

Key Facts Statement (KFS) for Business Instalment Loan

PAO Bank Limited (the “Bank”)

**Business Instalment Loan
June 2025**

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 offer letter for the final terms of your instalment loan.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Interest Rate

For a loan amount of HK\$ 100,000:

Loan Tenor	6-month	12-month	24-month
Interest rate	8.0% # P + 2.5% The interest rate for the loan is not subject to a cap and thus may be subject to higher interest rate risk.	7.9% # P + 2.4% The interest rate for the loan is not subject to a cap and thus may be subject to higher interest rate risk.	7.7% # P + 2.2% The interest rate for the loan is not subject to a cap and thus may be subject to higher interest rate risk.

The interest rate in our offer letter of your loan may change during the tenor of this loan.

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.

Prime Rate (P) means the Hong Kong Dollar Prime Rate, interest rate re-fixing for this loan takes place from time to time subject to the Bank's decision.

Latest rate and other details of the Prime Rate is published on our website https://www.paob.com.hk/en/charges_prime-rate.html.

Subject to the Bank's approval at its sole discretion.

Annualised Percentage Rate (APR)

For a loan amount of HK\$100,000:

Loan Tenor	6-month	12-month	24-month
APR	13.88%	11.12%	9.5%

The Annualised Percentage Rate quoted here is for reference only, and is inclusive of all relevant fees and charges normally incurred related to the product.

	Only applicable for non-SFGS Loan. For SFGS Loan, please refer to “Additional Information”.											
Annualised Overdue / Default Interest Rate	36% Any default interest shall accrue from day to day on the amount overdue up to the date on which the Lender actually receives irrevocable and unconditional payment of the overdue amount in full, and be calculated 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.											
Repayment												
Repayment Frequency	This loan requires monthly repayment.											
Periodic Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment: <table><tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr><tr><td>Periodic repayment amount for the interest rate specified above</td><td>HK\$ 17,057.71</td><td>HK\$ 8,694.22</td><td>HK\$ 4,509.06</td></tr></table>				Loan Tenor	6-month	12-month	24-month	Periodic repayment amount for the interest rate specified above	HK\$ 17,057.71	HK\$ 8,694.22	HK\$ 4,509.06
Loan Tenor	6-month	12-month	24-month									
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Total Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment: <table><tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr><tr><td>Total repayment amount for the interest rate specified above</td><td>HK\$ 102,346.25</td><td>HK\$ 104,330.64</td><td>HK\$ 108,217.42</td></tr></table> Remark: To calculate the above information applicable to your specific case, please use our online loan repayment calculator accessible from our website at https://www.paob.com.hk/en/sme-banking-services.html .				Loan Tenor	6-month	12-month	24-month	Total repayment amount for the interest rate specified above	HK\$ 102,346.25	HK\$ 104,330.64	HK\$ 108,217.42
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Total repayment amount for the interest rate specified above	HK\$ 102,346.25	HK\$ 104,330.64	HK\$ 108,217.42									
Fees and Charges												
Handling Fee	Non-SFGS Loan: An initial set-up fee of up to 1.5% of the initial approved principal amount, subject to the Bank’s discretion to rebate part of such fee. SFGS Loan: Not Applicable											
Late Payment Fee and Charge	Waived											
Prepayment / Early Settlement / Redemption Fee	Waived											

Returned Cheque / Rejected Autopay Charge	Not applicable
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Additional Information

SFGS Loan and Non-SFGS Loan

Minimum Loan Amount	HK\$ 100,000
Maximum Loan Amount	HK\$ 7,400,000, provided that (1) the loan is covered under the SME Financing Guarantee Scheme (SFGS), operated by HKMC Insurance Limited (HKMCI), and (2) the borrower or the guarantor(s) of such loan provide certain negative pledge undertakings against their real property(ies), subject to the sole discretion of the Bank.
Loan / Loan Facility Tenor	The available loan tenor is 6, 12, 18, 24, 30, 36, 48 and 60 months.
Change of Loan Terms	HK\$ 1,000 per item will be charged if you request to change any term(s) of the loan (e.g. the repayment account, loan tenor, repayment method and monthly repayment amount).

