

Key Facts Statement (KFS) for Instalment Loan

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

Debt Consolidation Loan
1 October 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

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)	This loan tenor is not offered	13.32%	14.23%

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

60.10%
Default interest is charged monthly at the rate of 4% 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\$400 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!**

