

Monthly Repayment Table:

Loan Amount (HK\$)	Monthly repayment amount (HK\$) - For every HK\$10,000 loan amount				
	Tenor 12	Tenor 24	Tenor 36	Tenor 48	Tenor 60
100,000 - 199,999	834	432	302	232	190
200,000 - 499,999	834	431	301	231	189
500,000 - 999,999	834	429	301	231	189
1,000,000 - 1,499,999	834	428	301	231	189
1,500,000 or above	834	426	301	231	189
Loan Amount (HK\$)	Flat rate per month				
	Tenor 12	Tenor 24	Tenor 36	Tenor 48	Tenor 60
100,000 - 199,999	0.01%	0.15%	0.24%	0.24%	0.23%
200,000 - 499,999	0.01%	0.14%	0.23%	0.23%	0.22%
500,000 - 999,999	0.01%	0.12%	0.23%	0.23%	0.22%
1,000,000 - 1,499,999	0.01%	0.11%	0.23%	0.23%	0.22%
1,500,000 or above	0.01%	0.09%	0.23%	0.23%	0.22%
Loan Amount (HK\$)	Annualised Percentage Rate				
	Tenor 12	Tenor 24	Tenor 36	Tenor 48	Tenor 60
100,000 - 199,999	4.03%	5.54%	7.04%	6.67%	6.22%
200,000 - 499,999	4.05%	5.29%	6.80%	6.45%	5.98%
500,000 - 999,999	4.04%	4.81%	6.80%	6.45%	5.98%
1,000,000 - 1,499,999	4.04%	4.58%	6.80%	6.44%	5.98%
1,500,000 or above	4.04%	4.10%	6.80%	6.45%	5.98%

Remarks

1. An annualised percentage Rate ("APR") is a reference rate, which includes all applicable interest rates, fees and charges of the product, expressed as an annualized rate. The APR in the above table has included Loan Set Up Fee of 2% in the calculation. Loan Set Up Fee shall be deducted from the loan principal amount upon draw down of the loan and is non-refundable.
2. The monthly flat rate quoted in the above table is for reference only. The interest rate applicable to a customer is subject to his/her financial condition and is solely determined by us.
3. The APR ranges from 4.03% to 7.04%. The minimum and maximum repayment period is 12 months and 60 months, respectively. The final interest rate and repayment period applicable to a customer is subject to his/her financial condition and is solely determined by us. To facilitate customer to repay, the monthly repayment amount is rounded to an integral, so the final APR may be slightly different from that quoted in the above table.
4. For information relating to loan amount below HK\$100,000 and other tenors, please call our hotline at 2290 8111.