

## Key Facts Statement (KFS) for Installment Loan

### Smart Plus Personal Installment Loan

28 November 2022

| <p><b>This product is an installment loan.</b></p> <p><b>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 installment loan.</b></p> |  |                |                |          |          |              |                |                |
|--|--|----------------|----------------|----------|----------|--------------|----------------|----------------|
| Interest Rates and Interest Charges  |  |                |                |          |          |              |                |                |
| <b>Annualised Percentage Rate (APR)<sup>1</sup></b>  | For a loan amount of HK\$100,000:  |                |                |          |          |              |                |                |
|  | <table border="1"> <thead> <tr> <th>Loan Tenor</th> <th>6-month</th> <th>12-month</th> <th>24-month</th> </tr> </thead> <tbody> <tr> <td>Range of APR</td> <td>6.32% - 33.59%</td> <td>6.81% - 35.82%</td> <td>7.08% - 35.80%</td> </tr> </tbody> </table>   | Loan Tenor     | 6-month        | 12-month | 24-month | Range of APR | 6.32% - 33.59% | 6.81% - 35.82% |
| Loan Tenor   | 6-month  | 12-month       | 24-month       |          |          |              |                |                |
| Range of APR   | 6.32% - 33.59%   | 6.81% - 35.82% | 7.08% - 35.80% |          |          |              |                |                |
| The above example is for reference.  |  |                |                |          |          |              |                |                |
| <b>Annualised Overdue Interest Rate<sup>2</sup></b>  | 36%<br>Overdue interest rate will be imposed when the monthly installment amount is failed to be settled on or before the due date. Overdue interest is calculated according to the following formula: overdue installment amount x interest rate of 3% per month and in simple interest on monthly basis from the due date of such installment until the date of full payment. No minimum amount of Overdue Interest will be applied. |                |                |          |          |              |                |                |
| Fees and Charges   |  |                |                |          |          |              |                |                |
| <b>Handling Fee</b>  | 1% per annum of the approved loan amount for the loan tenor will be charged. The handling fee will be deducted from the loan amount upon loan withdrawal.  |                |                |          |          |              |                |                |
| <b>Late Payment Fee and Charge</b>   | N/A  |                |                |          |          |              |                |                |
| <b>Early Settlement Fee</b>  | 2% of approved loan amount will be charged if you fully repay the loan.  |                |                |          |          |              |                |                |
| <b>Rejected Autopay Transaction &amp; Bounced Cheque Handling Fee</b>  | HK\$150 per item   |                |                |          |          |              |                |                |

### Additional Information

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| <b>Loan Repayment</b>                                    | The loan repayment amount shall be calculated according to the Rule of 78 and China CITIC Bank International Limited (the "Bank") has the right to apportion the monthly repayments (including those already paid to the Bank) between interests and principals as the Bank deems appropriate. Customer needs to be aware that early loan settlement handling fee, the entire outstanding loan amount (including any arrears but less the portion for payment of the Handling Fee) and interest up to the next repayment date are involved in early loan settlement. |
| <b>Extension Fee</b>                                     | <p><u>Change of Repayment Due Date<sup>3</sup></u></p> Extension Fee calculated on a daily basis will be charged according to the following formula, no minimum amount will be applied: $\text{Approved loan amount} \times \frac{\text{Monthly flat rate} \times 12 \times \text{Number of days extended}}{\text{Number of days in a year}^4}$ Maximum extension period must not exceed 28 days from the original loan repayment date.  |
|  | <p><u>Repayment Holiday<sup>3</sup></u></p> Extension Fee will be charged according to the following formula, no minimum amount will be applied: $\text{Approved loan amount} \times \text{Monthly flat rate}$ Each extension period must be a full month.   |
| <b>Request for Bank Confirmation Letter Handling Fee</b> | HK\$150 per copy   |
| <b>Minimum Loan Amount</b>                               | HK\$5,000  |

Note:

- The APR is calculated in accordance with the practices and methods set out in the relevant guidelines issued by the Hong Kong Association of Banks. An APR is a reference rate which includes the basic interest rate and other applicable fees and charges expressed as an annualized rate.
- The Bank may also require immediate payment of all outstanding sum (including loan amount, interest, fees and other charges) owed by the customer upon the Bank's demand notwithstanding that they are not due for payment.
- The service shall be subject to the approval of the Bank.
- 365 days (for ordinary years) or 366 days (for leap years).