Key Facts Statement (KFS) for Business Secured Loan

PAO Bank Limited (the "Bank")

Business Secured Instalment Loan (BSLI)
Jun2025

This product is a business secured loan, which comprises business secured instalment loan and/or business secured revolving loan and/or business secured revolving loan - taxi license.

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 business secured 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$1,000,000:

Loan Tenor	12	24-month	60-month
Interest rate	3.5%# From P-2% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.	3.5%# From P-2% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.	3.5%# From P-2% 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.

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.

Latest rate and other details of the Prime Rate is published on our website https://www.paob.com.hk/en/charges_prime-rate.html .

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

Annualised Percentage Rate (APR)

For a loan amount of HK$1,000,000:

Loan Tenor	12-month	24-month	60-month
APR	5.51%	4.57%	3.98%

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www.paob.com.hk

Annualised Overdue / Default Interest Rate	36% 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.
Repayment	
Repayment Frequency	This loan requires monthly repayment.
Periodic Repayment Amount	For a loan amount of HK$1,000,000 with monthly repayment:

Loan Tenor	12-month	24month	60-month
Periodic repayment amount for the interest rate specified above	HK$ 84,921.63	HK$ 43,202.72	HK$ 18,191.74

Total Repayment Amount	For a loan amount of HK$1,000,000 with monthly repayment:

Loan Tenor	12-month	24-month	60-month
Total repayment amount for the interest rate (specified above	HK$ 1,019,059.56	HK$ 1,036,865.33	HK$ 1,091,504.70

Remark: To calculate the total repayment amount applicable to your case, please refer to the revised particulars of instalments payable provided by us from time to time.

Fees and Charges	
Handling Fee	An initial set-up fee of up to 3.0% of the initial approved principal amount of BSLI will be charged, subject to the Bank's discretion to rebate part of such fee.
Late Payment Fee and Charge	Waived
Prepayment / Early Settlement / Redemption Fee	Within first year of drawdown: 3.0% of the prepaid loan amount plus full amount of cash rebate (if any) will be charged Within second year of drawdown: 2.0% of the prepaid loan amount plus full amount of cash rebate (if any) will be charged Within third year of drawdown: 1.0% of the prepaid loan amount plus full amount of cash rebate (if any) will be charged

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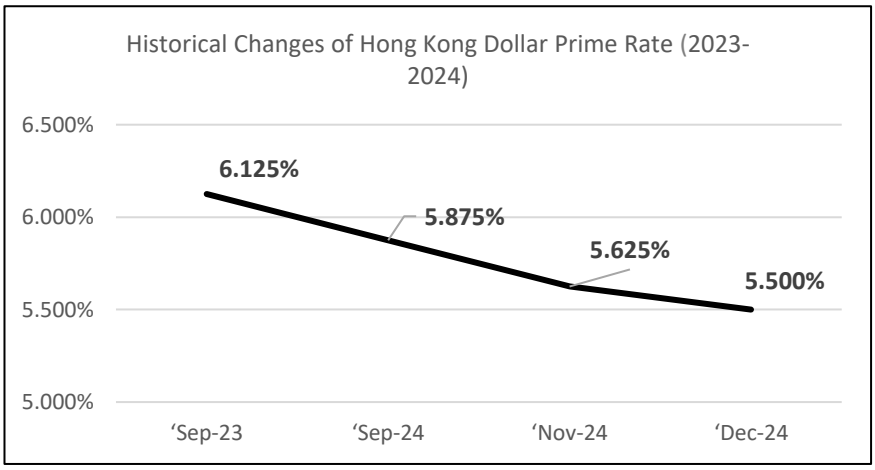
	After third year of drawdown: Waived
Returned Cheque / Rejected Autopay Charge	Not applicable
Additional Information	
Minimum Loan Amount	HK$ 100,000
Loan / Loan Facility Tenor	Maximum of 25 years, with a loan tenor in multiples of 6 months
Change of Loan Terms	HK$ 1,000 per request when you change the repayment account, loan tenor, repayment method or monthly repayment amount