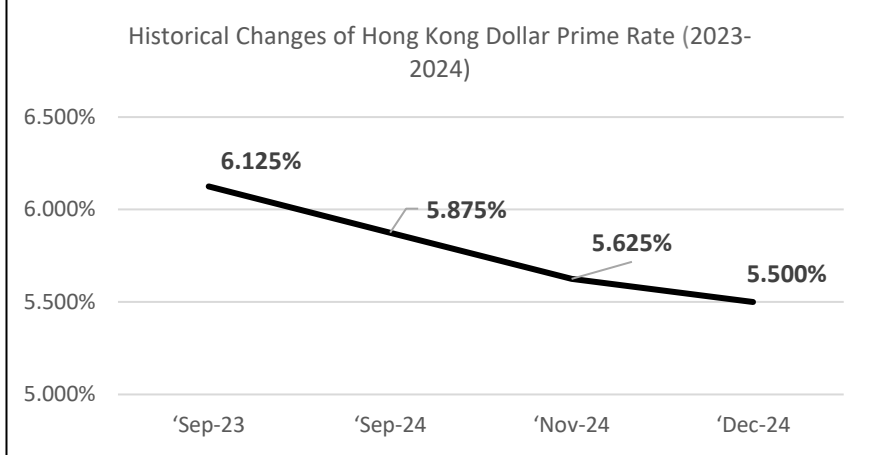
Annualised Percentage Rate (APR) for SFGS Loan with amount of HK\$100,000:

Loan Tenor	6-month	12-month	24-month
APR	8.3%	8.2%	8.0%

The Annualised Percentage Rate quoted here is for reference only, and is inclusive of all relevant fees and charges normally incurred related to the product.

Reference Information

Historical Changes of Interest Rate Benchmark	The chart below is provided for illustrative purposes only and shows the historical movement of Prime Rate in the past 1.5 years. Remark: the Banks's Hong Kong Dollar Prime Rate start to apply from 25 September 2023.
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	<div><div>Historical Changes of Hong Kong Dollar Prime Rate (2023-2024)</div><table><thead><tr><th>Date</th><th>Rate</th></tr></thead><tbody><tr><td>'Sep-23</td><td>6.125%</td></tr><tr><td>'Sep-24</td><td>5.875%</td></tr><tr><td>'Nov-24</td><td>5.625%</td></tr><tr><td>'Dec-24</td><td>5.500%</td></tr></tbody></table></div> <p>The highest Hong Kong Dollar Prime Rate interest rate noted in the past 1.5 years is 6.125%.</p>	Date	Rate	'Sep-23	6.125%	'Sep-24	5.875%	'Nov-24	5.625%	'Dec-24	5.500%
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Periodic Repayment Amount (Illustrative Example)	<p>(The following example illustrates the periodic repayment amount based on the highest interest rate noted in the past 1.5 years.)</p> <p>For a loan amount of HK\$100,000 with monthly repayment:</p> <table><thead><tr><th>Loan Tenor</th><th>6-month</th><th>12-month</th><th>24-month</th></tr></thead><tbody><tr><td>Monthly repayment amount based on the highest interest rate noted in the past 1.5 years</td><td>HK\$ 17,088.44</td><td>HK\$ 8,727.77</td><td>HK\$ 4,551.29</td></tr></tbody></table>	Loan Tenor	6-month	12-month	24-month	Monthly repayment amount based on the highest interest rate noted in the past 1.5 years	HK\$ 17,088.44	HK\$ 8,727.77	HK\$ 4,551.29		
Loan Tenor	6-month	12-month	24-month								
Monthly repayment amount based on the highest interest rate noted in the past 1.5 years	HK\$ 17,088.44	HK\$ 8,727.77	HK\$ 4,551.29								
Total Repayment Amount (Illustrative Example)	<p>(The following example illustrates the total repayment amount based on the highest interest rate noted in the past 1.5 years.)</p> <p>For a loan amount of HK\$100,000 with monthly repayment:</p> <table><thead><tr><th>Loan Tenor</th><th>6-month</th><th>12-month</th><th>24-month</th></tr></thead><tbody><tr><td>Total repayment amount based on the highest interest rate noted in the past 1.5 years</td><td>HK\$ 102,530.64</td><td>HK\$ 104,733.21</td><td>HK\$ 109,230.91</td></tr></tbody></table>	Loan Tenor	6-month	12-month	24-month	Total repayment amount based on the highest interest rate noted in the past 1.5 years	HK\$ 102,530.64	HK\$ 104,733.21	HK\$ 109,230.91		
Loan Tenor	6-month	12-month	24-month								
Total repayment amount based on the highest interest rate noted in the past 1.5 years	HK\$ 102,530.64	HK\$ 104,733.21	HK\$ 109,230.91								

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

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

「企業分期貸款」產品資料概要

PAO Bank Limited (「本行」)

「企業分期貸款」
2025年6月

此乃分期貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的分期貸款的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出

利率

假設貸款金額為港幣10萬元：

貸款期	6個月	12個月	24個月
利率	8.0% # P + 2.5% 本貸款的利率並無上限，可能面對較高的利率風險。	7.9% # P + 2.4% 本貸款的利率並無上限，可能面對較高的利率風險。	7.7% # P + 2.2% 本貸款的利率並無上限，可能面對較高的利率風險。

