

Key Facts Statement (KFS) for Instalment Loan

Nanyang Commercial Bank, Limited (“the Bank”)

“Li Chai Tong” Personal Loan (for Personal Customers)

27/5/2024

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 loan advice for the final terms of your instalment loan.

Interest Rates and Interest Charges

Annualised Interest Rate	For a loan amount of HK\$ 20,000,000 or equivalent Loans in HK Dollar: The annualised interest rate is from 2% below the Bank’s HKD Prime to 1% over the Bank’s HKD Prime. Loans in US Dollar: The annualised interest rate is from the Bank’s HKD Prime to 2.5% over the Bank’s HKD Prime.
Annualised Overdue / Default Interest Rate	6% over the Bank’s HKD Prime or the Bank’s cost of funds at the relevant time, whichever is higher. 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, please contact our staffs for details.

Fees and Charges

Handling Fee	0.3% to 0.5% of loan amount will be charged when a customer applies for the “Li Chai Tong” Personal Loan.
Late Payment Fee and Charge	Apart from default interest, the Bank reserves the right to charge 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, please contact our staffs for details.
Prepayment / Early Settlement / Redemption Fee	The Borrower shall give to the Bank at least 1 month's prior notice in writing of the Borrower's intention to prepay whether in whole or in part the outstanding amount of the Loan Facility(ies). Such notice shall be irrevocable once given. If the Borrower fails to give such notice in the prescribed manner, otherwise the Bank shall be entitled to charge interest on the amount to be prepaid up to the next coming instalment payment date and a prepayment fee as may be specified by the Bank from time to time and displayed or posted in the Bank's banking halls shall be payable by the Borrower on or before the prepayment. Any partial prepayment shall be in the minimum sum of HK\$ 50,000.00 or its equivalent in other foreign currencies.
Returned Cheque / Rejected Autopay Charge	HK\$ 150 per returned cheque / rejected autopay payment.

Additional Information

1. The minimum loan amount is HK\$ 20,000,000 and the repayment periods are 12 months, 24 months and 36 months.
2. Only accept Personal Deposits Pledge in Nanyang Commercial Bank (China), Limited under the same name account.
3. Borrower and Mortgagor must be the same person.

Nanyang Commercial Bank (China), Limited (“NCB China”) is a commercial bank incorporates in the Mainland of China and wholly owned by the Bank. NCB China is neither an authorized institution of the Banking Ordinance of Hong Kong nor carrying on banking business in Hong Kong, and the Bank is not an agent of NCB China. NCB China is not a member of the Deposit Protection Scheme and the deposit in NCB China is not protected by the Deposit Protection Scheme in Hong Kong.

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

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分期貸款產品資料概要

南洋商業銀行有限公司(「本行」)

「理財通」個人貸款(個人客戶適用)

2024年5月27日

<p>此乃分期貸款產品。 本概要所提供的利息、費用及收費等數據僅供參考， 分期貸款的最終條款以貸款通知書為準。</p>	
利率及利息支出	
年化利率	貸款金額(等值港元): HK\$2,000,000 港元貸款: 本行港元最優惠利率-2%至本行港元最優惠利率+1% 美元貸款: 本行港元最優惠利率至本行港元最優惠利率+2.5%
逾期還款年化利率 / 就違約貸款收取的年化利率	違約利息(i)本行港元最優惠利率+6% 或 ii)本行的資金成本(以較高者為準)。 本行保留可就下列任何到期未付款項按日徵收違約利息的權利(不論判決之後或之前) 若供款或付息逾期未付,將計算違約利息,自相關供款或付息到期日起按日計算,直至實際全數支付之日為止。 詳情請參閱《一般貸款授信的一般條款》條款之相關章節,如有需要可向分行職員索取。
費用及收費	
手續費	在客戶申請「理財通」個人貸款時,將收取貸款額之0.3至0.5%
逾期還款費用及收費	除違約利息外,本行保留在借款人每次未能如期付款時徵收HK\$500元或本行不時決定的其他金額作為違約行政費用的權利。 此外,若本行絕對酌情決定需要聘用律師,以在借款人未能于到期日付款時向借款人發出付款通知書或向借款人采取其他追討行動,本行則有權收回本行合理招致而金額合理的所有法律費用,且借款人須應要求向本行支付該等費用。 詳細請參閱本行提供的《一般貸款授信的一般條款》中的相關部分,如有需要可向分行職員索取。
提前還款 / 提前清償 / 贖回的收費	借款人須向本行發出至少一個月的事先書面通知,表示借款人就貸款授信的未償還金額作出提前還款(不論全部或部分)的意願。該通知一經發出即不可撤銷。若借款人未能按規定方式發出通知,本行有權就提前還款的金額徵收直至下一個分期供款還款日期為止的利息,及本行不時指定並展示或張貼於本行銀行大堂的提前還款費用 部分提前還款的最低金額為HK\$50,000.00元或其等值的其他貨幣。
退票 / 退回自動轉帳授權指示的收費	每次退票 / 退回自動轉帳授權指示時,將收取HK\$150元。
其他資料	
<ol style="list-style-type: none">最低貸款金額為HK\$2,000,000,還款期為12個月、24個月及36個月。僅接受於南商(中國)的同名賬戶定期存單質押。借款人及抵押人須為同一人。 <p>南洋商業銀行(中國)有限公司(「南商(中國)」)是本行在中國內地成立並全資擁有的一家商業銀行。南商(中國)並非香港《銀行業條款》所指的認可機構,沒有在香港經營銀行業務,亦非香港存款保障計劃的計劃成員,存放於南商(中國)的存款非受保障存款,不受香港的存款保障計劃保障。本行並非南商(中國)的代理人。</p>	

