

## Key Facts Statement (KFS) for Instalment Loan

Dah Sing Bank, Limited (the "Bank")

328 SME Tax Loan  
Mar 2024

<p>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 our offer letter for the final terms of your instalment loan.</p>				
Interest Rates and Interest Charges				
<b>Annualized Percentage Rate (APR)</b>	For a loan amount of HK\$100,000 :			
	Loan Tenor	6-month	12-month	24-month
	APR (or range of APR)	Not applicable		
	Annualized interest rate (or range of annualized interest rates) based on the Bank's Best Lending Rate (BLR)	P		P+1%
<p>"P" refers to the Hong Kong Dollar Prime Rate as quoted by the Bank from time to time. For details, please visit the Bank's website.</p>				
<b>Annualized Overdue / Default Interest Rate</b>	<p>8% over the Bank's Hong Kong Dollar Prime Rate per annum 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 P+8% per annum on overdue instalment payments until repayment record resumes to normal and is charged on monthly basis. No minimum amount of default interest will be applied.</p> <p>"P" refers to the Hong Kong Dollar Prime Rate as quoted by the Bank from time to time. For details, please visit the Bank's website.</p>			
Fees and Charges				
<b>Loan Handling Fee</b>	Not applicable			
<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 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, will be charged if customer makes an early full settlement of the loan during the repayment period.</p> <p><b>Important Notes:</b> Customer should consider the Early Settlement Handling Fee involved before deciding whether to pay off the loan early or not. 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.</p>			
<b>Returned Cheque / Rejected Autopay Charge</b>	HK\$150 per returned cheque / rejected autopay payment			
Additional Information				
<b>Re-issue of Loan Confirmation Letter</b>	HK\$150			

**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.

In case of any inconsistency between the English and Chinese versions of this KFS, the English version shall prevail.

Dah Sing Bank, Limited