

Key Facts Statement (KFS) for Instalment Loan

DBS Bank (Hong Kong) Limited (the "Bank")

Personal Instalment Loan  
1 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 loan confirmation 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	This loan tenor is not offered	0.16%	0.24%
	The interest rate is the basic interest rate of the product shown as a percentage of the amount borrowed over a month. It is quoted in the form of monthly flat rate. Monthly flat rate is used to calculate the total interest for the loan.			
	Total Interest = Loan Amount x Monthly Flat Rate x Loan Tenor			
The interest rate quoted here is for reference only. The interest rate applicable to you is subject to your financial condition and is solely determined by the Bank.				
Annualised Percentage Rate (APR)	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	APR	This loan tenor is not offered	7.54%	7.69%
	The APR is calculated in accordance with the guideline issued in respect of the Code of Banking Practice. It is a reference rate, which includes the basic interest rates, fees and charges of the product, expressed as an annualised rate. The APR has included Loan Set Up Fee of 2% in the calculation. Loan Set Up Fee shall be deducted from the loan principal amount upon drawdown of the loan and is non-refundable.			
	The APR quoted here is for reference only. The APR applicable to you is subject to your financial condition and is solely determined by the Bank.			
Annualised Overdue / Default Interest Rate	Not applicable			
Repayment				
Repayment Frequency	This loan requires monthly repayment.			
Periodic Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Periodic repayment amount for the interest rate specified above	This loan tenor is not offered	HK\$8,493	HK\$4,407
	Each periodic repayment amount will be rounded to the nearest dollar. Due to the rounding effect, the below-mentioned total repayment amount is slightly different from the Loan Amount + Total Interest (as calculated above).			

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Total Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Total repayment amount for the interest rate specified above	This loan tenor is not offered	HK\$101,916	HK\$105,768
Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at <a href="https://www.dbs.com.hk/personal/loans/personal-loans/repayment-calculator.page">https://www.dbs.com.hk/personal/loans/personal-loans/repayment-calculator.page</a>				
Fees and Charges				
Handling Fee (This refers to the "Loan Set Up Fee" stated in the Personal Instalment Loan Terms and Conditions)		2% on the principal amount of the loan. The fee shall be deducted from the loan principal amount upon drawdown of the loan and is non-refundable.		
Late Payment Fee and Charge (This refers to the "Late Repayment Surcharge" stated in the Personal Instalment Loan Terms and Conditions)		HK\$1,000 per month if the monthly repayment amount is not paid in full when due		
Prepayment / Early Settlement / Redemption Fee (This refers to the "Early Settlement Administrative Fee" stated in the Personal Instalment Loan Terms and Conditions)		2% per annum on the principal amount of the loan will be charged for the number of years in the remaining loan tenor (any part of a year shall be rounded up to a year) if you fully repay the loan before the end of the loan tenor.  Given the imposition of this fee, you need to assess whether this fee outweighs the interest saved if you decide to early pay off the loan. To facilitate your assessment, you can refer to "Personal Loans FAQ" on the Bank's website ( <a href="http://www.dbs.com.hk/personal/loans/loan-faq">www.dbs.com.hk/personal/loans/loan-faq</a> ) for an illustration.		
Returned Cheque / Rejected Autopay Charge		No amount is charged by the Bank per returned cheque / rejected autopay payment		
Additional Information				
(1) The Bank provides you with a cooling-off right. If you fully repay the principal amount of the loan within the cooling-off period (i.e. 7 calendar days after the day of loan drawdown) ("Cooling-off Period"), no interest and early settlement fee will be charged. However, since the Bank has deducted the loan set up fee when disbursing the loan proceed to you and such fee is non-refundable, when you cancel the loan within the Cooling-off Period, you must add the amount of the loan set up fee to the loan proceed you received and return such amount to the Bank.				
(2) The apportionment of each monthly repayment amount between principal and interest is based on Rule of 78. You may refer to information on HKMA website ( <a href="http://www.hkma.gov.hk">www.hkma.gov.hk</a> >Smart Consumers>Personal Credit) for details about Rule of 78				
(3) 12-, 18-, 24-, 30-, 36-, 42-, 48-, 54- and 60-month loan tenor is offered				

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

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

