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

**Cashline Revolving Loan**
4 November 2019

This product is a revolving credit facility.

**Interest Rates and Interest Charges**

<table>
<thead>
<tr>
<th>Loan Amount</th>
<th>Annualised Floating Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>HK$ 5,000</td>
<td>Prime Rate + 6% per annum</td>
</tr>
<tr>
<td>HK$ 20,000</td>
<td></td>
</tr>
<tr>
<td>HK$ 100,000</td>
<td></td>
</tr>
</tbody>
</table>

Prime Rate is the Hong Kong Dollar Prime Rate quoted by the Bank from time to time. The prevailing Prime Rate can be found on the Bank's website at [www.dbs.com.hk/personal-loans/home-loans/home-advisors/interest-rate.html](http://www.dbs.com.hk/personal-loans/home-loans/home-advisors/interest-rate.html). If the prevailing 3 months HK$ Interbank Offer Rate ("HKIBOR") is higher than the Prime Rate, at the discretion of the Bank, the Prime Rate applicable to a customer is subject to his/her financial condition and is solely determined by the Bank.

**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, in any payment in arrears or any fees and charges as specified by the Bank, as the case may be.

**Handling Fee**

No such fee is charged by the Bank.

**Withdrawal Fee / Transaction Fee**

No such fee is charged by the Bank.

**Late Payment Fee and Charge**

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$200 and a minimum HK$50.

**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.

### Additional Information

Other fees and charges related to Cashline include:
- Handling Charge on the Request of Cashline Statement
- Credit Balance Refund by Cashier Order
- Handling Charge for Payment Over Counter

| HK$50 per monthly statement copy |
|HK$60 per cashier order |
|HK$30 per transaction |

| Returned Cheque / Rejected Autopay Charge |
| HK$150 per returned cheque / rejected autopay payment |

| Lost Card Replacement Fee |
| HK$50 per replacement of lost Cashline Card |

**Key Facts Statement (KFS) for Installment Loan**
**DBS Bank (Hong Kong) Limited** (the "Bank")

**Cashline Installment Plan**
6 July 2020

This product is an installment loan.

**Interest Rates and Interest Charges**

<table>
<thead>
<tr>
<th>Loan Tenor</th>
<th>APR (or 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**

The Monthly Repayment Amount is deducted 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 Default Interest Rate apply.

**Handling Fee (This is the Loan Set Up Fee referred to in the Terms and Conditions for Cashline Installment Plan)**

2% of the Instalment 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 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 Default 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