

Key Facts Statement (KFS) for Business Short-term Loan
 PAO Bank Limited (the "Bank")

Business Short-term Loan
May 2024

<p>This product is a term loan.</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>											
Interest Rates and Fees & Charges											
Annualised Percentage Rate (APR)	<p>For a loan amount of HK\$100,000:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Loan Tenor</th> <th style="text-align: center;">3-month</th> <th style="text-align: center;">4-month</th> <th style="text-align: center;">5-month</th> <th style="text-align: center;">6-month</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">APR</td> <td style="text-align: center;">8.74%</td> <td style="text-align: center;">9.33%</td> <td style="text-align: center;">9.72%</td> <td style="text-align: center;">10%</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	3-month	4-month	5-month	6-month	APR	8.74%	9.33%	9.72%	10%
Loan Tenor	3-month	4-month	5-month	6-month							
APR	8.74%	9.33%	9.72%	10%							
Annualised Interest Rate on Overdue / Default Amount	<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 of the overdue amount in full. The default interest payable is not subject to any minimum amount.</p>										
Fees & Charges											
Loan Handling Fee	No handling fee										
Overdue Repayment Fee	No overdue repayment fee										
Early Redemption / Prepayment Fee	Early redemption / prepayment fee waived										
Returned Cheque / Rejected Autopay Charge	Not applicable										
Additional Information											
<ol style="list-style-type: none"> 1. Minimum loan amount is HK\$100,000 2. The available loan tenors are 3, 4, 5, and 6 months. 3. The Borrower shall pay interest on the Loan on a monthly basis at the end of each one-month interest period until the month on which the maturity date of the Loan falls (in relation to the Borrower's repayment obligation for this month, the Borrower shall repay, on the maturity date of the Loan, by one (1) single repayment in one lump sum being the principal amount of the Loan plus interest for that month accrued up to and including the maturity date of the Loan). 											

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!