

Key Facts Statement (KFS) for Instalment Loan

Dah Sing Bank, Limited (the "Bank")

e-Cash Instalment Loan

June 2025

This product is an instalment loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to the Bank's Loan Confirmation Letter for the final terms of your instalment loan.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Interest Rate	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	Interest rate (or range of interest rate)*	0.90%	0.90%	0.90%
<p>*The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a month and is rounded to the nearest two decimal places.</p> <p>The interest rate quoted above is for reference only. The applicable interest rate may vary for individual customers. Customers should refer to information set out in the relevant Loan Confirmation Letter issued by the Bank.</p>				
Annualised Percentage Rate (APR)	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	APR (or range of APR)^	21.98%	23.51%	23.87%
<p>^APR is calculated according to the guidelines issued in respect of the Code of Banking Practice and is rounded to the nearest two decimal places. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate.</p> <p>The APR quoted above is for reference only. The applicable APR may vary for individual customers. Customers should refer to information set out in the relevant Loan Confirmation Letter issued by the Bank.</p>				
Annualised Overdue / Default Interest Rate	<p>30%</p> <p>If the designated monthly instalment payment is not fully paid on the payment due date, a default interest will be levied. The default interest is calculated on simple daily basis at 2.5% per month on overdue instalment payments until repayment record resume to normal and charge on monthly basis (default interest for 1 day = overdue instalment payment amount x 2.5% x 12 / 365). No minimum amount of default interest will be applied.</p>			

Repayment

Repayment Frequency	This loan requires monthly repayment.			
Periodic Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Periodic repayment amount for the interest rate (or range of interest rate) specified above	HK\$17,654	HK\$9,326	HK\$5,168
Total Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Total repayment amount for the interest rate (or range of interest rate) specified above	HK\$105,924	HK\$111,912	HK\$124,032
<p>Remark: To calculate the total repayment amount applicable to your specific case, please use the Bank's instalment loan online calculator accessible from the Bank's website: dahsing.com > "Personal Loans" > "Tools" > "Instalment Loan Repayment Calculator".</p>				

Fees and Charges

Handling Fee	At 1% per annum flat of loan amount
Late Payment Fee and Charge	HK\$500 per month if the designated monthly instalment payment is not fully paid on the payment due date.

Prepayment / Early Settlement / Redemption Fee	2.5% of the original loan amount (minimum HK\$500) and the interest payable for the month or part thereof from the last monthly repayment date to the date when the total outstanding amount is settled and return any applicable promotional offers. Interest payable is calculated on the basis of "Rule of 78". Important Notes: Customer should consider the Early Settlement Handling Fee involved before deciding whether to pay off the loan early or not. Interest payable is calculated on the basis of "Rule of 78". More interest will, in general, be included in earlier repayments, and less on principal. The amount of outstanding interest is likely to be small when repayments have been made as scheduled for some time. Customer should compare total amount involved in early settlement (including Early Settlement Handling Fee and other fees, etc.) and the amount of outstanding interest before making a decision of early settlement. For details, please visit the Bank's website at dahsing.com > "Personal Loan" > "e-Cash" > "FAQ".
Returned Cheque / Rejected Autopay Charge	HK\$150 per returned cheque / rejected autopay payment
Additional Information	
Re-issue of Loan Confirmation Letter	HK\$100 per copy
Extension Fee (For change of repayment date <u>before</u> Loan disbursement)¹	Extension fee, calculated based on the amount of the loan drawn at monthly flat rate on daily basis from the date which is one month after the drawdown date to the first repayment date.
Extension Fee (For change of repayment date <u>after</u> Loan disbursement)²	HK\$100 and extension fee, the latter of which shall be calculated based on the outstanding principal loan amount at monthly flat rate on daily basis from the date which is one month after the original repayment date to the amended repayment date.

Notes:

1. Only applicable to Instalment Loans with credit limit.
2. Only applicable to customers whose amended repayment date is more than one month away from the original repayment date.

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

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

The service(s) / product(s) mentioned herein is/are not targeted at customers in the EU.

