

Key Facts Statement (KFS) for Installment Loan

**Personal Loan ("Loan") for affected landlords under 100%
Personal Loan Guarantee Scheme ("Scheme")
May 2022**

This product is an installment 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 installment loan.

Interest Rates and Interest Charges				
Annualised Percentage Rate (APR ¹)	For loan amount of HK\$5,000 – HK\$100,000			
	Loan Tenor	6-month	12-month	24-month
	APR	N/A	0%	0%
Annualised Overdue Interest Rate ²	N/A			
Fees and Charges				
Handling Fee	N/A			
Late Payment Fee and Charge	\$50 per month, if the monthly repayment amount is not paid in full when due			
Prepayment Penalty	N/A			
Rejected Autopay Transaction & Bounced Cheque Handling Fee	HK\$150 per item			
Additional Information				
Loan Repayment	The loan is interest-free. After the repayment holiday period, the principal repayment amount is the same for each instalment during the remaining loan repayment period.			
Request for Bank Confirmation Letter Handling Fee	HK\$150 per copy			
Minimum Loan Amount	HK\$5,000			

Eligibility of Borrower

- Holding a valid Hong Kong identity card who aged 18 or above; and
- Being a legal and beneficial owner of any premises which are used wholly or primarily as specified premises (the "Premises"); and
- Being a landlord living off rental incomes of the Premises and for at least one month during the period beginning on 1 January 2022 and ending on the earlier of (i) 31 July 2022; and (ii) the date of the Loan application, 20% or more of the rent has not been paid by the tenant; and
- Was or has been barred from talking or continuing to take relevant action in respect of the tenant's failure to pay the rent in compliance with the tenancy for the premises pursuant to provisions under the Ordinance; and
- Has not entered into any written forbearance agreement during the period beginning on 1 May 2022 and ending on the earlier of (i) 31 July 2022 and (ii) the date of the Loan application, in respect of the amount that is to be paid as rent or the time when any rent is payable in relation to the Premises; and
- Must not be undischarged bankruptcy nor subject to any bankruptcy petition or proceedings at the time of loan application and shall maintain valid bank accounts in Hong Kong.

Maximum Aggregate Loan Amount

Three times the aggregate monthly rent receivable by the Borrower in respect of the Premises from tenants protected by the Ordinance; and

Maximum Aggregate Loan Amount under all categories (per Borrower)

HK\$100,000

Use of Loan Proceeds

No restriction

Repayment

Maximum repayment period is five years. Borrowers may apply for a principal repayment holiday of 6 months from the drawdown of the loans. If a borrower does not fulfil the repayment obligations, it may adversely affect the borrower's credit records maintained at the credit reference agencies. The bank will also follow up in accordance with its usual processes.

Note:

¹ 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 and the respective APRs are rounded to the nearest two decimal places.

² 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.

分期貸款產品資料概要

百分百擔保個人特惠貸款計劃(「計劃」)下提供予受影響業主的私人貸款(「貸款」)
2022年5月

此乃分期貸款產品。

本概要所提供的利息、費用及收費等資料僅供參考，
分期貸款的最終條款以貸款確認書為準。

利率及利息支出				
實際年利率 ¹	貸款金額：HK\$5,000 - HK\$100,000			
	貸款期	6 個月	12 個月	24 個月
	APR	不適用	0%	0%
逾期還款年化利率 ²	不適用			
費用及收費				
手續費	不適用			
逾期還款費用及收費	如未能於供款日全數繳付每月還款額，客戶須向銀行支付逾期還款手續費每月 HK\$50。			
提早償還貸款罰款	不適用			
自動轉賬退回或退票手續費	每次 HK\$150。			
其他資料				
償還貸款	本貸款並無利息。還款假期過後，剩餘貸款還款期內每期本金還款額相同。			
索取賬戶證明書手續費	每張 HK\$150			
最低貸款金額	HK\$5,000			

借款人申請資格	<ul style="list-style-type: none"> • 持有有效香港身份證及年滿18歲或以上；及 • 為全部或主要用作指明處所的任何場所(「指明處所」)的合法及實益擁有人；及 • 為依靠指明處所的租金收入維生的業主，並且在自2022年1月1日至(a)2022年7月31日及(b)本申請的日期(以較早者為準)期間，租戶至少有一個月欠付20%或以上的租金；及 • 根據「該條例」的規定下借款人被禁止就租客未能按照租約支付處所租金而採取或繼續採取相關行動；及 • 借款人在2022年5月1日至(a)2022年7月31日及(b)本申請的日期(以較早者為準)期間，未有簽訂與指明處所有關任何租金支付的金額或應付時間的書面寬限協定；及 • 於申請貸款時，不屬於未獲解除破產人士及未有針對其的破產呈請或法律程序及在香港維持有效的銀行賬戶。
累計最高貸款金額	依據該條例保護下的租戶應繳予借款人的每月租金應收賬款總額的三倍
所有類別累計最高貸款金額(每位借款人)	HK\$100,000
貸款用途	不限
還款	<p>最長還款期為5年。借款人可申請或不申請貸款期內首6個月還款假期安排。</p> <p>如果借款人不履行還款義務，則有可能令借款人於信用評級機構產生不良的信貸紀錄。銀行也將按照既定的程序進行跟進。</p>

註：

¹ 實際年利率是按照香港銀行公會發出的有關指引所載的做法及方式計算，實際年利率是一個參考利率，以年化利率展示出已包括基本的利率、其他適用的手續費及收費。所示之實際年利率已約至小數點後兩個位。

² 若客戶未能如期償還任何欠款，縱使有部分未償還貸款仍未到期支付，本行有權要求客戶即時償還尚欠本行的全部款項(包括貸款金額、利息、收費以及其他費用)。