

Key Facts Statement (KFS) for Trade-Connect Instalment Loan

PAO Bank Limited (the “Bank”)

Trade-Connect Instalment Loan
January 2026

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									
Periodic repayment amount for the interest rate specified above	HK\$ 17,057.71	HK\$ 8,694.22	HK\$ 4,509.06									
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
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									
Fees and Charges												
Handling Fee	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.											
Late Payment Fee and Charge	Waived											
Prepayment / Early Settlement / Redemption Fee	Up to 5.0% of the prepaid loan amount plus full amount of cash rebate (if any) will be charged											

Returned Cheque / Rejected Autopay Charge	Not applicable
--	----------------

Additional Information

SFGS Loan and Non-SFGS Loan

Minimum Loan Amount	HK\$ 100,000
Maximum Loan Amount	HK\$ 10,000,000, 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).

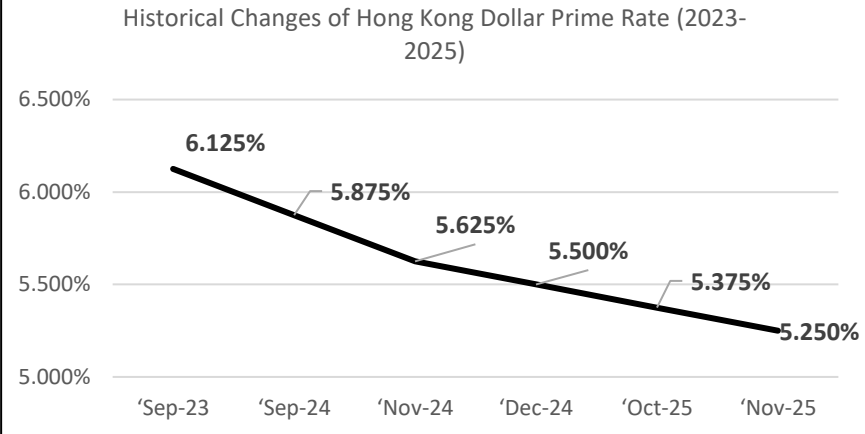
Annualised Percentage Rate (APR) for SFGS Loan with amount of HK\$100,000:

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	<p>The chart below is provided for illustrative purposes only and shows the historical movement of Hong Kong Dollar Prime Rate in the past 2 years.</p> <p>Remark: the Banks's Hong Kong Dollar Prime Rate start to apply from 25 September 2023.</p>
--	--

	<div>Historical Changes of Hong Kong Dollar Prime Rate (2023-2025)</div>  <table><tr><td>'Sep-23</td><td>'Sep-24</td><td>'Nov-24</td><td>'Dec-24</td><td>'Oct-25</td><td>'Nov-25</td></tr><tr><td>6.125%</td><td>5.875%</td><td>5.625%</td><td>5.500%</td><td>5.375%</td><td>5.250%</td></tr></table>	'Sep-23	'Sep-24	'Nov-24	'Dec-24	'Oct-25	'Nov-25	6.125%	5.875%	5.625%	5.500%	5.375%	5.250%	
'Sep-23	'Sep-24	'Nov-24	'Dec-24	'Oct-25	'Nov-25									
6.125%	5.875%	5.625%	5.500%	5.375%	5.250%									
	<p>The highest Hong Kong Dollar Prime Rate interest rate noted in the past 2 years is 6.125%.</p>													
Periodic Repayment Amount (Illustrative Example)	<p>(The following example illustrates the periodic repayment amount based on the highest interest rate noted in the past 2 years.)</p> <p>For a loan amount of HK\$100,000 with monthly repayment:</p> <table><tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr><tr><td>Monthly repayment amount based on the highest interest rate noted in the past 2 years</td><td>HK\$ 17,088.44</td><td>HK\$ 8,727.77</td><td>HK\$ 4,551.29</td></tr></table>	Loan Tenor	6-month	12-month	24-month	Monthly repayment amount based on the highest interest rate noted in the past 2 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 2 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 2 years.)</p> <p>For a loan amount of HK\$100,000 with monthly repayment:</p> <table><tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr><tr><td>Total repayment amount based on the highest interest rate noted in the past 2 years</td><td>HK\$ 102,530.64</td><td>HK\$ 104,733.21</td><td>HK\$ 109,230.91</td></tr></table>	Loan Tenor	6-month	12-month	24-month	Total repayment amount based on the highest interest rate noted in the past 2 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 2 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.

Key Facts Statement (KFS) for Trade-Connect Revolving Loan

PAO Bank Limited (the “Bank”)

Trade-Connect Revolving Loan
January 2026

This product is a revolving credit facility.

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 revolving credit facility.

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

The following interest rates apply to revolving credit facilities falling within the respective loan amount brackets below:

Loan Amount	Interest rate (or range of interest rate)
Up to HK\$ 5,000	Not Applicable. Loan amount is not offered because the minimum loan amount the Bank offers is HK\$ 80,000
Above HK\$ 5,000 and up to HK\$ 20,000	Not Applicable. Loan amount is not offered because the minimum loan amount the Bank offers is HK\$ 80,000
Above HK\$ 20,000 and up to HK\$ 79,999	Not Applicable. Loan amount is not offered because the minimum loan amount the Bank offers is HK\$ 80,000
HK\$ 80,000 or Above	From P + 2.5% to P + 8.5% or 8.00% - 15.00%# The interest rate for the loan is not subject to a cap and thus may 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)	The following APRs apply to revolving credit facilities falling within the respective loan amount brackets below:	
	Loan Amount	APR (or range of APR)
	Up to HK\$ 5,000	Not Applicable
	Above HK\$ 5,000 and up to HK\$ 20,000	Not Applicable
	Above HK\$ 20,000 and up to HK\$ 79,999	Not Applicable
	HK\$ 80,000 or Above	From P + 2.80% to P + 13.89% or 8.30% - 19.39%# The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
	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. The rate of Hong Kong Dollar Prime Rate (P) applicable from time to time 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 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.	
Overlimit Interest Rate	Not applicable	
Minimum Payment	Not applicable	
Repayment		
Repayment Frequency	This loan requires Monthly repayment.	
Periodic Repayment Amount		
	Loan Amount	Monthly repayment amount for the

