

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

Business Revolving Loan
 May 2023

This product is a revolving loan.									
<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>									
Interest Rates and Fees & Charges									
Annualised Percentage Rate (APR)	<p>For a loan amount of HK\$100,000 under a loan facility within the loan facility tenor:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Loan Tenor</th> <th style="text-align: center;">1-month</th> <th style="text-align: center;">2-month</th> <th style="text-align: center;">3-month</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">APR</td> <td colspan="3" 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	APR	9.00% - 15.00%		
Loan Tenor	1-month	2-month	3-month						
APR	9.00% - 15.00%								
Annualised Interest Rate on Overdue/ Default Amount	<p>36%</p> <p>Default interest is charged and accrued at 3% per month on the overdue amount from the date of default until the Bank actually receives repayment in full. The default interest payable is not subject to any minimum amount.</p>								
Fees & Charges									
Loan Facility Handling Fee	1% of 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									
<ol style="list-style-type: none"> Minimum loan amount is HK\$100,000. The loan facility tenor is 1 year and available tenor for each loan is 1, 2 and 3 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!