

Interest Rates Table (Including 2-Month Payment Holiday)

Loan Amount (HKD)	Selected Customers																						
	Monthly Flat Rate					APR (Calculated based on designated loan amount, including 2-Month Payment Holiday)																	
	6-12 months loan tenor	24 months loan tenor	36 months loan tenor	48 months loan tenor	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	1.76%	1,680	1.28%	2.28%	846	2.66%	3.26%	433	4.05%	4.48%	299	4.89%	5.22%	232	5.21%	5.49%	192
1,000,000 - 1,989,999	0.1500%	0.1800%	0.2300%	0.2600%	0.2700%	Not Applicable	1.97%	1,682	2.07%	2.55%	848	3.29%	3.58%	435	4.61%	4.82%	301	5.40%	5.56%	234	5.70%	5.83%	194
800,000 - 999,999	0.1800%	0.2100%	0.2600%	0.2900%	0.3000%	Not Applicable	2.37%	1,685	2.91%	3.07%	851	4.08%	4.18%	438	5.37%	5.44%	304	6.14%	6.19%	237	6.42%	6.46%	197
500,000 - 799,999	0.2500%	0.2800%	0.3300%	0.3600%	0.3700%	Not Applicable	3.30%	1,692	4.05%	4.27%	858	5.44%	5.57%	445	6.80%	6.90%	311	7.59%	7.66%	244	7.86%	7.92%	204
200,000 - 499,999	0.3000%	0.3300%	0.3800%	0.4100%	0.4200%	Not Applicable	3.97%	1,697	4.93%	5.14%	863	6.44%	6.57%	450	7.84%	7.93%	316	8.63%	8.71%	249	8.90%	8.96%	209
50,000 - 199,999	0.3500%	0.3800%	0.4300%	0.4600%	0.4700%	Not Applicable	4.65%	1,702	5.88%	6.00%	868	7.49%	7.56%	455	8.92%	8.97%	321	9.70%	9.74%	254	9.96%	9.99%	214
5,000 - 49,999	0.3800%	0.4100%	0.4600%	0.4900%	0.5000%	Not Applicable	5.06%	1,705	6.24%	6.51%	871	8.04%	8.20%	458	9.44%	9.56%	324	10.29%	10.39%	257	10.54%	10.61%	217

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1,990,000 or above	0.2100%	0.2400%	0.2900%	0.3200%	0.3300%	Not Applicable	2.77%	1,688	2.58%	3.58%	854	4.18%	4.78%	441	5.63%	6.07%	307	6.48%	6.82%	240	6.81%	7.09%	200
1,000,000 - 1,989,999	0.2200%	0.2500%	0.3000%	0.3300%	0.3400%	Not Applicable	2.90%	1,689	3.27%	3.76%	855	4.69%	4.97%	442	6.06%	6.27%	308	6.87%	7.03%	241	7.16%	7.30%	201
800,000 - 999,999	0.2500%	0.2800%	0.3300%	0.3600%	0.3700%	Not Applicable	3.30%	1,692	4.11%	4.27%	858	5.48%	5.57%	445	6.83%	6.90%	311	7.61%	7.66%	244	7.88%	7.92%	204
500,000 - 799,999	0.3200%	0.3500%	0.4000%	0.4300%	0.4400%	Not Applicable	4.24%	1,699	5.26%	5.48%	865	6.83%	6.97%	452	8.25%	8.35%	318	9.04%	9.12%	251	9.31%	9.37%	211
200,000 - 499,999	0.3700%	0.4000%	0.4500%	0.4800%	0.4900%	Not Applicable	4.91%	1,704	6.14%	6.35%	870	7.84%	7.97%	457	9.29%	9.38%	323	10.08%	10.16%	256	10.33%	10.40%	216
50,000 - 199,999	0.4200%	0.4500%	0.5000%	0.5300%	0.5400%	Not Applicable	5.58%	1,709	7.10%	7.22%	875	8.90%	8.97%	462	10.35%	10.41%	328	11.15%	11.19%	261	11.38%	11.41%	221
5,000 - 49,999	0.4500%	0.4800%	0.5300%	0.5600%	0.5700%	Not Applicable	5.99%	1,712	7.44%	7.72%	878	9.42%	9.58%	465	10.94%	11.06%	331	11.71%	11.81%	264	11.94%	12.02%	224

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

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