大新銀行
DAH SING BANK

Key Facts Statement (KFS) for Overdraft Facility

Dah Sing Bank, Limited (the "Bank")

328 SME FlexiMoney Overdraft Facility
Jun 2025

This product is an overdraft facility.
This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our facility letter for the final terms of your overdraft facility.
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

Annualised Interest Rate

The following annualised rates apply to overdraft facilities falling within the respective loan amount brackets below:

Loan Amount	Annualised interest rate (or range of annualised interest rate)^
Up to HKD5,000	Not applicable*
Above HKD5,000 and up to HKD20,000	Not applicable*
Above HKD20,000 and up to HKD100,000	Above HKD20,000 and below HKD50,000: Not applicable* HKD50,000 and up to HKD100,000: P+3% to P+10%#
Above HKD100,000	P+3% to P+10%#

^The annualized interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.
The interest rate in our facility letter of your loan may change during the tenor of this loan.
The interest rate of this loan is calculated based on interest rate benchmark. The major risk of this loan is the interest rate risk.
Interest rate re-fixing for this loan takes place monthly.
'P' refers to "Dah Sing Bank Hong Kong Dollar Prime Rate". The relevant interest rate is for reference only and subject to a rate mutually agreed between the Bank and you (which will be indicated in the facility letter for your acceptance). Latest rate and other details of Dah Sing Bank Hong Kong Dollar Prime Rate (P) is published on our website at http://www.dahsing.com/pws/rate-enquiry/other?lang=en-US
*The minimum overdraft facility limit is HKD50,000

Annualised Overdue / Default Interest Rate

Not applicable

Overlimit Interest Rate

P + 10% p.a. will be applied to the amount excess, if your outstanding loan balance exceeds the credit limit of the loan.

Repayment

Repayment Frequency

This loan does not require periodic repayment in regular amount.

Periodic Repayment Amount

This loan does not require periodic repayment in regular amount.

Total Repayment Amount

Loan Amount	Total repayment amount for the interest rate specified above
HKD5,000	Not applicable*
HKD20,000	Not applicable*
HKD100,000	HKD113,643.13+
HKD200,000	HKD227,286.27+

*The minimum overdraft facility limit is HKD50,000
+Assumptions for calculating the above total repayment amounts:
- No new withdrawal transaction is made during the repayment period.
- No annual fee and other fees are charged during the repayment period.
- 1-year HKD Prime Rate is 6.125% and remains unchanged over the loan period
- Repayments are due on the 26th day after the statement date, and it is assumed that repayments are made on or before the due date.

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides overdraft facilities at http://www.dahsing.com/pws/sme-overdraft-facility-interest-calculator/?lang=en-US.

Fees and Charges

Annual Fee / Fee

Credit Limit	Annual Fee to be collected (% p.a.)
HKD1,000,000 or above	0.5% of the credit limit
HKD500,000 or above and below HKD1,000,000	1.0% of the credit limit
below HKD500,000	1.5% of the credit limit

Late Payment Fee and Charge

Not applicable

Overlimit Handling Fee

HKD 150 per occurrence of overlimit will be charged if your outstanding loan balance exceeds the credit limit of the loan.

Returned Cheque Charge / Rejected Autopay Charge

- HKD 150 per item of return if direct debit / autopay / return of inward clearing cheque due to lack of funds / uncollected funds.
- HKD100 per item of return of inward clearing cheque due to other reasons (except post-dated cheque).

Additional Information

Monthly Minimum Repayment Amount

Not applicable

Illustrative Example

Assumptions:

- Outstanding Balance = HKD120,000
- Interest Rate – 8.50% p.a. (Assuming that approved interest rate is 3.00% over Hong Kong Dollar Prime Rate*)
- No new withdrawal transactions are made during the repayment period.
- No annual fee and other fees are charged during the repayment period.
- Repayments are due on the 26th day after the statement date, and it is assumed that repayments are made on or before the due date.

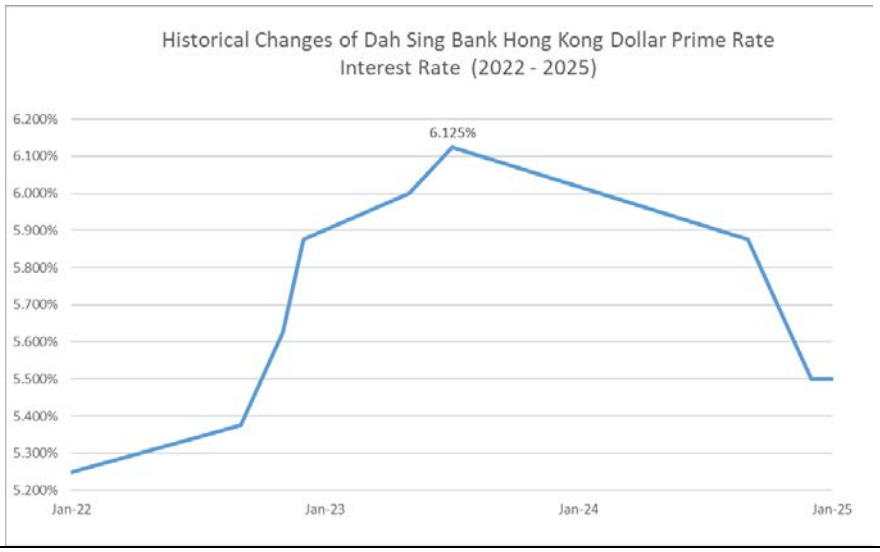
If you make no additional charges using this overdraft facility and each month you pay…	You will pay off the outstanding balance of HKD120,000 in about…	and you will end up paying an estimated total of…
Only the minimum payment	Not applicable	Not applicable
HKD3,788.10	3 years	HKD136,371.76

*"Hong Kong Dollar Prime Rate" refers to Dah Sing Bank Hong Kong Dollar Prime Rate; assuming that Dah Sing Bank Hong Kong Dollar Prime Rate is 5.50% (The example is for reference only).

Reference Information

Historical Changes of Interest Rate Benchmark

The chart below is provided for the illustrative purposes only and shows the historical movement of the interest rate benchmark in the past 3 years.



<table>
<tr><td></td><td>The highest Dah Sing Bank Hong Kong Dollar Prime Rate interest rate noted in the past 3 years is 6.125%.</td></tr>
<tr><td>Periodic Repayment Amount
(Illustrative Example)</td><td>This loan does not require periodic repayment in regular amount.</td></tr>
<tr><td>Total Repayment Amount
(Illustrative Example)</td><td>Not applicable
The following example illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.
<table>
<tr><th>Loan Amount</th><th>Total repayment amount based on the highest interest rate noted in the past 3 years</th></tr>
<tr><td>HKD5,000</td><td>Not applicable*</td></tr>
<tr><td>HKD20,000</td><td>Not applicable*</td></tr>
<tr><td>HKD100,000</td><td>HKD114,688,59+</td></tr>
<tr><td>HKD200,000</td><td>HKD229,377.18+</td></tr>
</table>
*The minimum overdraft facility limit is HKD50,000.
+Assumptions for calculating the above total repayment amounts:
• No new withdrawal transactions are made during the repayment period.
• No annual fee and other fees are charged during the repayment period
• 1-year HKD Prime Rate is 6.125% and remains unchanged over the loan period
• Repayments are due on the 26th day after the statement date, and it is assumed that repayments are made on or before the due date</td></tr>
</table>

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 version.

| Dah Sing Bank, Limited |

KFS-SMEOD/2506