

**Key Facts Statement (KFS) for Trade-Connect Loan**  
 Ping An OneConnect Bank (Hong Kong) Limited (the "Bank")

Trade-Connect Loan  
 Dec 2022

<p><b>This product is an instalment loan.</b></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>											
<p><b>Interest Rates and Fees &amp; Charges</b></p>											
<p><b>Annualised Percentage Rate (APR)</b></p>	<p>For a loan amount of HK\$100,000:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Loan Tenor</th> <th>6-month</th> <th>12-month</th> <th>18-month</th> <th>24-month</th> </tr> </thead> <tbody> <tr> <td>APR</td> <td>8.30%</td> <td>8.30%</td> <td>8.30%</td> <td>8.30%</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	6-month	12-month	18-month	24-month	APR	8.30%	8.30%	8.30%	8.30%
Loan Tenor	6-month	12-month	18-month	24-month							
APR	8.30%	8.30%	8.30%	8.30%							
<p><b>Annualised Interest Rate on Overdue/ Default Amount</b></p>	<p>36%</p> <p>Default interest is charged at 3% per month on the overdue amount from the date of default until we actually receive repayment in full. The default interest payable is not subject to any minimum amount.</p>										
<p><b>Fees &amp; Charges</b></p>											
<p><b>Loan Handling Fee</b></p>	No handling fee										
<p><b>Overdue Repayment Fee</b></p>	No overdue repayment fee										
<p><b>Early Redemption / Prepayment Fee</b></p>	No early redemption / prepayment fee										
<p><b>Returned Cheque / Rejected Autopay Charge</b></p>	Not applicable										
<p><b>Additional Information</b></p>											
<ol style="list-style-type: none"> <li>1. Minimum loan amount is HK\$100,000</li> <li>2. The available loan tenor is 6, 12, 18, 24, 30 and 36 months.</li> <li>3. The apportionment of interest and principal for each monthly repayment amount is based on the straight-line method. The amount of a monthly repayment amount that is apportioned to repay interest is the highest for the first monthly repayment and decreases gradually throughout the loan tenor.</li> </ol>											

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!**