

# Key Facts Statement (KFS) for Business Revolving Loan

PAO Bank Limited (the "Bank")

**Business  
Revolving Loan  
June 2025**

**This product is a revolving credit facility.**

**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 revolving credit facility.**

**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

The following interest rates apply to revolving credit facilities falling within the respective loan amount brackets below:

Loan Amount	Interest rate (or range of 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
Above HK\$ 5,000 and up to HK\$ 20,000	Not Applicable. Loan amount is not offered because the minimum loan amount the Bank offers is HK\$ 100,000
Above HK\$ 20,000 and up to HK\$ 99,999	Not Applicable. Loan amount is not offered because the minimum loan amount the Bank offers is HK\$ 100,000
HK\$ 100,000 or Above	From P + 3.5% to P + 8.5% or 9.00% - 15.00%# The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.

The interest rate in our offer letter of your loan may change during the tenor of this loan.

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.

	<p>Prime Rate (P) means the Hong Kong Dollar Prime Rate, interest rate re-fixing for this loan takes place from time to time subject to the Bank's decision.</p> <p>Latest rate and other details of the Prime Rate is published on our website <a href="https://www.paob.com.hk/en/charges_prime-rate.html">https://www.paob.com.hk/en/charges_prime-rate.html</a> .</p> <p><i># Subject to the Bank's approval at its sole discretion.</i></p>										
<b>Annualised Percentage Rate (APR)</b>	<p>The following APRs apply to revolving credit facilities falling within the respective loan amount brackets below:</p> <table border="1"> <thead> <tr> <th>Loan Amount</th> <th>APR (or range of APR)</th> </tr> </thead> <tbody> <tr> <td>Up to HK\$ 5,000</td> <td>Not Applicable</td> </tr> <tr> <td>Above HK\$ 5,000 and up to HK\$ 20,000</td> <td>Not Applicable</td> </tr> <tr> <td>Above HK\$ 20,000 and up to HK\$ 99,999</td> <td>Not Applicable</td> </tr> <tr> <td>HK\$ 100,000 or Above</td> <td>           From P + 3.88% to P + 20.21%            or            9.38% - 26.71%#            The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.         </td> </tr> </tbody> </table> <p>The Annualised Percentage Rate quoted here is for reference only, and is inclusive of all relevant fees and charges normally incurred related to the product.</p> <p>The rate of Hong Kong Dollar Prime Rate (P) applicable from time to time is published on our website: <a href="https://www.paob.com.hk/en/charges_prime-rate.html">https://www.paob.com.hk/en/charges_prime-rate.html</a></p> <p><i># Subject to the Bank's approval at its sole discretion.</i></p>	Loan Amount	APR (or range of APR)	Up to HK\$ 5,000	Not Applicable	Above HK\$ 5,000 and up to HK\$ 20,000	Not Applicable	Above HK\$ 20,000 and up to HK\$ 99,999	Not Applicable	HK\$ 100,000 or Above	From P + 3.88% to P + 20.21% or 9.38% - 26.71%# The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
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<b>Annualised Overdue / Default Interest Rate</b>	<p>36%</p> <p>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.</p>										
<b>Overlimit Interest Rate</b>	Not applicable										
<b>Minimum Payment</b>	Not applicable										
<b>Repayment</b>											
<b>Repayment Frequency</b>	This loan requires Monthly repayment.										

<b>Periodic Repayment Amount</b>	Loan Amount	Monthly repayment amount for the interest rate specified above
	HK\$ 5,000	Not Applicable
	HK\$ 20,000	Not Applicable
	HK\$ 100,000	HK\$ 33,834.58
	The above monthly repayment amount is based on a Loan Tenor of 3 months and an interest rate of 9.0%.	
<b>Total Repayment Amount</b>	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\$ 101,503.74
	The above total repayment amount is based on a Loan Tenor of 3 months and an interest rate of 9.0%.	
<b>Fees and Charges</b>		
<b>Handling Fee</b>	An initial set-up fee of up to 1.5% of the initial approved principal amount limit, subject to the Bank's discretion to rebate part of such fee.	
<b>Annual Fee / Monthly Fee</b>	1% of the approved principal amount limit of the renewed loan facility	
<b>Withdrawal Fee / Transaction Fee</b>	Not applicable	
<b>Late Payment Fee and Charge</b>	1% of the total prepayment amount	
<b>Overlimit Handling Fee</b>	Waived	
<b>Returned Cheque Charge / Rejected Autopay Charge</b>	Not applicable	
<b>Lost Card Replacement Fee</b>	Not applicable	
<b>Additional Information</b>		
<b>Minimum Loan Amount</b>	HK\$ 100,000	
<b>Loan / Loan Facility Tenor</b>	The Loan Facility Tenor is 1 year and available Loan Tenor for each loan is 1, 2, 3, 4, 5 and 6 months. Upon the expiry of the loan facility, renewal of the loan facility is available upon request and an annual renewal fee will apply. The details of renewal are subject to the loan renewal assessment result.	

