

Key Facts Statement (KFS) for Business Revolving Loan

PAO Bank Limited (the "Bank")

Business Revolving Loan

May 2024

Interest Rates and Fees & Charges															
<p>This product is a revolving loan.</p> <p>This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our loan confirmation letter for the final terms and conditions of your revolving loan.</p>															
Annualised Percentage Rate (APR)	For a loan amount of HK\$100,000 under a loan facility within the loan facility tenor: <table border="1" style="margin: 10px auto;"> <thead> <tr> <th>Loan Tenor</th> <th>1-month</th> <th>2-month</th> <th>3-month</th> <th>4-month</th> <th>5-month</th> <th>6-month</th> </tr> </thead> <tbody> <tr> <td>APR</td> <td colspan="6" style="text-align: center;">9.00% - 15.00%</td> </tr> </tbody> </table> <p>An APR is a reference rate which includes the basic interest rates and other applicable fees and charges of the loan expressed as an annualised rate. The APR quoted here is for reference only. The final APR is subject to financial conditional review and is solely determined by the Bank.</p>	Loan Tenor	1-month	2-month	3-month	4-month	5-month	6-month	APR	9.00% - 15.00%					
Loan Tenor	1-month	2-month	3-month	4-month	5-month	6-month									
APR	9.00% - 15.00%														
Annualised Interest Rate on Overdue/ Default Amount	36% Default interest shall accrue from day to day on the overdue amount from the due date up to the date on which the Bank actually receives irrevocable and unconditional payment of the overdue amount in full at 36% per annum (or at such rate which the Lender may from time to time notify to the Borrower) and on the basis of the actual number of days elapsed and a 365-day year. The default interest payable is not subject to any minimum amount.														
Fees & Charges															
Loan Facility Handling Fee	1% of the initial approved principal amount limit of the loan facility														
Overdue Repayment Fee	No overdue repayment fee														
Early Redemption / Prepayment Fee	1% of the total prepayment amount														
Annual Renewal Fee (if applicable)	1% of the approved principal amount limit of the renewed loan facility														
Returned Cheque / Rejected Autopay Charge	Not applicable														
Additional Information															

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1. Minimum loan amount is HK\$100,000.
2. The loan facility tenor is 1 year and available tenor for each loan is 1, 2, 3, 4, 5 and 6 months. Upon the expiry of the loan facility, renewal of the loan facility is available upon request and an annual renewal fee will apply. The details of renewal are subject to the loan renewal assessment result.
3. The borrower shall pay interest on each loan on a monthly basis at the end of each one-month interest period during the tenor of such loan. In respect of the borrower's repayment obligation for the last one-month interest period of a loan, the borrower shall repay, on the loan maturity date of such loan, the principal amount of such loan plus monthly interest accrued on such loan during such one-month interest period in one single repayment in one lump sum.

The Chinese version of this KFS is for reference only. The English version shall prevail if there is any inconsistency between the Chinese and the English versions.

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