Reference Information	
Historical Changes of Interest Rate Benchmark	The chart below is provided for illustrative purposes only and shows the historical movement of Prime Rate in the past 1.5 years. **Remark**: the Banks's Hong Kong Dollar Prime Rate start to apply from 25 September 2023.  The highest Hong Kong Dollar Prime Rate interest rate noted in the past 1.5 years is 6.125%.
Periodic Repayment Amount (Illustrative Example)	(The following example illustrates the periodic repayment amount based on the highest interest rate noted in the past 1.5 years.) For a loan amount of HK$1,000,000 with monthly repayment:

Loan Tenor	12-month	24-month	60-month
[Monthly] repayment amount based on the highest interest rate	HK$85,207.03	HK$43,480.58	HK$18,472.99

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	noted in the past 1.5 years | | |
Total Repayment Amount (Illustrative Example)	(The following example illustrates the total repayment amount based on the highest interest rate noted in the past 1.5 years.) For a loan amount of HK$1,000,000 with monthly repayment:

Loan Tenor	12-month	24-month	60-month
Total repayment amount based on the highest interest rate noted in the past 1.5 years	HK$ 1,022,484.32	HK$ 1,043,533.92	HK$ 1,108,379.11

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

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Key Facts Statement (KFS) for Business Secured Loan

PAO Bank Limited (the "Bank")

Business Secured Revolving Loan (BSLR) Jun 2025

This product is a business secured loan, which comprises business secured instalment loan and/or business secured revolving loan and/or business secured revolving loan - taxi license.

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 business secured revolving 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

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

Loan Amount	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$ 100,000	Not Applicable. Loan amount is not offered because the minimum loan amount the Bank offers is HK$ 100,000
Above HK$ 100,000	From P + 2.0% # 7.5% 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.

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.

Latest rate and other details of the Prime Rate is published on our website https://www.paob.com.hk/en/charges_prime-rate.html .

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	# Subject to the Bank's approval at its sole discretion.
Annualised Percentage Rate (APR)	The following APRs apply to revolving credit facilities falling within the respective loan amount brackets below: Loan Amount / 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$ 100,000 / Not Applicable Above HK$ 100,000 / 12.10% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk. The Annualised Percentage Rate quoted here is for reference only, and is inclusive of all relavant fees and charges normally incurred related to the product. The rate of Hong Kong Dollar Prime Rate (P) applicable from time to time is published on our website: https://www.paob.com.hk/en/charges_prime-rate.html *# Subject to the Bank's approval at its sole discretion.*
Annualised Overdue / Default Interest Rate	36% 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
Overlimit Interest Rate	Not applicable
Minimum Payment	Not applicable
Repayment	
Repayment Frequency	This loan does not require periodic repayment in regular amount.
Periodic Repayment Amount	This loan does not require periodic repayment in regular amount.

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Total Repayment Amount	<table><tr><td>Loan Amount</td><td>Total repayment amount for the interest rate specified above</td></tr><tr><td>HK$ 5,000</td><td>Not Applicable</td></tr><tr><td>HK$ 20,000</td><td>Not Applicable</td></tr><tr><td>HK$ 100,000</td><td>HK$ 101,849.31</td></tr></table> The above total repayment amount is based on a Loan Tenor of 3 months and an interest rate of 7.5%.
Fees and Charges	
Handling Fee	An initial set-up fee of up to 3.0% of the initial approved principal amount limit of BSLR, subject to the Bank's discretion to (i) rebate part of such fee, or (ii) charge an additional fee, based on the utilisation of such approved principal amount limit.
Annual Fee / Monthly Fee	An annual renewal fee of up to 3.0% of the renewed principal amount limit approved by the Bank, subject to the Bank's discretion to (i) rebate part of such fee, or (ii) charge an additional fee, based on the utilisation of such approved principal amount limit.
Withdrawal Fee / Transaction Fee	Not applicable
Late Payment Fee and Charge	Waived
Overlimit Handling Fee	Not applicable
Returned Cheque Charge / Rejected Autopay Charge	Not applicable
Lost Card Replacement Fee	Not applicable
Additional Information	
Minimum Loan Amount	HK$ 100,000
Loan / Loan Facility Tenor	The loan facility tenor is 12 months (subject to renewal) and the maximum tenor for each loan is 5 months
Change of Loan Terms	HK$ 1,000 per request when you change the repayment account, loan tenor, repayment method or monthly repayment amount
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.	

