

Interest Rates Table

Loan Amount (HKD)	Selected Customers																						
	Monthly Flat Rate					APR (Calculated based on designated loan amount)																	
	6-12 months loan tenor	13-24 months loan tenor	25-36 months loan tenor	37-48 months loan tenor	49-60 months loan tenor	6 months loan tenor			12 months loan tenor			24 months loan tenor			36 months loan tenor			48 months loan tenor			60 months loan tenor		
						Including Cash Rebate	Excluding Cash Rebate	Monthly Repayment Amount*	Including Cash Rebate	Excluding Cash Rebate	Monthly Repayment Amount*	Including Cash Rebate	Excluding Cash Rebate	Monthly Repayment Amount*	Including Cash Rebate	Excluding Cash Rebate	Monthly Repayment Amount*	Including Cash Rebate	Excluding Cash Rebate	Monthly Repayment Amount*	Including Cash Rebate	Excluding Cash Rebate	Monthly Repayment Amount*
1,990,000 or above	0.1338%	0.1638%	0.2138%	0.2438%	0.2538%	Not Applicable	2.78%	1,680	1.68%	2.99%	846	3.10%	3.79%	433	4.51%	4.99%	299	5.31%	5.68%	232	5.58%	5.88%	192
1,000,000 - 1,989,999	0.1500%	0.1800%	0.2300%	0.2600%	0.2700%	Not Applicable	3.12%	1,682	2.72%	3.36%	848	3.84%	4.17%	435	5.14%	5.36%	301	5.87%	6.05%	234	6.10%	6.24%	194
800,000 - 999,999	0.1800%	0.2100%	0.2600%	0.2900%	0.3000%	Not Applicable	3.76%	1,685	3.82%	4.04%	851	4.76%	4.87%	438	5.99%	6.06%	304	6.68%	6.74%	237	6.88%	6.92%	197
500,000 - 799,999	0.2500%	0.2800%	0.3300%	0.3600%	0.3700%	Not Applicable	5.25%	1,692	5.34%	5.63%	858	6.35%	6.51%	445	7.59%	7.70%	311	8.26%	8.35%	244	8.43%	8.50%	204
200,000 - 499,999	0.3000%	0.3300%	0.3800%	0.4100%	0.4200%	Not Applicable	6.32%	1,697	6.51%	6.78%	863	7.54%	7.68%	450	8.76%	8.86%	316	9.41%	9.49%	249	9.56%	9.62%	209
50,000 - 199,999	0.3500%	0.3800%	0.4300%	0.4600%	0.4700%	Not Applicable	7.41%	1,702	7.78%	7.94%	868	8.78%	8.86%	455	9.98%	10.03%	321	10.58%	10.63%	254	10.70%	10.74%	214
5,000 - 49,999	0.3800%	0.4100%	0.4600%	0.4900%	0.5000%	Not Applicable	8.07%	1,705	8.26%	8.62%	871	9.42%	9.61%	458	10.56%	10.70%	324	11.24%	11.34%	257	11.33%	11.42%	217

Loan Amount (HKD)	Normal Customers																						
	Monthly Flat Rate					APR (Calculated based on designated loan amount)																	
	6-12 months loan tenor	13-24 months loan tenor	25-36 months loan tenor	37-48 months loan tenor	49-60 months loan tenor	6 months loan tenor			12 months loan tenor			24 months loan tenor			36 months loan tenor			48 months loan tenor			60 months loan tenor		
						Including Cash Rebate	Excluding Cash Rebate	Monthly Repayment Amount*	Including Cash Rebate	Excluding Cash Rebate	Monthly Repayment Amount*	Including Cash Rebate	Excluding Cash Rebate	Monthly Repayment Amount*	Including Cash Rebate	Excluding Cash Rebate	Monthly Repayment Amount*	Including Cash Rebate	Excluding Cash Rebate	Monthly Repayment Amount*	Including Cash Rebate	Excluding Cash Rebate	Monthly Repayment Amount*
1,990,000 or above	0.2100%	0.2400%	0.2900%	0.3200%	0.3300%	Not Applicable	4.39%	1,688	3.39%	4.72%	854	4.87%	5.57%	441	6.28%	6.76%	307	7.05%	7.43%	240	7.30%	7.60%	200
1,000,000 - 1,989,999	0.2200%	0.2500%	0.3000%	0.3300%	0.3400%	Not Applicable	4.61%	1,689	4.31%	4.95%	855	5.47%	5.81%	442	6.76%	7.00%	308	7.48%	7.66%	241	7.68%	7.83%	201
800,000 - 999,999	0.2500%	0.2800%	0.3300%	0.3600%	0.3700%	Not Applicable	5.25%	1,692	5.42%	5.63%	858	6.40%	6.51%	445	7.62%	7.70%	311	8.29%	8.35%	244	8.45%	8.50%	204
500,000 - 799,999	0.3200%	0.3500%	0.4000%	0.4300%	0.4400%	Not Applicable	6.75%	1,699	6.95%	7.25%	865	8.00%	8.16%	452	9.22%	9.33%	318	9.86%	9.95%	251	10.00%	10.07%	211
200,000 - 499,999	0.3700%	0.4000%	0.4500%	0.4800%	0.4900%	Not Applicable	7.84%	1,704	8.13%	8.41%	870	9.19%	9.34%	457	10.39%	10.49%	323	11.01%	11.09%	256	11.11%	11.18%	216
50,000 - 199,999	0.4200%	0.4500%	0.5000%	0.5300%	0.5400%	Not Applicable	8.93%	1,709	9.42%	9.58%	875	10.44%	10.53%	462	11.60%	11.66%	328	12.19%	12.23%	261	12.25%	12.28%	221
5,000 - 49,999	0.4500%	0.4800%	0.5300%	0.5600%	0.5700%	Not Applicable	9.59%	1,712	9.88%	10.24%	878	11.06%	11.25%	465	12.26%	12.39%	331	12.81%	12.92%	264	12.86%	12.95%	224

*Monthly Repayment Amount (HKD) (Calculated based on a HKD10,000 loan amount)