

Key Facts Statement (KFS) for Revolving Credit Facility

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

Cashline Revolving Loan
25 April 2016

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 loan confirmation letter for the final terms of your revolving credit facility.

Interest Rates and Interest Charges

Annualised Percentage Rate (APR)

(As this product is quoted in terms of annualised floating rate, the applicable Annualised Floating Rate instead of the Annualised Percentage Rate (APR) is quoted)

(This is the Normal Interest Rate referred to in Cashline Revolving Loan Fee Schedule)

Loan Amount	Annualised Floating Rate
HK\$ 5,000	This loan amount is not offered
HK\$ 20,000	Prime Rate + 6% per annum
HK\$ 100,000	Prime Rate + 2% per annum

Prime Rate is the Hong Kong Dollar Prime Rate of the Bank. The prevailing Prime Rate is 5.25%. If the prevailing 3 months HKAS HKD Interest Settlement Rate ("HKAB ISR") is higher than the Prime Rate, at the discretion of the Bank, the Bank may adopt the prevailing 3 months HKAB ISR in place of the Prime Rate as the basis of interest rate determination. The Annualised Floating Rate quoted here is for reference only. The Annualised Floating Rate applicable to a customer is subject to his/her financial condition and is solely determined by the Bank.

**Annualised Default Interest Rate
(This is the Delinquent Interest Rate referred to in Cashline Revolving Loan Fee Schedule)**

Annualised Default Interest Rate, which is the Annualised Floating Rate + 5% per annum will be applied on all sum owing from the day after the date of next statement if the Minimum Payment is not paid in full by the Payment Due Date. The Annualised Default Interest Rate will be applied until the full amount or at least the Minimum Payment is paid on or before the Payment Due Date for 2 consecutive monthly statements.

Overlimit Interest Rate

No such interest rate is charged by the Bank

Minimum Payment

2.5% of the outstanding debit balance on the Cashline account as of the statement cutoff date or HK\$100 (whichever is higher), plus any amount by which the credit limit is exceeded, any payment in arrears or any fees and charges as specified by the Bank, as the case may be.

Fees and Charges

Handling Fee

No such fee is charged by the Bank

Annual Fee

1.5% of the credit limit per annum, subject to a minimum of HK\$200.

Withdrawal Fee / Transaction Fee

No such fee is charged by the Bank

**Late Payment Fee and Charge
(This is the Late Fee referred to in Cashline Revolving Loan Fee Schedule)**

Late Fee is 5% of Minimum Payment if the Minimum Payment is not paid in full by the Payment Due Date. Late Fee is subject to a maximum of HK\$250 and a minimum HK\$150.

Overlimit Handling Fee

HK\$150 per statement cycle will be charged if the outstanding debit balance on the Cashline Account exceeds the credit limit as of the statement cutoff date.

Returned Cheque Charge / Rejected Autopay Charge

HK\$150 per returned cheque / rejected autopay payment

Lost Card Replacement Fee

HK\$50 per replacement of lost Cashline Card

Additional Information

Other fees and charges related to Cashline include:

Handling Charge on the Request of Cashline Statement	HK\$50 per monthly statement copy
Credit Balance Refund by Cashier Order	HK\$60 per cashier order
Handling Charge for Payment Over Counter	HK\$30 per transaction

Key Facts Statement (KFS) for Instalment Loan

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

Cashline Instalment Plan
24 July 2015

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.

Interest Rates and Interest Charges

Annualised Percentage Rate (APR)

For a loan amount of HK\$100,000:

Loan Tenor	6-month	12-month	24-month
APR (or range of APR)	5.03%	5.41%	5.57%

An APR is a reference rate which includes the basic interest rates of a product expressed as an annualised rate. No handling fee is 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 the Fee Schedule for Cashline Revolving Loan*)**

The Monthly Repayment Amount is debited each month from the Cashline Revolving Loan ("Cashline") account on the statement date and becomes due and payable on that statement date.

If the Monthly Repayment Amount is not paid in full when due, interest is accrued daily on the unpaid Monthly Repayment Amount from the due date at the interest rate applicable to the customer's Cashline account from time to time until the unpaid monthly repayment amount is paid in full. The interest rate applicable to a Cashline account may be the Normal Interest Rate or Delinquent Interest Rate (as defined in the Fee Schedule for Cashline Revolving Loan) depends on the status of the 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.

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

Prepayment / Early Settlement / Redemption Fee

No such fee is charged by the Bank

Returned Cheque / Rejected Autopay Charge

HK\$150 per returned cheque / rejected autopay payment

Additional Information

*This product is only offered to customers of Cashline account. If customers do not have Cashline account when applying this product, they must apply for Cashline account at the same time. Besides the interest rates stated above, customers are subject to the interest rate and other relevant fees and charges applicable to Cashline. Hence customers are advised to read the Key Facts Statement, terms and conditions and fee schedule of Cashline in conjunction with this KFS.

If customer early repays the loan, interest payable for the remaining term of the loan, which is embedded in the Monthly Repayment Amount shall still be payable.

The apportionment of each monthly repayment amount between principal and interest is based on Rule of 78. Customer may refer to "Consumer Education Programme – Personal Loans" on HKMA website for details about Rule of 78

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