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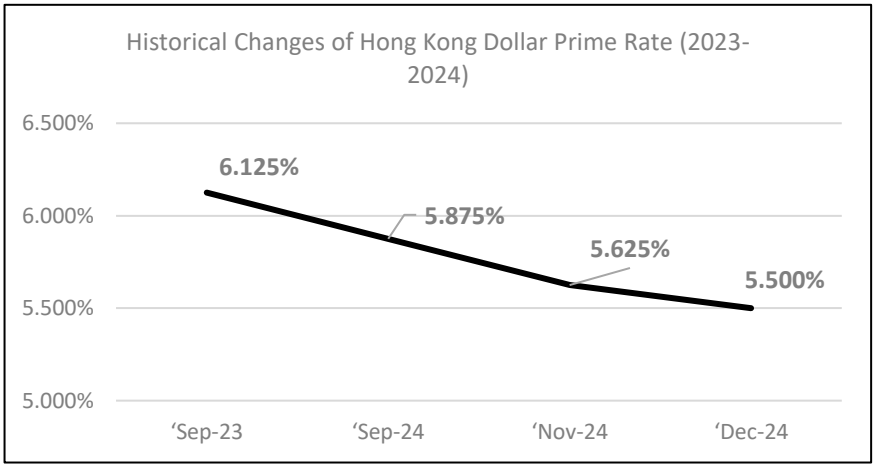
<table>
<tr><th colspan="2">Reference Information</th></tr>
<tr><td>Historical Changes of Interest Rate Benchmark</td><td>The chart below is provided for illustrative purposes only and shows the historical movement of the Hong Kong Dollar Prime Rate interest rate benchmark in the past 1.5 years.

Remark: the Banks's Hong Kong Dollar Prime Rate start to apply from 25 September 2023.

The highest Hong Kong Dollar Prime Rate interest rate noted in the past 1.5 years is 6.125%.</td></tr>
<tr><td>Periodic Repayment Amount (Illustrative Example)</td><td>This loan does not require periodic repayment in regular amount.</td></tr>
<tr><td>Total Repayment Amount (Illustrative Example)</td><td>(The following example is for illustrative purposes only and illustrates the total repayment amount based on the highest interest rate noted in the past 1.5 years.)
<table>
<tr><td>Loan Amount</td><td>Total repayment amount based on the highest interest rate noted in the past 1.5 years</td></tr>
<tr><td>HK$ 5,000</td><td>Not Applicable</td></tr>
<tr><td>HK$ 20,000</td><td>Not Applicable</td></tr>
<tr><td>HK$ 100,000</td><td>HK$ 102,003.42</td></tr>
</table>
The above total repayment amount is based on a Loan Tenor of 3 months and an interest rate of 8.125%.</td></tr>
</table>

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

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Key Facts Statement (KFS) for Business Secured Loan

PAO Bank Limited (the "Bank")

Business Secured Revolving Loan - Taxi License (TLR) Jun 2025

This product is a business secured loan, which comprises business secured instalment loan and/or business secured revolving loan and/or business secured revolving loan - taxi license.

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 business secured revolving loan – taxi license.

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
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$ 100,000	Not Applicable. Loan amount is not offered because the minimum loan amount the Bank offers is HK$ 100,000
Above HK$ 100,000	From P + 2.0% # 7.5% 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.

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.

