

# Key Facts Statement (KFS) for Business Revolving Loan

PAO Bank Limited (the "Bank")

**Business Revolving Loan  
October 2024**

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.

## Interest Rates and Interest Charges

### Annualised Percentage Rate (APR)

Loan Amount	APR
HK\$ 5,000	Not Applicable. Loan amount is not offered because the minimum loan amount the Bank offers is HK\$ 100,000
HK\$ 20,000	Not Applicable. Loan amount is not offered because the minimum loan amount the Bank offers is HK\$ 100,000
HK\$ 100,000	From P + 3.0% to P + 8.0% or 9.00% - 15.00%#

The Annualised Percentage Rate quoted here is for reference only.

Prime Rate (P) means the Hong Kong Dollar Prime Rate as announced by the Bank from time to time.

# Subject to the Bank's approval at its sole discretion.

### Annualised Overdue / Default Interest Rate

36%

Default interest shall accrue from day to day on the overdue amount from the due date up to the date on which the Bank actually receives irrevocable and unconditional payment of the overdue amount in full at 36% per annum (or at such rate which the Lender may from time to time notify to the Borrower) and 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.

### Overlimit Interest Rate

Not applicable

<b>Minimum Payment</b>	Not applicable
<b>Fees and Charges</b>	
<b>Handling Fee</b>	An initial set-up fee of up to 1.5% of the initial approved principal limit amount, 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>Early Redemption / Prepayment Fee</b>	1% of the total prepayment amount
<b>Late Payment Fee and Charge</b>	Waived
<b>Overlimit Handling Fee</b>	Not applicable
<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 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).
<p>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.</p>	

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

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

# 「企業循環貸款」產品資料概要

PAO Bank Limited (「本行」)

「企業循環貸款」  
2024年10月

<p>此乃循環貸款產品。 本概要所提供的利息、費用及收費等資料僅供參考， 循環貸款的最終條款以貸款確認書為準。</p>									
<b>利率及利息支出</b>									
<b>實際年利率</b>	<table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 30%;">貸款金額</th> <th style="width: 70%;">實際年利率</th> </tr> </thead> <tbody> <tr> <td>HK\$ 5,000</td> <td>不適用 本行提供的最低貸款金額為100,000港元</td> </tr> <tr> <td>HK\$ 20,000</td> <td>不適用 本行提供的最低貸款金額為100,000港元</td> </tr> <tr> <td>HK\$ 100,000</td> <td>P + 3.0% 至 P + 8.0% 或 9.00% - 15.00%#</td> </tr> </tbody> </table> <p>上述實際年利率只供參考。 最優惠利率（P）指本行不定時公佈的港元最優惠利率。 # 利率由本行全權酌情決定及須經本行批准。</p>	貸款金額	實際年利率	HK\$ 5,000	不適用 本行提供的最低貸款金額為100,000港元	HK\$ 20,000	不適用 本行提供的最低貸款金額為100,000港元	HK\$ 100,000	P + 3.0% 至 P + 8.0% 或 9.00% - 15.00%#
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<b>逾期還款年化利率 / 就違約貸款收取的年化利率</b>	<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>								
<b>超出信用額度利率</b>	不適用								
<b>最低還款額</b>	不適用								
<b>費用及收費</b>									
<b>手續費</b>	即初始設立費用，上限為最初核准貸款限額的 3.0%，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%
提款收費 / 交易收費	不適用
提前贖回/ 提前還款的收費	總還款金額的 1%
逾期還款費用及收費	豁免
超出信用額度手續費	不適用
退票 / 退回自動轉帳授權指示的收費	不適用
替換遺失卡的收費	不適用
<b>其他資料</b>	
<b>最低貸款金額</b>	100,000港元
<b>貸款 / 貸款額度期限</b>	貸款額度期限為 1 年，每筆貸款可供選擇的貸款期為 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。
<b>更改貸款條款</b>	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。
<p>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。</p>	

本產品資料概要的中文版本僅供參考。倘若英文版與中文版之間有任何不一致，概以英文版本為準。

**借定唔借？還得到先好借！**