

Key Facts Statement (KFS) for Instalment Loan

Nanyang Commercial Bank, Limited (“the Bank”)

General Banking Facility - Instalment Loan (for Personal Customers)

21st November 2016

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.

Interest Rates and Interest Charges

| | | | | |
|---|-----------------------------------|---------|---|---|
| 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) | N/A | The annualised interest rate is from 2.5% below the Bank's HKD Prime to 1.5% over the Bank's HKD Prime. | The annualised interest rate is from 2.5% below the Bank's HKD Prime to 1.5% over the Bank's HKD Prime. |

| | |
|---|---|
| Annualised Overdue / Default Interest Rate | <p>6% over the Bank's HKD Prime</p> <p>The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.</p> <p>If an instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.</p> <p>For Details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facilities and Loan Facility(ies)” provided by the Bank.</p> |
|---|---|

Fees and Charges

| | |
|---|---|
| Handling Fees | 0% to 0.5% of loan amount will be charged when a customer applies for an instalment loan |
| Late Payment Fees and Charge | <p>HK\$500 per late payment (plus legal cost, if any)</p> <p>Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HK\$500 or such other amount as determined by the Bank from time to time, on each time when the Borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the Borrower or to take any other recovery action against the Borrower after the Borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the Borrower shall be obliged to pay such costs to the Bank upon demand.</p> |
| Prepayment / Early Settlement / Redemption Fee | <p>2%-3% of original loan amount will be charged if the borrower fully or partially repays the loan in the first year of the original loan tenor</p> <p>1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan in less than 1 month's prior notice</p> |
| Returned Cheque / Rejected Autopay Charge | HK\$150 per returned cheque / rejected autopay payment |

Key Facts Statement (KFS) for Instalment Loan

Nanyang Commercial Bank, Limited (“the Bank”)

“Easi-Personal Loan” Instalment Loan (for Personal Customers)

8th June 2020

| | | | | |
|---|---|---------|----------------|---|
| <p>This product is an instalment loan.</p> <p>This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our loan advice for the final terms of your instalment loan.</p> | | | | |
| Interest Rates and Interest Charges | | | | |
| Annualised Percentage Rate (APR)¹ | For a loan amount of HK\$100,000 ² : | | | |
| | Loan Tenor | 6-month | 12-month | 24-month |
| | APR ³ (or range of APR) | N/A | 4.31% - 44.55% | 4.50% - 44.25% |
| Annualised Overdue / Default Interest Rate | 36% | | | The Bank reserves the right to charge default interest on the amount overdue at an interest rate of 3% per month. The default interest payable shall accrue daily and be calculated from the due date until the date of actual repayment with a 30-day month. |
| Fees and Charges | | | | |
| Handling Fee | A non-refundable annual handling charge of 1% of the loan for each year or part thereof will be charged upon the approval of the Instalment Loan. | | | |
| Late Payment Fee and Charge | Apart from default interest, the Bank reserves the right to charge HK\$500 on each time when the borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the borrower or to take any other recovery action against the borrower after the borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the borrower shall be obliged to pay such costs to the Bank upon demand. | | | |
| Prepayment / Early Settlement / Redemption Fee | 2% of outstanding amount will be charged if the borrower fully repays the loan before loan maturity date as prepayment fee. Only full repayment of the loan is permissible provided that prepayment shall be the sum of all the remaining instalments of the Instalment Loan after deducting the interest rebate on “Rule of 78” basis. Please contact our staff for the “Rule of 78” computation method. | | | |
| Returned Cheque / Rejected Autopay Charge | HK\$150 per returned cheque / rejected autopay payment. | | | |
| Additional Information | | | | |
| <ol style="list-style-type: none">1. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate.2. The minimum loan amount is HK\$10,000.3. This APR is calculated based on a loan amount of HK\$100,000, a loan tenor of 12/24 months, a monthly flat interest rate of 0.107% - 1.683% and an annual handling fee of 1%. The Bank does not provide a loan with a tenor of 6-month. The APR is calculated according to the guidelines laid down in the Code of Banking Practice and based on a number of assumptions for reference use only. The APR which a borrower is entitled is subject to credit quality of the borrower, the result of credit check and other related factors. The final approval of application, loan amount, repayment tenor and loan interest rate will be subject to the final decision of the Bank, without any reason.4. For details, please refer to the relevant section of Conditions of “Easi-Personal Loan” (Instalment Loan). | | | | |

