

Key Facts Statement (KFS) for Business Short-term Loan
 Ping An OneConnect Bank (Hong Kong) Limited (the "Bank")

Business Short-term Loan
May 2023

<p>This product is a term 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 of your instalment loan.</p>					
Interest Rates and Fees & Charges					
Annualised Percentage Rate (APR)	For a loan amount of HK\$100,000:				
	Loan Tenor	3-month	4-month	5-month	6-month
	APR	8.74%	9.33%	9.72%	10%
<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>					
Annualised Interest Rate on Overdue / Default Amount	36%				
<p>Default interest is charged at 3% per month on the overdue amount from the date of default until we actually receive repayment of the overdue amount in full. The default interest payable is not subject to any minimum amount.</p>					
Fees & Charges					
Loan Handling Fee	No handling fee				
Overdue Repayment Fee	No overdue repayment fee				
Early Redemption / Prepayment Fee	No early redemption / prepayment fee				
Returned Cheque / Rejected Autopay Charge	Not applicable				
Additional Information					
<ol style="list-style-type: none"> Minimum loan amount is HK\$100,000 The available loan tenors are 3, 4, 5, and 6 months. The Borrower shall pay interest on the Loan on a monthly basis at the end of each one-month interest period until the month on which the maturity date of the Loan falls (in relation to the Borrower's repayment obligation for this month, the Borrower shall repay, on the maturity date of the Loan, by one (1) single repayment in one lump sum being the principal amount of the Loan plus interest for that month accrued up to and including the maturity date of the Loan). 					

The Chinese version of this KFS is for reference only. The English version will 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!