

Key Facts Statement (KFS) for Personal Instalment Loan

Ping An OneConnect Bank (Hong Kong) Limited (the "Bank")

Personal Instalment Loan
March 2020

<p>This product is an instalment loan.</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.</p>											
Interest Rates and Interest Charges											
Annualised Percentage Rate (APR)	<p>For a loan amount of HK\$10,000:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Loan Tenor</th> <th style="text-align: center;">6-month</th> <th style="text-align: center;">12-month</th> <th style="text-align: center;">24-month</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">APR</td> <td style="text-align: center;">4.30%</td> <td style="text-align: center;">4.40%</td> <td style="text-align: center;">4.60%</td> </tr> </tbody> </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.</p>			Loan Tenor	6-month	12-month	24-month	APR	4.30%	4.40%	4.60%
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APR	4.30%	4.40%	4.60%								
Annualised Overdue / Default Interest Rate	<p>48%</p> <p>Default interest is charged 4% per month on the overdue amount from the date of default until we actually receive repayment in full. The default interest payable is not subject to any minimum amount.</p>										
Fees and Charges											
Handling Fee	No handling fee										
Late Payment Fee and Charge	No late payment fee and charge										
Prepayment / Early Settlement / Redemption Fee	No early redemption fee										
Returned Cheque / Rejected Autopay Charge	Not applicable										
Additional Information											
<ol style="list-style-type: none"> 1. Minimum loan amount is HK\$5,000 2. The proportion of interest and principal in each monthly repayment is calculated according to the Straight-line method. 3. Please note that we do not appoint any third parties to refer loan applications to us and will not process any application that was referred by a third party under beneficial arrangement. For enquiry, please call our hotline at 3762 9900. 											

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!