

# Key Facts Statement (KFS) for Instalment Loan

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

Express Loan  
23 October 2017

**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	34.17%	33.95%

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

1.5% per annum on the principal amount of the loan. The handling fee is embedded into the monthly repayment amount with principal and interest

### 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](http://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, interest and handling fee is based on Rule of 78. Customer may refer to "Consumer Education Programme – Personal Loans" on HKMA website ([www.hkma.gov.hk](http://www.hkma.gov.hk)>Other Information>Consumer Education Programme>Personal Loans) for details about Rule of 78

Minimum loan amount HK\$10,000; maximum loan amount HK\$200,000 or 4 times monthly salary (whichever is lower)

12, 24 and 36 months loan tenor is offered

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

星展銀行  DBS