Key Facts Statement (KFS) for Instalment Loan

Dah Sing Bank, Limited (the "Bank")

e-Cash Plus Instalment Loan

June 2025

This product is an instalment loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to the Bank's Loan Confirmation Letter for the final terms of your instalment loan.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Interest Rate	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	Interest rate (or range of interest rate)*	1.00%	1.00%	1.00%
<p>*The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a month and is rounded to the nearest two decimal places.</p> <p>The interest rate quoted above is for reference only. The applicable interest rate may vary for individual customers. Customers should refer to information set out in the relevant Loan Confirmation Letter issued by the Bank.</p>				
Annualised Percentage Rate (APR)	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	APR (or range of APR)^	24.43%	26.08%	26.40%
<p>^APR is calculated according to the guidelines issued in respect of the Code of Banking Practice and is rounded to the nearest two decimal places. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate.</p> <p>The APR quoted above is for reference only. The applicable APR may vary for individual customers. Customers should refer to information set out in the relevant Loan Confirmation Letter issued by the Bank.</p>				
Annualised Overdue / Default Interest Rate	<p>30%</p> <p>If the designated monthly instalment payment is not fully paid on the payment due date, a default interest will be levied. The default interest is calculated on simple daily basis at 2.5% per month on overdue instalment payments until repayment record resume to normal and charge on monthly basis (default interest for 1 day = overdue instalment payment amount x 2.5% x 12 / 365). No minimum amount of default interest will be applied.</p>			

Repayment

Repayment Frequency	This loan requires monthly repayment.			
Periodic Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Periodic repayment amount for the interest rate (or range of interest rate) specified above	HK\$17,755	HK\$9,427	HK\$5,270
Total Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Total repayment amount for the interest rate (or range of interest rate) specified above	HK\$106,530	HK\$113,124	HK\$126,480
<p>Remark: To calculate the total repayment amount applicable to your specific case, please use the Bank's instalment loan online calculator accessible from the Bank's website: dahsing.com > "Personal Loans" > "Tools" > "Instalment Loan Repayment Calculator".</p>				

Fees and Charges

Handling Fee	At 1% per annum flat of loan amount
Late Payment Fee and Charge	HK\$500 per month if the designated monthly instalment payment is not fully paid on the payment due date.

Prepayment / Early Settlement / Redemption Fee	2.5% of the original loan amount (minimum HK\$500) and the interest payable for the month or part thereof from the last monthly repayment date to the date when the total outstanding amount is settled and return any applicable promotional offers. Interest payable is calculated on the basis of "Rule of 78". Important Notes: Customer should consider the Early Settlement Handling Fee involved before deciding whether to pay off the loan early or not. Interest payable is calculated on the basis of "Rule of 78". More interest will, in general, be included in earlier repayments, and less on principal. The amount of outstanding interest is likely to be small when repayments have been made as scheduled for some time. Customer should compare total amount involved in early settlement (including Early Settlement Handling Fee and other fees, etc.) and the amount of outstanding interest before making a decision of early settlement. For details, please visit the Bank's website at dahsing.com > "Personal Loan" > "e-Cash" > "FAQ".
Returned Cheque / Rejected Autopay Charge	HK\$150 per returned cheque / rejected autopay payment
Additional Information	
Re-issue of Loan Confirmation Letter	HK\$100 per copy
Extension Fee (For change of repayment date <u>before</u> Loan disbursement)¹	Extension fee, calculated based on the amount of the loan drawn at monthly flat rate on daily basis from the date which is one month after the drawdown date to the first repayment date.
Extension Fee (For change of repayment date <u>after</u> Loan disbursement)²	HK\$100 and extension fee, the latter of which shall be calculated based on the outstanding principal loan amount at monthly flat rate on daily basis from the date which is one month after the original repayment date to the amended repayment date.

Notes:

1. Only applicable to Instalment Loans with credit limit.
2. Only applicable to customers whose amended repayment date is more than one month away from the original repayment date.

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Key Facts Statement (KFS) for Instalment Loan

Dah Sing Bank, Limited (the "Bank")

Express Money Instalment Loan

July 2025

This product is an instalment loan.

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Interest Rates and Interest Charges

Interest Rate	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	Interest rate (or range of interest rate)*	0.35%	0.35%	0.38%
<p>*The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a month and is rounded to the nearest two decimal places.</p> <p>The interest rate quoted above is for reference only. The applicable interest rate may vary for individual customers. Customers should refer to information set out in the relevant Loan Confirmation Letter issued by the Bank.</p>				
Annualised Percentage Rate (APR)	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	APR (or range of APR)^	7.41%	7.93%	8.87%
<p>^APR is calculated according to the guidelines issued in respect of the Code of Banking Practice and is rounded to the nearest two decimal places. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate.</p> <p>The APR quoted above is for reference only. The applicable APR may vary for individual customers. Customers should refer to information set out in the relevant Loan Confirmation Letter issued by the Bank.</p>				
Annualised Overdue / Default Interest Rate	<p>30%</p> <p>If the designated monthly instalment payment is not fully paid on the payment due date, a default interest will be levied. The default interest is calculated on simple daily basis at 2.5% per month on overdue instalment payments until repayment record resume to normal and charge on monthly basis (default interest for 1 day = overdue instalment payment amount x 2.5% x 12 / 365). No minimum amount of default interest will be applied.</p>			