Latest rate and other details of the Prime Rate is published on our website https://www.paob.com.hk/en/charges_prime-rate.html .

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	# Subject to the Bank's approval at its sole discretion.
Annualised Percentage Rate (APR)	The following APRs apply to revolving credit facilities falling within the respective loan amount brackets below: Loan Amount / 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$ 100,000 / Not Applicable Above HK$ 100,000 / 12.37% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk. The Annualised Percentage Rate quoted here is for reference only, and is inclusive of all relavant fees and charges normally incurred related to the product. The rate of Hong Kong Dollar Prime Rate (P) applicable from time to time is published on our website: https://www.paob.com.hk/en/charges_prime-rate.html *# Subject to the Bank's approval at its sole discretion.*
Annualised Overdue / Default Interest Rate	36% 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
Overlimit Interest Rate	Not applicable
Minimum Payment	Not applicable
Repayment	
Repayment Frequency	This loan does not require periodic repayment in regular amount.
Periodic Repayment Amount	This loan does not require periodic repayment in regular amount.

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Total Repayment Amount	<table><tr><td>Loan Amount</td><td>Total repayment amount for the interest rate specified above</td></tr><tr><td>HK$ 5,000</td><td>Not Applicable</td></tr><tr><td>HK$ 20,000</td><td>Not Applicable</td></tr><tr><td>HK$ 100,000</td><td>HK$ 101,849.31</td></tr></table> The above total repayment amount is based on a Loan Tenor of 3 months and an interest rate of 7.5%.
Fees and Charges	
Handling Fee	An initial set-up fee of up to 3.0% of the initial approved principal amount limit of BSLR, subject to the Bank's discretion to (i) rebate part of such fee, or (ii) charge an additional fee, based on the utilisation of such approved principal amount limit.
Annual Fee / Monthly Fee	An annual renewal fee of up to 3.0% of the renewed principal amount limit approved by the Bank, subject to the Bank's discretion to (i) rebate part of such fee, or (ii) charge an additional fee, based on the utilisation of such approved principal amount limit.
Withdrawal Fee / Transaction Fee	Not applicable
Late Payment Fee and Charge	Waived
Overlimit Handling Fee	Not applicable
Returned Cheque Charge / Rejected Autopay Charge	Not applicable
Lost Card Replacement Fee	Not applicable
Additional Information	
Minimum Loan Amount	HK$ 100,000
Loan / Loan Facility Tenor	The loan facility tenor is 12 months (subject to renewal) and the maximum tenor for each loan is 5 months
Change of Loan Terms	HK$ 1,000 per request when you change the repayment account, loan tenor, repayment method or monthly repayment amount
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.	

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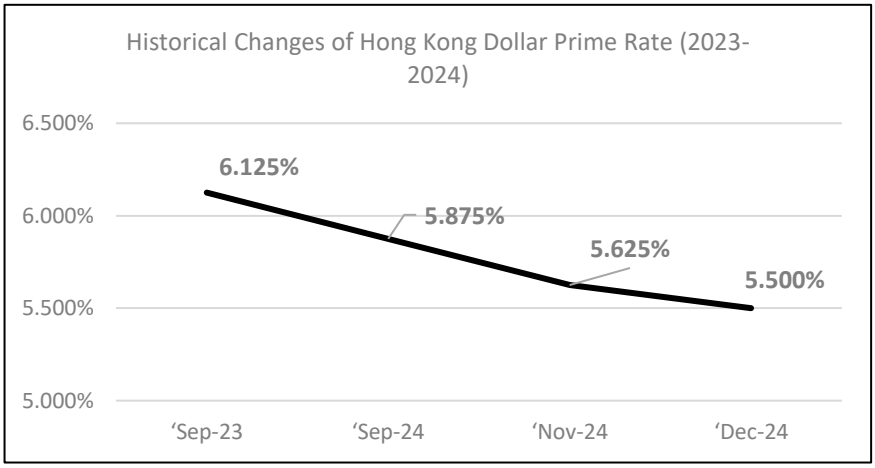
Reference Information	
Historical Changes of Interest Rate Benchmark	The chart below is provided for illustrative purposes only and shows the historical movement of the Hong Kong Dollar Prime Rate interest rate benchmark in the past 1.5 years. **Remark**: the Banks's Hong Kong Dollar Prime Rate start to apply from 25 September 2023.  The highest Hong Kong Dollar Prime Rate interest rate noted in the past 1.5 years is 6.125%.
Periodic Repayment Amount (Illustrative Example)	This loan does not require periodic repayment in regular amount. Interest shall be payable upon the maturity date of this loan.
Total Repayment Amount (Illustrative Example)	(The following example is for illustrative purposes only and illustrates the total repayment amount based on the highest interest rate noted in the past 1.5 years.) Loan Amount: Total repayment amount based on the highest interest rate noted in the past 1.5 years HK$ 5,000: Not Applicable HK$ 20,000: Not Applicable HK$ 100,000: HK$ 102,003.42 The above total repayment amount is based on a Loan Tenor of 3 months and an interest rate of 8.125%.

