

# Key Facts Statement (KFS) for Instalment Loan

Nanyang Commercial Bank, Limited("the Bank")

The Mainland Talents and Professionals Personal Loan (for Personal Customers)

25/5/2022

**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\$100,000:					
	Loan Tenor	6-month	12-month	24-month	36-month	48-month
Annualised Interest Rate (or range of Annualised Interest Rate)	N/A	The annualised interest rate is from 1.5% below the Bank's HKD Prime to the Bank's HKD Prime	The annualised interest rate is from 1.25% below the Bank's HKD Prime to 0.5% over the Bank's HKD Prime	The annualised interest rate is from 1% below the Bank's HKD Prime to 1.25% over the Bank's HKD Prime	The annualised interest rate is from 0.75% below the Bank's HKD Prime to 1.5% over the Bank's HKD Prime	The annualised interest rate is from 0.5% below the Bank's HKD Prime to 1.75% 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 section "Conditions of The Mainland Talents and Professionals Personal Loan" in the Application Form.</p>
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## Fees and Charges

Handling Fee	0%
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	Only full repayment of the loan is permissible in case of prepayment. 2% of outstanding amount will be charged if the borrower fully repays the loan before loan maturity date as prepayment fee.
Returned Cheque / Rejected Autopay Charge	HK\$150 per returned cheque / rejected autopay payment.

## Additional Information

1. The minimum loan amount is HK\$100,000 and the minimum loan tenor is 12 months.
2. For details, please refer to the section "Conditions of The Mainland Talents and Professionals Personal Loan" in the Application Form.

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

# 分期貸款產品資料概要

南洋商業銀行有限公司(「本行」)

內地人才私人貸款計劃(個人客戶適用)

2022年5月25日

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。

## 利率及利息支出

年化利率	貸款金額: HK\$100,000						
	貸款期	6個月	12個月	24個月	36個月	48個月	60個月
年化利率(或年化利率範圍)	不適用	本行港元最優惠利率減1.5%至本行港元最優惠利率	本行港元最優惠利率減1.25%至本行港元最優惠利率加0.5%	本行港元最優惠利率減1%至本行港元最優惠利率加1.25%	本行港元最優惠利率減0.75%至本行港元最優惠利率加1.5%	本行港元最優惠利率減0.5%至本行港元最優惠利率加1.75%	本行港元最優惠利率減0.5%至本行港元最優惠利率加1.75%

逾期還款年化利率 / 就違約貸款收取的年化利率	本行港元最優惠利率加6% 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《內地人才私人貸款計劃》申請表之條款章節。
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## 費用及收費

手續費	0%
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港幣 500 元(如涉及法律費用則另計)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採取其他追討行動,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。
提前還款 / 提前清償 / 贖回的收費	倘若分期貸款提前還款,只可作出全數清還,當客戶于貸款到期前償還全數貸款,將需繳納相等于分期貸款尚欠本金 2%的款項作為提前還款手續費。
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,將收取港幣 150 元

## 其他數據

- 最低貸款金額為 HK\$100,000,最少貸款期為 12 個月。
- 詳情請參閱《內地人才私人貸款計劃》申請表之條款章節。

**重要注意事項：借定唔借？還得到先好借！**

# 分期付款产品资料概要

南洋商业银行有限公司(「本行」)

内地人才私人贷款计划(个人客户适用)

2022年5月25日

此乃分期付款产品。

本概要所提供的利息、费用及收费等数据仅供参考，

分期付款的最终条款以贷款通知书为准。

## 利率及利息支出

年化利率	贷款金额: HK\$100,000						
	贷款期	6个月	12个月	24个月	36个月	48个月	60个月
年化利率(或年化利率范围)	不适用	本行港元最优惠利率减1.5%至本行港元最优惠利率	本行港元最优惠利率减1.25%至本行港元最优惠利率加0.5%	本行港元最优惠利率减1%至本行港元最优惠利率加1.25%	本行港元最优惠利率减0.75%至本行港元最优惠利率加1.5%	本行港元最优惠利率减0.5%至本行港元最优惠利率加1.75%	本行港元最优惠利率加1.75%

逾期还款年化利率 / 就违约贷款收取的年化利率	本行港元最优惠利率加6% 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《内地人才私人贷款计划》申请表之条款章节。
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## 费用及收费

手续费	0%
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港币500元(如涉及法律费用则另计)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。
提前还款 / 提前清偿 / 赎回的收费	倘若分期付款提前还款,只可作出全数清还,当客户于贷款到期前偿还全数贷款,将需缴纳相等于分期付款尚欠本金2%的款项作为提前还款手续费。
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,将收取港币150元

## 其他数据

- 最低贷款金额为 HK\$100,000, 最少贷款期为 12 个月。
- 详情请参阅《内地人才私人贷款计划》申请表之条款章节。

**重要注意事项：借定唔借？还得到先好借！**