Repayment

Repayment Frequency	This loan requires monthly repayment.			
Periodic Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Periodic repayment amount for the interest rate (or range of interest rate) specified above	HK\$17,017	HK\$8,683	HK\$4,547
Total Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Total repayment amount for the interest rate (or range of interest rate) specified above	HK\$102,102	HK\$104,196	HK\$109,128
<p>Remark: To calculate the total repayment amount applicable to your specific case, please use the Bank's instalment loan online calculator accessible from the Bank's website: dahsing.com > "Personal Loans" > "Tools" > "Instalment Loan Repayment Calculator".</p>				

Fees and Charges

Handling Fee	Not Applicable
Late Payment Fee and Charge	HK\$500 per month if the designated monthly instalment payment is not fully paid on the payment due date.

Prepayment / Early Settlement / Redemption Fee	2.5% of the original loan amount (minimum HK\$500) and the interest payable for the month or part thereof from the last monthly repayment date to the date when the total outstanding amount is settled and return any applicable promotional offers. Interest payable is calculated on the basis of "Rule of 78". Important Notes: Customer should consider the Early Settlement Handling Fee involved before deciding whether to pay off the loan early or not. Interest payable is calculated on the basis of "Rule of 78". More interest will, in general, be included in earlier repayments, and less on principal. The amount of outstanding interest is likely to be small when repayments have been made as scheduled for some time. Customer should compare total amount involved in early settlement (including Early Settlement Handling Fee and other fees, etc.) and the amount of outstanding interest before making a decision of early settlement. For details, please visit the Bank's website at dahsing.com > "Personal Loan" > "Express Money" > "FAQ".
Returned Cheque / Rejected Autopay Charge	HK\$150 per returned cheque / rejected autopay payment
Additional Information	
Re-issue of Loan Confirmation Letter	HK\$100 per copy
Replacement of Express Money Card	HK\$100
Extension Fee (For change of repayment date <u>before</u> Loan disbursement)¹	Extension fee, calculated based on the amount of the loan drawn at monthly flat rate on daily basis from the date which is one month after the drawdown date to the first repayment date.
Extension Fee (For change of repayment date <u>after</u> Loan disbursement)²	HK\$100 and extension fee, the latter of which shall be calculated based on the outstanding principal loan amount at monthly flat rate on daily basis from the date which is one month after the original repayment date to the amended repayment date.

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Key Facts Statement (KFS) for Instalment Loan

Dah Sing Bank, Limited (the "Bank")

Express Money Plus Instalment Loan

June 2025

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Interest Rates and Interest Charges

Interest Rate	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	Interest rate (or range of interest rate)*	0.47%	0.47%	0.50%
<p>*The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a month and is rounded to the nearest two decimal places.</p> <p>The interest rate quoted above is for reference only. The applicable interest rate may vary for individual customers. Customers should refer to information set out in the relevant Loan Confirmation Letter issued by the Bank.</p>				
Annualised Percentage Rate (APR)	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	APR (or range of APR)^	10.05%	10.74%	11.72%
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Repayment

Repayment Frequency	This loan requires monthly repayment.			
Periodic Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Periodic repayment amount for the interest rate (or range of interest rate) specified above	HK\$17,137	HK\$8,803	HK\$4,667
Total Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Total repayment amount for the interest rate (or range of interest rate) specified above	HK\$102,822	HK\$105,636	HK\$112,008
<p>Remark: To calculate the total repayment amount applicable to your specific case, please use the Bank's instalment loan online calculator accessible from the Bank's website: dahsing.com > "Personal Loans" > "Tools" > "Instalment Loan Repayment Calculator".</p>				

Fees and Charges

Handling Fee	Not Applicable
Late Payment Fee and Charge	HK\$500 per month if the designated monthly instalment payment is not fully paid on the payment due date.

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Extension Fee (For change of repayment date <u>after</u> Loan disbursement)²	HK\$100 and extension fee, the latter of which shall be calculated based on the outstanding principal loan amount at monthly flat rate on daily basis from the date which is one month after the original repayment date to the amended repayment date.

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