

Key Facts Statement (KFS) for eFast Loan

PAO Bank Limited (the “Bank”)

**eFast 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 | 10.0% # P + 4.5% The interest rate for the loan is not subject to a cap and thus may be subject to higher interest rate risk. | 9.9% # P + 4.4% The interest rate for the loan is not subject to a cap and thus may subject be to higher interest rate risk. | 9.7% # P + 4.2% 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 | 16.14% | 13.33% | 11.63% |

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.

| | | | | | | | | | | | | |
|---|---|-----------------|-----------------|--|------------|---------|----------|----------|---|-----------------|-----------------|-----------------|
| | | | | | | | | | | | | |
| 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\$ 17,156.14</td><td>HK\$ 8,786.94</td><td>HK\$ 4,600.66</td></tr></table> | | | | Loan Tenor | 6-month | 12-month | 24-month | Periodic repayment amount for the interest rate specified above | HK\$ 17,156.14 | HK\$ 8,786.94 | HK\$ 4,600.66 |
| Loan Tenor | 6-month | 12-month | 24-month | | | | | | | | | |
| Periodic repayment amount for the interest rate specified above | HK\$ 17,156.14 | HK\$ 8,786.94 | HK\$ 4,600.66 | | | | | | | | | |
| 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\$ 102,936.84</td><td>HK\$ 105,443.26</td><td>HK\$ 110,415.80</td></tr></table> <p>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.</p> | | | | Loan Tenor | 6-month | 12-month | 24-month | Total repayment amount for the interest rate specified above | HK\$ 102,936.84 | HK\$ 105,443.26 | HK\$ 110,415.80 |
| Loan Tenor | 6-month | 12-month | 24-month | | | | | | | | | |
| Total repayment amount for the interest rate specified above | HK\$ 102,936.84 | HK\$ 105,443.26 | HK\$ 110,415.80 | | | | | | | | | |
| 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 | Waived | | | | | | | | | | | |
| Returned Cheque / Rejected Autopay Charge | Not applicable | | | | | | | | | | | |
| Additional Information | | | | | | | | | | | | |

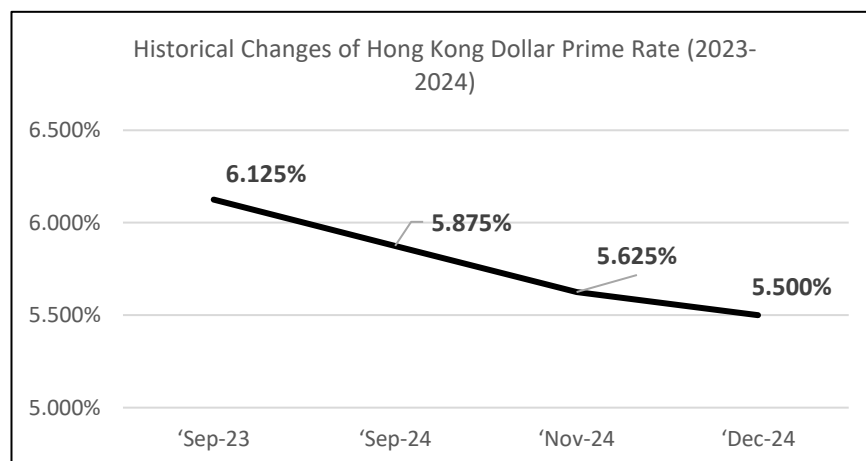
| | |
|-----------------------------------|---|
| Minimum Loan Amount | HK\$ 100,000 |
| Loan / Loan Facility Tenor | The available Loan Tenor is 3, 6, 9, 12 and 18 months. |
| Change of Loan Terms | HK\$ 1,000 per item will be charged if you request to change any term(s) of the loan (e.g. the repayment account, loan tenor, repayment method and monthly repayment amount). |

Reference Information

Historical Changes of Interest Rate Benchmark

The chart below is provided for illustrative purposes only and shows the historical movement of Hong Kong Dollar Prime Rate in the past 1.5 years.

Remark: the Banks's Hong Kong Dollar Prime Rate start to apply from 25 September 2023.



The highest Hong Kong Dollar Prime Rate interest rate noted in the past 1.5 years is 6.125%.

Periodic Repayment Amount (Illustrative Example)

(The following example illustrates the periodic repayment amount based on the highest interest rate noted in the past 1.5 years.)

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

| 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\$ 17,186.95 | HK\$ 8,816.02 | HK\$ 4,629.51 |

Total Repayment Amount (Illustrative Example)

(The following example illustrates the total repayment amount based on the highest interest rate noted in the past 1.5 years.)

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

| | 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\$ 103,121.72 | HK\$ 105,792.30 | HK\$ 111,108.18 |

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.

「融易貸」產品資料概要

PAO Bank Limited (「本行」)

「融易貸」
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 | 10.0% # P + 4.5% 本貸款的利率並無上限，可能面對較高的利率風險。 | 9.9% # P + 4.4% 本貸款的利率並無上限，可能面對較高的利率風險。 | 9.7% # P + 4.2% 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/en/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 | 16.14% | 13.33% | 11.63% |

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。

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。

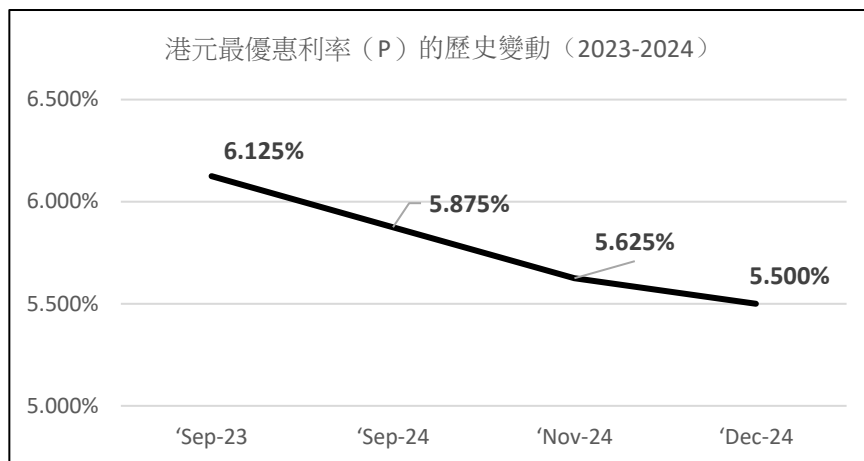
還款

| | | | | |
|---------------------|--|--------------------|--------------------|--------------------|
| 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： | | | |
| | 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\$ 17,156.14 | 港幣\$ 8,786.94 | 港幣\$ 4,600.66 |
| | | | | |
| 總還款金額 | 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 |
| | 根據上述 利率 計算之總還款金 額 | 港幣\$ 102,936.84 | 港幣\$ 105,443.26 | 港幣\$ 110,415.80 |
| | 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 。 | | | |
| 費用及收費 | | | | |
| 手續費 | 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 | | | |
| 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 | | | | |
| | | | | |
| 最低貸款金額 | 100,000港元 | | | |
| 貸款 / 貸款額度期限 | 可供選擇的貸款期為3、6、9、12 及18 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。 | | | |

參考資料

利率基準的歷史變動

下表僅供參考，顯示過去一年半內港元最優惠利率（P）的歷史變動。
 註：本行的港元最優惠利率（P）自2023年9月25日開始適用。



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\$ 17,186.95 | 港幣\$ 8,816.02 | 港幣\$ 4,629.51 |

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 \$ 103,121.72 | 港幣 \$ 105,792.30 | 港幣 \$ 111,108.18 |

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。