

Key Facts Statement (KFS) for Business Secured Loan

PAO Bank Limited (the "Bank")

Business Secured Instalment Loan (BSLI)

January 2026

This product is a business secured loan, which comprises business secured instalment loan and/or business secured revolving loan and/or business secured revolving loan - taxi license.

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 business secured loan.

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Interest Rates and Interest Charges

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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\$1,000,000 with monthly repayment:			
	Loan Tenor	12-month	24month	60-month
	Periodic repayment amount for the interest rate specified above	HK\$ 84,921.63	HK\$ 43,202.72	HK\$ 18,191.74
Total Repayment Amount	For a loan amount of HK\$1,000,000 with monthly repayment:			
	Loan Tenor	12-month	24-month	60-month
	Total repayment amount for the interest rate (specified above)	HK\$ 1,019,059.56	HK\$ 1,036,865.33	HK\$ 1,091,504.70
	Remark: To calculate the total repayment amount applicable to your case, please refer to the revised particulars of instalments payable provided by us from time to time.			
Fees and Charges				
Handling Fee	An initial set-up fee of up to 3.0% of the initial approved principal amount of BSLI will be charged, subject to the Bank's discretion to rebate part of such fee.			
Late Payment Fee and Charge	Waived			
Prepayment / Early Settlement / Redemption Fee	Within first year of drawdown: Up to 3.0% of the prepaid loan amount plus full amount of cash rebate (if any) will be charged Within second year of drawdown: Up to 2.0% of the prepaid loan amount plus full amount of cash rebate (if any) will be charged Within third year of drawdown: Up to 1.0% of the prepaid loan amount plus full amount of cash rebate (if any) will be charged			

	After third year of drawdown: Waived
Returned Cheque / Rejected Autopay Charge	Not applicable
Additional Information	
Minimum Loan Amount	HK\$ 100,000
Loan / Loan Facility Tenor	Maximum of 25 years, with a loan tenor in multiples of 6 months
Change of Loan Terms	HK\$ 1,000 per request when you change the repayment account, loan tenor, repayment method or monthly repayment amount

Reference Information															
Historical Changes of Interest Rate Benchmark	<p>The chart below is provided for illustrative purposes only and shows the historical movement of 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 data-bbox="539 1077 1417 1536" data-label="Figure"> <table border="1"> <caption>Historical Changes of Hong Kong Dollar Prime Rate (2023-2025)</caption> <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> <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	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%
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Total Repayment Amount (Illustrative Example)	(The following example illustrates the total repayment amount based on the highest interest rate noted in the past 2 years.)			
	For a loan amount of HK\$1,000,000 with monthly repayment:			
	Loan Tenor	12-month	24-month	60-month
	Total repayment amount based on the highest interest rate noted in the past 2 years	HK\$ 1,022,484.32	HK\$ 1,043,533.92	HK\$ 1,108,379.11

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

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Key Facts Statement (KFS) for Business Secured Loan
PAO Bank Limited (the "Bank")

**Business
 Secured
 Revolving Loan
 (BSLR) January
 2026**

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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
Up to HK\$ 5,000	Not Applicable. Loan amount is not offered because the minimum loan amount the Bank offers is HK\$ 100,000
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Overlimit Interest Rate	Not applicable										
Minimum Payment	Not applicable										
Repayment											
Repayment Frequency	This loan does not require periodic repayment in regular amount.										
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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\$ 101,849.31
The above total repayment amount is based on a Loan Tenor of 3 months and an interest rate of 7.5%.		
Fees and Charges		
Handling Fee	An initial set-up fee of up to 3.0% of the initial approved principal amount limit of BSLR, subject to the Bank's discretion to (i) rebate part of such fee, or (ii) charge an additional fee, based on the utilisation of such approved principal amount limit.	
Annual Fee / Monthly Fee	An annual renewal fee of up to 3.0% of the renewed principal amount limit approved by the Bank, subject to the Bank's discretion to (i) rebate part of such fee, or (ii) charge an additional fee, based on the utilisation of such approved principal amount limit.	
Withdrawal Fee / Transaction Fee	Not applicable	
Late Payment Fee and Charge	Waived	
Overlimit Handling Fee	Not applicable	
Returned Cheque Charge / Rejected Autopay Charge	Not applicable	
Lost Card Replacement Fee	Not applicable	
Additional Information		
Minimum Loan Amount	HK\$ 100,000	
Loan / Loan Facility Tenor	The loan facility tenor is 12 months (subject to renewal) and the maximum tenor for each loan is 5 months	
Change of Loan Terms	HK\$ 1,000 per request when you change the repayment account, loan tenor, repayment method or monthly repayment amount	
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