

# Key Facts Statement (KFS) for Instalment Loan

Nanyang Commercial Bank, Limited ("the Bank")

The Mainland Talents and Professionals Personal Loan (for Personal Customers)  
5<sup>th</sup> November 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\$100,000:						
	Loan Tenor	6-month	12-month	24-month	36-month	48-month	60-month
	Annualised Interest Rate (or range of Annualised Interest Rate)	N/A	The annualised interest rate is from 0.75% below the Bank's HKD Prime to 0.5% over the Bank's HKD Prime	The annualised interest rate is from 0.5% below the Bank's HKD Prime to 1% over the Bank's HKD Prime	The annualised interest rate is from 0.25% below the Bank's HKD Prime to 1.25% over the Bank's HKD Prime	The annualised interest rate is from the Bank's HKD Prime to 1.5% over the Bank's HKD Prime	The annualised interest rate is from 0.25% over 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 relevant sections of the terms and conditions for "The Mainland Talents and Professionals Personal Loan" provided by the Bank. Please contact our staffs for details.</p>
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## Fees and Charges

Handling Fee	Not applicable
Late Payment Fee and Charge	<p>HK\$500 per late payment (plus legal cost, if any)</p> <p>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	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

- The minimum loan amount is HK\$100,000 and the minimum loan tenor is 12 months.
- For details, please refer to the relevant sections of the terms and conditions for "The Mainland Talents and Professionals Personal Loan".

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

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