Key Facts Statement (KFS) for Instalment Loan

Nanyang Commercial Bank, Limited (“the Bank”)

Easi-Personal Loan – Property Owner Loan (Instalment Loan) (for Personal Customers)

10th August 2018

| | | | | |
|---|--|----------------|--|--|
| <p>This product is an instalment loan.</p> <p>This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our loan advice for the final terms of your instalment loan.</p> | | | | |
| <p>Interest Rates and Interest Charges</p> | | | | |
| <p>Annualised Interest Rate</p> | <p>For a loan amount of HK\$100,000¹:</p> | | | |
| | <p>Loan Tenor</p> | <p>6-month</p> | <p>12-month</p> | <p>24-month</p> |
| | <p>Annualised Interest Rate (or range of Annualised Interest Rate)</p> | <p>N/A</p> | <p>The annualised interest rate is from 2.5% below the Bank’s HKD Prime to 1.5% over the Bank’s HKD Prime.</p> | <p>The annualised interest rate is from 2.5% below the Bank’s HKD Prime to 1.5% over the Bank’s HKD Prime.</p> |
| <p>Annualised Overdue / Default Interest Rate</p> | <p>6% over the Bank’s HKD Prime.</p> <p>The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.</p> <p>If an instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.</p> <p>For details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facilities and Loan Facility(ies)” provided by the Bank.</p> | | | |
| <p>Fees and Charges</p> | | | | |
| <p>Handling Fees</p> | <p>A non-refundable annual handling charge of 1% of the loan for each year or part thereof will be charged upon the approval of the Instalment Loan.</p> | | | |
| <p>Late Payment Fees and Charge</p> | <p>Apart from default interest, the Bank reserves the right to charge HK\$500 on each time when the borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the borrower or to take any other recovery action against the borrower after the borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the borrower shall be obliged to pay such costs to the Bank upon demand.</p> | | | |
| <p>Prepayment / Early Settlement / Redemption Fee</p> | <p>Only full repayment of the loan is permissible, 2% of outstanding amount will be charged if the borrower fully repays the loan before loan maturity date as prepayment fee.</p> | | | |
| <p>Returned Cheque / Rejected Autopay Charge</p> | <p>HK\$150 per returned cheque / rejected autopay payment.</p> | | | |
| <p>Additional Information</p> | | | | |
| <p>1. The minimum loan amount is HK\$50,000.</p> <p>2. For details, please refer to the relevant section of Conditions of “Easi-Personal Loan”(Instalment Loan).</p> | | | | |

Key Facts Statement (KFS) for Property Secured Instalment Loan

Nanyang Commercial Bank, Limited (“the Bank”)

The Mainland Property Refinancing Service (for Personal Customers)
6th July 2020

This service is a property secured instalment loan.

This KFS provides you with indicative information about interest, fees and charges of this service but please refer to our offer letter for the final terms of your property secured instalment loan.

Interest Rates and Interest Charges

For a loan amount of HK\$3 million:

| Loan Tenor | 6 months | 12 months | 24 months | 20 years | 30 years |
|-----------------------------------|--|--|--|--|----------|
| Range of annualized interest rate | From 1.25% below the Bank’s HKD Prime to 0.25% over the Bank’s HKD Prime. OR From 3.75% to 5.25% over the Bank’s 1-month HIBOR | From 1.25% below the Bank’s HKD Prime to 0.25% over the Bank’s HKD Prime. OR From 3.75% to 5.25% over the Bank’s 1-month HIBOR | From 1.25% below the Bank’s HKD Prime to 0.25% over the Bank’s HKD Prime. OR From 3.75% to 5.25% over the Bank’s 1-month HIBOR | From 1.25% below the Bank’s HKD Prime to 0.25% over the Bank’s HKD Prime. OR From 3.75% to 5.25% over the Bank’s 1-month HIBOR | N/A |

Annualized Overdue / Default Interest Rate

6% over the Bank’s HKD Prime

The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.

