate (as defined in the Fee Schedule for Cashline Revolving Loan) applicable to your Cashline account from time to time until the unpaid fee is paid in full. As to whether the interest rate applicable to your Cashline account is Normal Interest Rate or Delinquent Interest Rate depends on the status of your Cashline account. Please refer to the Key Facts Statement for Cashline Revolving Loan to understand when the Normal Interest Rate and Delinquent Interest Rate apply.			

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<b>Late Payment Fee and Charge (This refers to the "Late Fee" stated in the Fee Schedule for Cashline Revolving Loan)</b>	7.5% of the minimum payment, subject to a maximum of HK\$250 and a minimum of HK\$150 Please refer to point (3) of below "Additional Information" as well
<b>Prepayment / Early Settlement / Redemption Fee</b>	No such fee is charged by the Bank However, if you early repay the loan, interest payable for the remaining term of the loan, which is embedded in the monthly repayment amount shall still be payable.
<b>Returned Cheque / Rejected Autopay Charge (This refers to the "Handling Charge on Returned Cheque / Autopay Rejection" stated in the Fee Schedule for Cashline Revolving Loan)</b>	HK\$150 per transaction of returned cheque / rejected autopay payment Please refer to point (3) of below "Additional Information" as well
<b>Additional Information</b>	
(1) The Bank provides you with a cooling-off right. If you fully repay the principal amount of the loan within the cooling-off period (i.e. 7 calendar days after the day of loan drawdown) ("Cooling-off Period"), no interest and early settlement fee will be charged. However, the loan set up fee will still be debited on the due date of your first monthly repayment from your Cashline account and payable by you. (2) The apportionment of each monthly repayment amount between principal and interest is based on Rule of 78. You may refer to information on HKMA website ( <a href="http://www.hkma.gov.hk">www.hkma.gov.hk</a> >Smart Consumers>Personal Credit) for details about Rule of 78. (3) This product is only offered to you if you are the holder of Cashline account. The Monthly Repayment Amount and the Loan Set Up Fee are charged to the Cashline account and to be settled by you when due. Hence, this product is subject to the interest rate and other relevant fees and charges applicable to Cashline if you do not pay the Monthly Repayment Amount and Loan Set Up Fee when due. Thus, you are advised to read the Key Facts Statement, terms and conditions and fee schedule of Cashline in conjunction with this KFS to understand the Annualised Overdue / Default Interest Rate, 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.	
<b>Reminder: To borrow or not to borrow? Borrow only if you can repay!</b>	
	