重要注意事項: 借定唔借? 還得到先好借!

分期贷款产品资料概要

南洋商业银行有限公司(「本行」)

「理财通」个人贷款(个人客户适用)

2024年5月27日

<p>此乃分期贷款产品。</p> <p>本概要所提供的利息、费用及收费等数据仅供参考， 分期贷款的最终条款以贷款通知书为准。</p>	
利率及利息支出	
年化利率	贷款金额(等值港元): HK\$2,000,000 港元贷款: 本行港元最优惠利率-2%至本行港元最优惠利率+1% 美元贷款: 本行港元最优惠利率至本行港元最优惠利率+2.5%
逾期还款年化利率 / 就违约贷款收取的年化利率	违约利息(i)本行港元最优惠利率+6% 或 ii)本行的资金成本(以较高者为准)。 本行保留可就下列任何到期未付款项按日征收违约利息的权利(不论判决之后或之前) 若供款或付息逾期未付,将计算违约利息,自相关供款或付息到期日起按日计算,直至实际全数支付之日为止。 详情请参阅《一般贷款授信的一般条款》条款之相关章节,如有需要可向分行职员索取。
费用及收费	
手续费	在客户申请「理财通」个人贷款时,将收取贷款额之0.3至0.5%
逾期还款费用及收费	除违约利息外,本行保留在借款人每次未能如期付款时征收HK\$500元或本行不时决定的其他金额作为违约行政费用的权利。 此外,若本行绝对酌情决定需要聘用律师,以在借款人未能于到期日付款时向借款人发出付款通知书或向借款人采取其他追讨行动,本行则有权收回本行合理招致而金额合理的所有法律费用,且借款人须应要求向本行支付该等费用。 详细请参阅本行提供的《一般贷款授信的一般条款》中的相关部分,如有需要可向分行职员索取。
提前还款 / 提前清偿 / 赎回的收费	借款人须向本行发出至少一个月的事先书面通知,表示借款人就贷款授信的未偿还金额作出提前还款(不论全部或部分)的意愿。该通知一经发出即不可撤销。若借款人未能按规定方式发出通知,本行有权就提前还款的金额征收直至下一个分期供款还款日期为止的利息,及本行不时指定并展示或张贴于本行银行大堂的提前还款费用 部分提前还款的最低金额为HK\$50,000.00元或其等值的其他货币。
退票 / 退回自动转账授权指示的收费	每次退票 / 退回自动转账授权指示时,将收取HK\$150元。
其他资料	
<p>4. 最低贷款金额为HK\$2,000,000,还款期为12个月、24个月及36个月。</p> <p>5. 仅接受于南商(中国)的同名账户定期存单质押。</p> <p>6. 借款人及抵押人须为同一人。</p> <p>南洋商业银行(中国)有限公司(「南商(中国)」)是本行在中国内地成立并全资拥有的一家商业银行。南商(中国)并非香港《银行业条款》所指的认可机构,没有在香港经营银行业务,亦非香港存款保障计划的计划成员,存放于南商(中国)的存款非受保障存款,不受香港的存款保障计划保障。本行并非南商(中国)的代理人。</p>	

重要注意事项: 借定唔借? 还得到先好借!