If an instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.

For Details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facilities and Loan Facility(ies)” provided by the Bank.

Fees and Charges

Handling Fees

0% to 0.5% of loan amount will be charged when a customer applies for the Mainland Property Refinancing Service.

0.7% -1% handling fees will be charged when a customer accepts the loan offer of the Mainland Property Refinancing Service.

Late Payment Fees and Charge

HK\$500 per late payment (plus legal cost, if any)

Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HK\$500 or such other amount as determined by the Bank from time to time, on each time when the Borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the Borrower or to take any other recovery action against the Borrower after the Borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the Borrower shall be obliged to pay such costs to the Bank upon demand.

For Details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facilities and Loan Facility(ies)” provided by the Bank.

| | |
|--|--|
| Prepayment / Early Settlement / Redemption Fee | <p><u>Prepayment in full:</u> 3% of the original loan amount will be charged when the borrower fully prepays the loan within the first year of repayment; 2% of the original loan amount will be charged when the borrower fully prepays the loan within the second year of repayment; 1% of the original loan amount will be charged when the borrower fully prepays the loan within the third year of repayment.</p> <p><u>Prepayment in partial:</u> 3% of the prepaid loan amount will be charged when the borrower partially prepays the loan within the first year of repayment; 2% of the prepaid loan amount will be charged when the borrower partially prepays the loan within the second year of repayment; 1% of the prepaid loan amount will be charged when the borrower partially prepays the loan within the third year of repayment.</p> <p>In addition, 1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan with less than 1 month's prior notice.</p> |
| Returned Cheque / Rejected Autopay Charge | HK\$150 per returned cheque / rejected autopay payment |

Additional Information

1. The minimum loan amount is HK\$1 million.

2. Monthly Repayment Amount :

For a loan amount of HK\$3 million:

| Loan Tenor | Up to 20 years |
|---|---|
| Monthly repayment amount for the annualized interest rate based on the Bank's Best Lending Rate above | HK\$17,787 to HK\$20,216 (Assume the Bank's HKD Prime is 5%) |
| Monthly repayment amount for the annualized interest rate based on the Bank's 1-month HIBOR above | HK\$18,101 to HK\$20,552 (Assume the Bank's 1-month HIBOR is 0.2%) |

- The maximum loan tenor up to 20 years is only applicable to residential or composite buildings. The maximum loan tenor for other property types will be less than 20 years.

3. Other relevant Fees and Charges:

| | |
|--|---|
| Custody of Non-discharged Deeds after Full Repayment | HK\$3,000 per year |
| Lease Consent Letter on Charged Property | HK\$1,000 per letter (plus legal cost, if any) |
| Re-issuance of Notice for Repayment Schedule | HK\$100 per copy |
| Re-issuance of Annual Statement of Instalment Loan Account | HK\$100 per copy |
| Confirmation of Mortgaged Property and Account Balance | HK\$200 per copy (HK\$20 for each subsequent copy issued simultaneously) |
| Provision of Duplicate Copy of Property Ownership Certificate/Real Estate Ownership Certificate or other documents copies | Property Ownership Certificate or Real Estate Ownership Certificate : HK\$180 per copy Other documents : HK\$50 per page |
| Administration Fee for adoption of the Reinstatement Value of the mortgaged property as the insured amount of Fire Insurance Policy (Applicable for Inception of Fire Insurance, Revise of sum insured or Renewal of Fire Insurance) | HK\$1,000 for each time |

4. Customers are responsible to pay for the Mainland China Real Estate Registration Centre property registration fees, valuation report provided by property valuation agencies on the approved lists of the Bank and other related fees which are determined by relevant organizations.