		interest rate specified above
	HK\$ 5,000	Not Applicable
	HK\$ 20,000	Not Applicable
	HK\$ 100,000	HK\$ 33,946.30
	The above monthly repayment amount is based on a Loan Tenor of 3 months and an interest rate of 11.0%.	
Total Repayment Amount	Loan Amount	Total repayment amount for the interest rate specified above
	HK\$ 5,000	Not Applicable
	HK\$ 20,000	Not Applicable
	HK\$ 100,000	HK\$ 101,838.91
	The above total repayment amount is based on a Loan Tenor of 3 months and an interest rate of 11.0%.	
Fees and Charges		
Handling Fee	Set-up fee: An initial set-up fee of up to 0.5% of the initial approved principal amount limit, subject to the Bank's discretion to rebate part of such fee. Handling fee for drawdown and rollover: A handling fee of up to 0.5% of the drawdown principal amount for each drawdown and rollover.	
Annual Fee	0.5% of the approved principal amount limit of the renewed loan facility	
Withdrawal Fee / Transaction Fee	Not applicable	
Late Payment Fee and Charge	Waived	
Overlimit Handling Fee	Waived	
Returned Cheque Charge / Rejected Autopay Charge	Not applicable	
Lost Card Replacement Fee	Not applicable	
Additional Information		
Minimum Loan Amount	HK\$ 80,000	
Maximum Loan Amount	HK\$ 3,000,000, 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 Loan Facility Tenor is 1 year and available Loan Tenor for each loan is 3 or 4 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.
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).

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.

Reference Information															
Historical Changes of Interest Rate Benchmark	<p>The chart below is provided for illustrative purposes only and shows the historical movement of the Hong Kong Dollar Prime Rate interest rate benchmark in the past 2 years.</p> <p>Remark: the Banks's Hong Kong Dollar Prime Rate start to apply from 25 September 2023.</p> <div data-bbox="520 1160 1388 1621" data-label="Figure"> <table border="1"> <caption>Historical Changes of Hong Kong Dollar Prime Rate (2023-2025)</caption> <thead> <tr> <th>Date</th> <th>Interest 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> <tr> <td>'Oct-25</td> <td>5.375%</td> </tr> <tr> <td>'Nov-25</td> <td>5.250%</td> </tr> </tbody> </table> </div> <p>The highest Hong Kong Dollar Prime Rate interest rate noted in the past 2 years is 6.125%.</p>	Date	Interest Rate	'Sep-23	6.125%	'Sep-24	5.875%	'Nov-24	5.625%	'Dec-24	5.500%	'Oct-25	5.375%	'Nov-25	5.250%
Date	Interest Rate														
'Sep-23	6.125%														
'Sep-24	5.875%														
'Nov-24	5.625%														
'Dec-24	5.500%														
'Oct-25	5.375%														
'Nov-25	5.250%														
Periodic Repayment Amount (Illustrative Example)	<p>(The following example is for illustrative purposes only and illustrates the periodic repayment amount based on the highest interest rate noted in the past 2 years.)</p> <table border="1"> <tr> <td>Loan Amount</td><td>Monthly repayment amount based on the highest interest rate noted in the past 2 years</td></tr> <tr> <td>HK\$ 5,000</td><td>Not Applicable</td></tr> </table>	Loan Amount	Monthly repayment amount based on the highest interest rate noted in the past 2 years	HK\$ 5,000	Not Applicable										
Loan Amount	Monthly repayment amount based on the highest interest rate noted in the past 2 years														
HK\$ 5,000	Not Applicable														

	<table><tr><td>HK\$ 20,000</td><td>Not Applicable</td></tr><tr><td>HK\$ 100,000</td><td>HK\$ 33,981.24</td></tr></table> <p>The above monthly repayment amount is based on a Loan Tenor of 3 months and an interest rate of 11.625%.</p>	HK\$ 20,000	Not Applicable	HK\$ 100,000	HK\$ 33,981.24				
HK\$ 20,000	Not Applicable								
HK\$ 100,000	HK\$ 33,981.24								
Total Repayment Amount (Illustrative Example)	<p>(The following example is for illustrative purposes only and illustrates the total repayment amount based on the highest interest rate noted in the past 2 years.)</p> <table><tr><td>Loan Amount</td><td>Total repayment amount based on the highest interest rate noted in the past 2 years</td></tr><tr><td>HK\$ 5,000</td><td>Not Applicable</td></tr><tr><td>HK\$ 20,000</td><td>Not Applicable</td></tr><tr><td>HK\$ 100,000</td><td>HK\$ 101,943.73</td></tr></table> <p>The above total repayment amount is based on a Loan Tenor of 3 months and an interest rate of 11.625%.</p>	Loan Amount	Total repayment amount based on the highest interest rate noted in the past 2 years	HK\$ 5,000	Not Applicable	HK\$ 20,000	Not Applicable	HK\$ 100,000	HK\$ 101,943.73
Loan Amount	Total repayment amount based on the highest interest rate noted in the past 2 years								
HK\$ 5,000	Not Applicable								
HK\$ 20,000	Not Applicable								
HK\$ 100,000	HK\$ 101,943.73								

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.