<b>Change of Loan Terms</b>	HK\$ 1,000 per item will be charged if you request to change any term(s) of the loan (e.g. the repayment account, loan tenor, repayment method and monthly repayment amount).
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The borrower shall pay interest on each loan on a monthly basis at the end of each one-month interest period during the tenor of such loan. In respect of the borrower's repayment obligation for the last one-month interest period of a loan, the borrower shall repay, on the loan maturity date of such loan, the principal amount of such loan plus monthly interest accrued on such loan during such one-month interest period in one single repayment in one lump sum.

<b>Reference Information</b>											
<b>Historical Changes of Interest Rate Benchmark</b>	<p>The chart below is provided for illustrative purposes only and shows the historical movement of the Hong Kong Dollar Prime Rate interest rate benchmark in the past 1.5 years.</p> <p><b>Remark:</b> the Banks's Hong Kong Dollar Prime Rate start to apply from 25 September 2023.</p> <div data-bbox="523 875 1390 1335" data-label="Figure"> <table border="1"> <caption>Historical Changes of Hong Kong Dollar Prime Rate (2023-2024)</caption> <thead> <tr> <th>Month</th> <th>Interest 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> </tbody> </table> </div> <p>The highest Hong Kong Dollar Prime Rate interest rate noted in the past 1.5 years is 6.125%.</p>	Month	Interest Rate	'Sep-23	6.125%	'Sep-24	5.875%	'Nov-24	5.625%	'Dec-24	5.500%
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To borrow or not to borrow? Borrow only if you can repay!

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

# 「企業循環貸款」產品資料概要

PAO Bank Limited (「本行」)

「企業循環貸款」  
2025年6月

此乃循環貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的循環貸款的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

## 利率及利息支出

### 利率

以下利率適用於屬於各自貸款金額範圍內的循環貸款：

貸款金額	利率（或利率範圍）
港幣\$ 5,000或以下	不適用 本行提供的最低貸款金額為港幣100,000
港幣\$ 5,000以上至港幣\$ 20,000	不適用 本行提供的最低貸款金額為港幣100,000
港幣\$ 20,000以上至港幣\$ 99,999	不適用 本行提供的最低貸款金額為港幣100,000
港幣\$ 100,000及以上	P + 3.5% 至 P + 8.5% 或 9.00% - 15.00%# 本貸款的利率並無上限，可能面對較高的利率風險。

本行貸款確認書中的利率可能會在貸款期內變動。

本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。

最優惠利率（P）指本行不定時公佈的港元最優惠利率。

有關（P）的最新利率及其他詳情，請查閱本行網站：

[https://www.paob.com.hk/tc/charges\\_prime-rate.html](https://www.paob.com.hk/tc/charges_prime-rate.html)。

# 利率由本行全權酌情決定及須經本行批准。

### 實際年利率

以下實際年利率適用於屬於各自貸款金額範圍內的循環貸款：

貸款金額	年化利率（或年化利率範圍）
港幣\$ 5,000或以下	不適用
港幣\$ 5,000以上至港幣\$ 20,000	不適用
港幣\$ 20,000以上至港幣\$ 99,999	不適用

	<p>港幣\$ 100,000及以上</p> <p>P + 3.88% 至 P + 20.21% 或 9.38% - 26.71%#</p> <p>本貸款的利率並無上限，可能面對較高的利率風險。</p>								
	<p>此處的實際年利率僅供參考，並已包括與產品相關的所有相關費用和收費。</p> <p>有關港元最優惠利率（P）的最新利率及其他詳情，請查閱本行網站： <a href="https://www.paob.com.hk/tc/charges_prime-rate.html">https://www.paob.com.hk/tc/charges_prime-rate.html</a></p> <p># 利率由本行全權酌情決定及須經本行批准。</p>								
逾期還款年化利率 / 就違約貸款收取的年化利率	<p>36%</p> <p>違約利息應按逾期未付金額每日累計，從到期日起至本行不可撤回及不附帶條件地實際收到全數逾期未付金額的日期為止，按年利率36%（或本行不時通知借款人之利率）並以一年365天為基準按實際經過的天數計算。此逾期還款利息不設最低金額。</p>								
超出信用限額利率	不適用								
最低還款額	不適用								
<b>還款</b>									
還款頻率	本貸款需按每月還款。								
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<b>費用及收費</b>									
手續費	初始設立費用上限為最初核准本金限額的 1.5%，但本行可根據實際情況酌情決定退還部分費用								