本行貸款確認書中的利率可能會在貸款期內變動。

本貸款的利率是根據利率基準計算的。此貸款的主要風險為利率風險。

最優惠利率（P）指本行不定時公佈的港元最優惠利率。

有關（P）的最新利率及其他詳情，請查閱本行網站：

https://www.paob.com.hk/tc/charges_prime-rate.html。

利率由本行全權酌情決定及須經本行批准。

實際年利率

假設貸款金額為港幣10萬元：

貸款期	6個月	12個月	24個月
實際年利率	13.88%	11.12%	9.5%

此處的實際年利率僅供參考，並已包括與產品相關的所有相關費用和收費。

只適用於非SFGS貸款。關於SFGS貸款，請參閱「其他資料」。

逾期還款實際年利率 / 就違約貸款收取的實際年利率	36 % 任何違約利息須由到期日起每日累計，直至貸款人不可撤回及不附帶條件地實際收到全數逾期未付金額的日期為止，並根據實際逾期天數及以一年365日計算。此逾期還款利息不設最低金額。											
還款												
還款頻率	本貸款需按每月還款。											
分期還款金額	以貸款額港幣10萬元，每月還款為例： <table><tr><td>貸款期</td><td>6個月</td><td>12個月</td><td>24個月</td></tr><tr><td>根據上述利率計算之分期還款金額</td><td>港幣\$ 17,057.71</td><td>港幣\$ 8,694.22</td><td>港幣\$ 4,509.06</td></tr></table>				貸款期	6個月	12個月	24個月	根據上述利率計算之分期還款金額	港幣\$ 17,057.71	港幣\$ 8,694.22	港幣\$ 4,509.06
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根據上述利率計算之分期還款金額	港幣\$ 17,057.71	港幣\$ 8,694.22	港幣\$ 4,509.06									
總還款金額	以貸款額港幣10萬元，每月還款為例： <table><tr><td>貸款期</td><td>6個月</td><td>12個月</td><td>24個月</td></tr><tr><td>根據上述利率計算之總還款金額</td><td>港幣\$ 102,346.25</td><td>港幣\$ 104,330.64</td><td>港幣\$ 108,217.42</td></tr></table> <p>註：如要計算適用於閣下特定情況的上述資訊，您可使用本行網站上的分期貸款服務計算機 https://www.paob.com.hk/tc/sme-banking-services.html。</p>				貸款期	6個月	12個月	24個月	根據上述利率計算之總還款金額	港幣\$ 102,346.25	港幣\$ 104,330.64	港幣\$ 108,217.42
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費用及收費												
手續費	非SFGS貸款：初始設立費用上限為最初核准本金金額的 1.5%，但本行可根據實際情況酌情決定退還部分費用 SFGS貸款：不適用											
逾期還款費用及收費	豁免											
提早還款 / 提前清償 / 贖回的收費	豁免											
退票 / 退回自動轉帳授權指示的費用	不適用											
其他資料												
SFGS貸款及非SFGS貸款												
最低貸款金額	100,000港元											

最高貸款金額	7,400,000港元，取決於（1）該貸款是否受香港按證保險有限公司（HKMCI）所經營的「中小企融資保證計劃」所擔保，及（2）該貸款的借款人或擔保人是否就其擁有物業提供若干消極承諾，並受限於本行的自行酌情權。
貸款 / 貸款額度期限	可供選擇的貸款期為6、12、18、24、30、36、48及60個月。
更改貸款條款	如客戶要求更改任何貸款條款（如更改還款賬戶、貸款期限、還款方式、每月還款金額等），收費為每項申請1,000港元。

SFGS貸款實際年利率（假設貸款金額為港幣10萬元）：

貸款期	6個月	12個月	24個月
實際年利率	8.3%	8.2%	8.0%

此處的實際年利率僅供參考，並已包括與產品相關的所有相關費用和收費。

參考資料

利率基準的歷史變動

下表僅供參考，顯示過去一年半內最優惠利率（P）的歷史變動。

註：本行的港元最優惠利率（P）自2023年9月25日開始。

港元最優惠利率（P）的歷史變動（2023-2024）

日期	利率
'Sep-23	6.125%
'Sep-24	5.875%
'Nov-24	5.625%
'Dec-24	5.500%

過去一年半內，最高的港元最優惠利率（P）為 6.125%。

分期還款金額（示例說明）

（以下例子展示了根據過去一年半內最高利率計算的分期還款金額。）

以貸款額港幣10萬元，每月還款為例：

貸款期	6個月	12個月	24個月
根據過去一年半內最高利率計算的每月還款金額	港幣\$ 17,088.44	港幣\$ 8,727.77	港幣\$ 4,551.29

總還款金額（示例說明）	（以下例子展示了根據過去一年半內最高利率計算的總還款金額。）			
	以貸 款額港幣10萬元，每月還款為例：			
	貸款期限	6個月	12個月	24個月
根據過去一年半內最高利率計算的總還款金額	港幣 \$ 102,530.64	港幣 \$ 104,733.21	港幣 \$ 109,230.91	

借定唔借? 還得到先好借!

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。