## Key Facts Statement (KFS) for Revolving Credit Facility
**DBS Bank (Hong Kong) Limited (the "Bank")**

**Cashline Revolving Loan**

**24 August 2020**

**Interest Rates and Interest Charges**

<table>
<thead>
<tr>
<th>Annualised Percentage Rate (APR) (This is the APR of the Normal Interest Rate referred to in Cashline Revolving Loan Fee Schedule)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Loan Amount</strong></td>
</tr>
<tr>
<td>HK$ 5,000</td>
</tr>
<tr>
<td>HK$ 20,000</td>
</tr>
<tr>
<td>HK$100,000</td>
</tr>
</tbody>
</table>

The Annualised Percentage Rate quoted here is for reference only. The Annualised Percentage 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 APR of Delinquent Interest Rate referred to in Cashline Revolving Loan Fee Schedule)**

Annualised Default Interest Rate, which is the Normal Interest Rate +5% per annum will be applied on all sum owing from the day after the 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 is paid or at least the Minimum Payment is paid on or before the Payment Due Date for 2 consecutive monthly statements.

Example:

<table>
<thead>
<tr>
<th>Normal Interest Rate</th>
<th>Delinquent Interest Rate</th>
<th>APR of Delinquent Interest Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>11.25%</td>
<td>16.25%</td>
<td>17.52%</td>
</tr>
<tr>
<td>7.25%</td>
<td>12.25%</td>
<td>12.96%</td>
</tr>
</tbody>
</table>

**Overlimit Interest Rate**

No such interest rate is charged by the Bank.

**Minimum Payment**

2.5% of the outstanding debt 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 debt 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$30 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

### 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.*

## Key Facts Statement (KFS) for Installment Loan

**DBS Bank (Hong Kong) Limited (the “Bank”)**

**Cashline Installment Plan**

**6 July 2020**

**Interest Rates and Interest Charges**

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

<table>
<thead>
<tr>
<th>Loan Tenor</th>
<th>APR (range of APR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>6-month</td>
<td>5.03%</td>
</tr>
<tr>
<td>12-month</td>
<td>5.41%</td>
</tr>
<tr>
<td>24-month</td>
<td>5.57%</td>
</tr>
</tbody>
</table>

An APR is a reference rate which includes the basic interest rates and handling fee of the product expressed as an annualised rate. 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 the date of that statement. 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 Default 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 (This is the Loan Set Up Fee referred to in the Terms and Conditions for Cashline Installment Plan)**

2% of the Installment Amount. The fee is debited from the Cashline account on the statement date immediately following the drawdown date of the Cashline Installment Plan 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 interest rate applicable to the customer’s Cashline account from time to time until the unpaid fee 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.

**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.*