年費 / 月費	續期貸款額度的核准本金限額的 1%
提款費用 / 交易費用	不適用
逾期還款費用及收費	總還款金額的1%
超出信用額度手續費	豁免
退票 / 退回自動轉帳授權指示的費用	不適用
替換遺失卡的費用	不適用

### 其他資料

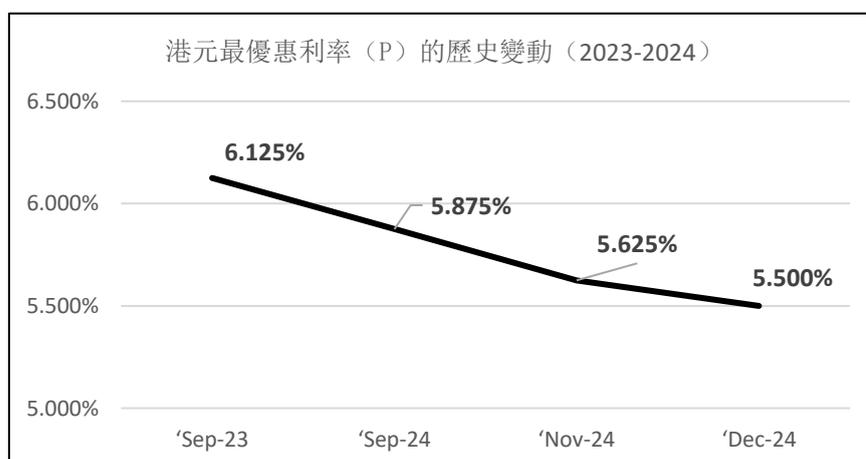
最低貸款金額	100,000港元
貸款 / 貸款額度期限	貸款額度期限為 1 年，每筆貸款可供選擇的貸款期限為 1、2、3、4、5 和 6 個月。貸款額度到期後，可根據要求續期貸款額度，並將收取年度續期費。貸款續期的詳情以貸款續期評估結果為準。
更改貸款條款	如客戶要求更改任何貸款條款（如更改還款賬戶、貸款期限、還款方式、每月還款金額等），收費為每項申請1,000港元。

借款人應在貸款期限內的每個一個月利息期結束時按月支付有關貸款利息。就借款人在貸款的最後一個月利息期的還款責任，借款人應在該貸款到期日一次性且一筆過還清與該貸款的本金及所有該貸款在該一個月利息期所產生的累計利息。

### 參考資料

#### 利率基準的歷史變動

下表僅供參考，顯示過去一年半內港元最優惠利率（P）的歷史變動。  
註：本行的港元最優惠利率（P）自2023年9月25日開始適用



過去一年半內，最高的港元最優惠利率（P）為6.125%。

<b>分期還款金額</b> （說明示例）	<p>以下示例僅供參考，其展示了根據過去一年半內最高利率計算的分期還款金額。）</p> <table border="1" data-bbox="515 208 1417 465"> <thead> <tr> <th>貸款金額</th> <th>根據過去一年半內最高的利率計算之每月還款金額</th> </tr> </thead> <tbody> <tr> <td>港幣\$ 5,000</td> <td>不適用</td> </tr> <tr> <td>港幣\$ 20,000</td> <td>不適用</td> </tr> <tr> <td>港幣\$ 100,000</td> <td>港幣\$ 33,869.48</td> </tr> </tbody> </table> <p>以上分期還款金額基於貸款期限為3個月且利率為9%。</p>	貸款金額	根據過去一年半內最高的利率計算之每月還款金額	港幣\$ 5,000	不適用	港幣\$ 20,000	不適用	港幣\$ 100,000	港幣\$ 33,869.48
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**借定唔借? 還得到先好借!**

此概要之中文版本僅供參考。如中英文版本有任何不一致之處，概以英文版本為準。