

**Key Facts Statement (KFS) for eFast Loan**  
 PAO Bank Limited (the “Bank”)

*eFast Loan*  
 May 2024

<p><b>This product is an instalment loan.</b></p> <p>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.</p>									
<p><b>Interest Rates and Fees &amp; Charges</b></p>									
<p><b>Annualised Percentage Rate (APR)</b></p>	<p>For a loan amount of HK\$100,000:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;">Loan Tenor</td> <td style="text-align: center;">6-month</td> <td style="text-align: center;">12-month</td> <td style="text-align: center;">18-month</td> </tr> <tr> <td style="text-align: center;">APR</td> <td style="text-align: center;">10.00%</td> <td style="text-align: center;">10.00%</td> <td style="text-align: center;">10.00%</td> </tr> </table> <p>An APR is a reference rate which includes the basic interest rates and other applicable fees and charges of the loan expressed as an annualised rate. The APR quoted here is for reference only. The final APR is subject to financial conditional review and is solely determined by the Bank.</p>	Loan Tenor	6-month	12-month	18-month	APR	10.00%	10.00%	10.00%
Loan Tenor	6-month	12-month	18-month						
APR	10.00%	10.00%	10.00%						
<p><b>Annualised Interest Rate on Overdue/ Default Amount</b></p>	<p>36%</p> <p>Any default interest shall accrue from day to day on the amount overdue up to the date on which the Lender actually receives irrevocable and unconditional payment of the overdue amount in full, and be calculated on the basis of the actual number of days elapsed and a 365-day year. The default interest payable is not subject to any minimum amount.</p>								
<p><b>Fees &amp; Charges</b></p>									
<p><b>Loan Handling Fee</b></p>	No handling fee								
<p><b>Overdue Repayment Fee</b></p>	No overdue repayment fee								
<p><b>Early Redemption / Prepayment Fee</b></p>	Early redemption / prepayment fee waived								
<p><b>Returned Cheque / Rejected Autopay Charge</b></p>	Not applicable								
<p><b>Additional Information</b></p>									
<ol style="list-style-type: none"> <li>1. Minimum loan amount is HK\$100,000.</li> <li>2. The available loan tenor is 3, 6, 9, 12 and 18 months.</li> <li>3. The amount of a monthly repayment amount that is apportioned to repay interest is the highest for the first monthly repayment and decreases gradually throughout the loan tenor.</li> </ol>									

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the Chinese and the English versions.

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