

## Key Facts Statement (KFS) for Instalment Loan

*Dah Sing Bank, Limited (the "Bank")*

**328 SME Express Money Installment Loan**

**May 2026**

<b>This product is an instalment loan.</b>				
<p>This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.</p> <p>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.</p>				
<b>Interest Rates and Interest Charges</b>				
<b>Interest Rate</b>	For a loan amount of HKD100,000:			
	Loan Tenor	6-month	12-month	24-month
	Interest rate (or range of interest rate)*	Not applicable <sup>#</sup>	0.34%	0.34%
<p>*The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a month. It is quoted in the form of monthly flat rate and is rounded to the nearest two decimal places. Monthly flat rate is used to calculate the total interest for the loan.</p> <p>The interest rate quoted here is for reference only. The interest rate applicable to you is subject to your financial condition and is solely determined by the Bank.</p> <p><sup>#</sup>The 6-month loan tenor is not offered.</p>				
<b>Annualised Percentage Rate (APR)</b>	For a loan amount of HKD100,000:			
	Loan Tenor	6-month	12-month	24-month
	APR (or range of APR) <sup>^</sup>	Not applicable <sup>#</sup>	8.72%	8.46%
<p><sup>^</sup>APR is calculated according to the method set out in relevant guidelines issued in respect of the Code of Banking Practice and is rounded to the nearest two decimal places. The APR does not include cash rebate. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualized rate.</p> <p>The APR quoted here is for reference only. The APR applicable to you is subject to your financial condition and is solely determined by the Bank.</p> <p><sup>#</sup>The 6-month loan tenor is not offered.</p>				
<b>Annualised Overdue / Default Interest Rate</b>	<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 resumes to normal and is charged 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>			
<b>Repayment</b>				
<b>Repayment Frequency</b>	This loan requires monthly repayment.			
<b>Periodic Repayment Amount</b>	For a loan amount of HKD100,000 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	Not applicable <sup>#</sup>	HKD8,674	HKD4,507
<p><sup>#</sup>The 6-month loan tenor is not offered.</p>				
<b>Total Repayment Amount</b>	For a loan amount of HKD100,000 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	Not applicable <sup>#</sup>	HKD104,588 <sup>+</sup>	HKD108,668 <sup>+</sup>

	<p>#The 6-month loan tenor is not offered.</p> <p>*An one-off handling fee (0.5% of the loan amount for loan tenor below 36 months as stated in the "Fees and Charges" section below) is included to calculate the total repayment amount.</p> <p><b>Remark:</b> To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at <a href="https://www.dahsing.com/pws/sme-instalment-loan-calculator/?lang=en-US">https://www.dahsing.com/pws/sme-instalment-loan-calculator/?lang=en-US</a>.</p>
<b>Fees and Charges</b>	
<b>Handling Fee</b>	0.5% of the loan amount will be charged when loan tenor is below 36 months; 1% of the loan amount will be charged when loan tenor is between 36 – 48 months; or 1.5% of the loan amount will be charged when loan tenor is more than 48 months, subject to a minimum of HKD1,000.
<b>Late Payment Fee and Charge</b>	Not applicable
<b>Prepayment / Early Settlement / Redemption Fee</b>	<p>3.5% of the outstanding principal amount of the loan (subject to a minimum of HKD500) 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, will be charged if customer makes an early full settlement of the loan during the repayment period. Interest payable is calculated on the basis of "Rule of 78" and rounded up to nearest Hong Kong Dollar.</p> <p><b>Important Notes:</b> Customers 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. Customers 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.</p>
<b>Returned Cheque / Rejected Autopay Charge</b>	HKD150 per returned cheque / rejected autopay payment
<b>Additional Information</b>	
<b>Returned Cheque / Rejected Autopay Charge</b>	HKD150

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

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

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.

| Dah Sing Bank, Limited |