

Monthly Repayment Table:

	Loan amount (HK\$)		100,000-199,999	200,000-499,999	500,000-999,999	1,000,000-1,499,999	1,500,000 or above
	Monthly repayment amount (HK\$) - For every HK\$10,000 loan amount	12 months	848	848	847	846	842
DBS Treasures Customers*		18 months	574	573	572	571	571
		24 months	441	440	437	436	434
		24 months	0.15%	0.15%	0.14%	0.13%	0.09%
	Flat rate per month	18 months	0.18%	0.17%	0.16%	0.15%	0.15%
		24 months	0.24%	0.23%	0.20%	0.19%	0.17%
	Cash Rebate (HK\$)	12 months	N/A				1000
		18 months	N/A				500
		24 months	500	700	800	2000	3500
	Annualised Percentage Rate (after cash rebate)	12 months	3.35%	3.36%	3.13%	2.90%	1.88%
		18 months	4.14%	3.90%	3.67%	3.44%	3.39%
		24 months	5.07%	4.98%	4.47%	4.20%	3.70%
	Annualised Percentage Rate (before cash rebate)	12 months	3.35%	3.36%	3.13%	2.90%	2.01%
		18 months	4.14%	3.90%	3.67%	3.44%	3.44%
		24 months	5.58%	5.34%	4.64%	4.41%	3.94%
Selected Customers^	Loan amount (HK\$)		100,000-199,999	200,000-499,999	500,000-999,999	1,000,000-1,499,999	1,500,000 or above
	Monthly repayment amount (HK\$) - For every HK\$10,000 loan amount	12 months	852	851	850	849	847
		18 months	575	574	573	572	570
		24 months	442	441	438	437	435
	Flat rate per month	12 months	0.19%	0.18%	0.17%	0.16%	0.14%
		18 months	0.19%	0.18%	0.17%	0.16%	0.14%
		24 months	0.25%	0.24%	0.21%	0.20%	0.18%
	Annualised Percentage Rate	12 months	4.26%	4.04%	3.81%	3.58%	3.13%
		18 months	4.37%	4.13%	3.90%	3.67%	3.21%
		24 months	5.81%	5.57%	4.87%	4.64%	4.17%
Normal Customers#	Loan amount (HK\$)		100,000-199,999	200,000-499,999	500,000-999,999	1,000,000-1,499,999	1,500,000 or above
	Monthly repayment amount (HK\$) - For every HK\$10,000 loan amount	12 months	852	851	850	849	847
		18 months	575	574	573	572	570
		24 months	442	441	438	437	435
	Flat rate per month	12 months	0.19%	0.18%	0.17%	0.16%	0.14%
		18 months	0.19%	0.18%	0.17%	0.16%	0.14%
		24 months	0.25%	0.24%	0.21%	0.20%	0.18%
	Annualised Percentage Rate	12 months	4.26%	4.04%	3.81%	3.58%	3.13%
		18 months	4.37%	4.13%	3.90%	3.67%	3.21%
		24 months	5.81%	5.57%	4.87%	4.64%	4.17%

*Applicable to DBS Treasures Customers who is primary account holder only

^"Selected Customers" refers to customers who meet any of the following conditions:

- Whose nature of business are within specific segments including government, banking and finance, medical service, public utility, school and education, information and technology, communication and airline; or
- Holds a valid principal credit card issued by the Bank (except Business Cards); or
- Monthly income of HK\$60,000 or above

The Bank has the sole discretion to determine whether an eligible customer belongs to "Selected Customers".

#"Normal Customers" refers to those customers who are neither DBS Treasures Customers nor "Selected Customers"

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.
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 1.88% to 5.81%. The minimum and maximum repayment period is 12 months and 24 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.