分期貸款產品資料概要
星展銀行(香港)有限公司（「銀行」）

「易貸易」私人貸款
2020年4月14日

此乃分期貸款產品。
本概要所提供的利息、費用及收費等資料僅供參考，分期貸款的最終條款以貸款確認信為準。

### 利率及利息支出

<table>
<thead>
<tr>
<th>實際年利率</th>
<th>貸款金額: HK$100,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>貸款期</td>
<td>6個月</td>
</tr>
<tr>
<td>實際年利率</td>
<td>不提供此貸款期</td>
</tr>
<tr>
<td>(或實際年利率範圍)</td>
<td></td>
</tr>
</tbody>
</table>

實際年利率是一個參考利率，以年化利率表示包括產品的基本利率及手續費。在此列出的實際年利率只供參考，適用於客戶的實際年利率按其財政狀況而定，並由銀行全權決定。

### 逾期還款年化利率 / 就違約貸款收取的年化利率

42.58%
如未在到期時全數繳付每月還款額，每月收取逾期的每月還款額的3%的逾期還款利息。逾期還款利息以複利利息率計算。逾期還款利息不設最低金額。

### 費用及收費

<table>
<thead>
<tr>
<th>手續費</th>
<th>(此為私人分期貸款條款及細則中所指的貸款開立費)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>貸款本金的2%。費用將在提取貸款時從貸款本金中扣除及不予退回</td>
</tr>
</tbody>
</table>

### 逾期還款費用及收費

(此為私人分期貸款條款及細則中所指的逾期還款手續費)
如未在到期時全數繳付每月還款額，每月收取HK$300

### 提前還款 / 提前清償 / 賠回的收費

(此為私人分期貸款條款及細則中所指的提早清償行政費)
如於貸款期完結前提早全數清償貸款，按餘下貸款期的年數計算(不滿一年亦以一年計算)，每年為貸款本金的1.5%鑑於銀行徵收此項費用，如果客戶決定提早全部償還貸款，客戶需要評估提早清償行政費是否超過所節省的利息。為方便進行評估，客戶可以參考載於銀行網頁的「私人貸款常見問題」(www.dbs.com.hk/personal-zh/loans/loan-faq)的範例

### 退票 / 退回自動轉帳授權指示的收費

每次退票 / 退回自動轉帳授權指示時，銀行不收取任何金額

### 其他資料

每月還款額根據78法則分配於本金及利息。客戶可參考載於香港金融管理局網頁的資料(www.hkma.gov.hk> 智開業者>個人信贛建)了解有關78法則的詳情
可供選擇的貸款期為12、18、24、30、36、42、48、54、60、66及72個月

提示：借款唔借？還得到先好借！
Key Facts Statement (KFS) for Instalment Loan

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

Debt Consolidation Loan
14 April 2020

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

<table>
<thead>
<tr>
<th>Annualised Percentage Rate (APR)</th>
<th>For a loan amount of HK$100,000:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Tenor</td>
<td>6-month</td>
</tr>
<tr>
<td>APR (or range of APR)</td>
<td>This loan tenor is not offered</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

42.58%

Default interest is charged monthly at the rate of 3% on the defaulted monthly repayment amount if the monthly repayment amount is not paid in full when due. Default interest is calculated on a compound basis. No minimum amount of default interest will be applied.

Fees and Charges

Handling Fee (This is the Loan Set Up Fee referred to in the Personal Instalment Loan Terms and Conditions)

2% on the principal amount of the loan. The fee shall be deducted from the loan principal amount upon draw down of the loan and is non-refundable.

Late Payment Fee and Charge (This is the Late Charge referred to in the Personal Instalment Loan Terms and Conditions)

HK$300 per month if the monthly repayment amount is not paid in full when due.

Prepayment / Early Settlement / Redemption Fee (This is the Early Settlement Administrative Fee referred to in the Personal Instalment Loan Terms and Conditions)

1.5% per annum on the principal amount of the loan will be charged for the number of years in the remaining loan tenor (any part of a year shall be rounded up to a year) if you fully repay the loan before the end of the loan tenor. Given the imposition of this fee, customer needs to assess whether this fee outweighs the interest saved if customer decides to early pay off the loan. To facilitate the assessment, customer can refer to “Personal Loans FAQ” on the Bank’s website (www.dbs.com.hk/personal/loans/loan-faq) for an illustration.

Returned Cheque / Rejected Autopay Charge

No amount is charged by the Bank per returned cheque / rejected autopay payment.

Additional Information

The apportionment of each monthly repayment amount between principal and interest is based on Rule of 78. Customer may refer to information on HKMA website (www.hkma.gov.hk>Smart Consumers>Personal Credit) for details about Rule of 78.

12, 18, 24, 30, 36, 42, 48, 54, 60, 66 and 72 months loan tenor is offered.

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