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

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企業抵押貸款產品資料概要

PAO Bank Limited（「本行」）

企業抵押分期貸款（「BSLI」）

2025年6月

此乃企業抵押貸款產品，由企業抵押分期貸款和/或企業抵押循環貸款和/或企業抵押循環貸款－的士牌簿組成。

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企業抵押貸款的最終條款。

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

貸款金額為港幣100萬元：

貸款期	12個月	24個月	60個月
利率	3.5% 低至 P-2.0% 本貸款的利率並無上限，可能面對較高的利率風險。	3.5% 低至 P-2.0% 本貸款的利率並無上限，可能面對較高的利率風險。	3.5% 低至 P-2.0% 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的。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

#利率由本行全權酌情決定及須經本行批准。

實際年利率

貸款金額為港幣100萬元：

貸款期	12個月	24個月	60個月
實際年利率	5.51%	4.57%	3.98%

逾期還款實際年利率 / 就違約貸款收取的實際年利率

36%

任何違約利息須由到期日起每日累計，直至貸款人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，並根據實際逾期天數及以一年365日計算。此逾期還款利息不設最低金額。

還款

PAO Bank Limited
Room 1903-1904, NEO, 123 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong Tel:3762 9900 Fax:3585 0094
www.paob.com.hk

還款頻率	本貸款需按每月還款。
分期還款金額	以貸款額港幣100萬元，每月還款為例 ： 貸款期 / 12個月 / 24個月 / 60個月 根據上述 利率計算之分期還款金額 / 港幣$ 84,921.63 / 港幣$ 43,202.72 / 港幣 $ 18,191.74
總還款金額	以貸款額港幣100萬元 ，每月還款為例： 貸款期 / 12個月 / 24個月 / 60個月 根據上述 利率計算之總還款金額 / 港幣$ 1,019,059.56 / 港幣$ 1,036,865.33 / 港幣$ 1,091,504.70 註 ：有關適用於您的個案之總還款金額，請參考本行不時提供之修訂分期付款詳情。
費用及收費	
手續費	即初始設立費用，上限為最初核准貸款金額的3.0%，但本行可根據實際情況酌情決定退還部分費用。
逾期還款費用及收費	豁免
提早還款 / 提前清償 / 贖回的收費	在貸款提取第一年內：提前償還款額的3.0%加上全額現金回贈（如有） 在貸款提取第二年內：提前償還款額的2.0%加上全額現金回贈（如有） 在貸款提取第三年內：提前償還款額的1.0%加上全額現金回贈（如有） 在貸款提取滿三年以後：豁免
退票 / 退回自動轉帳授權指示的費用	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	最長為 25 年，貸款期限為 6 個月的倍數
更改貸款條款	更改還款賬戶、貸款期限、還款方式或每月還款金額：每項申請收取 1,000 港元

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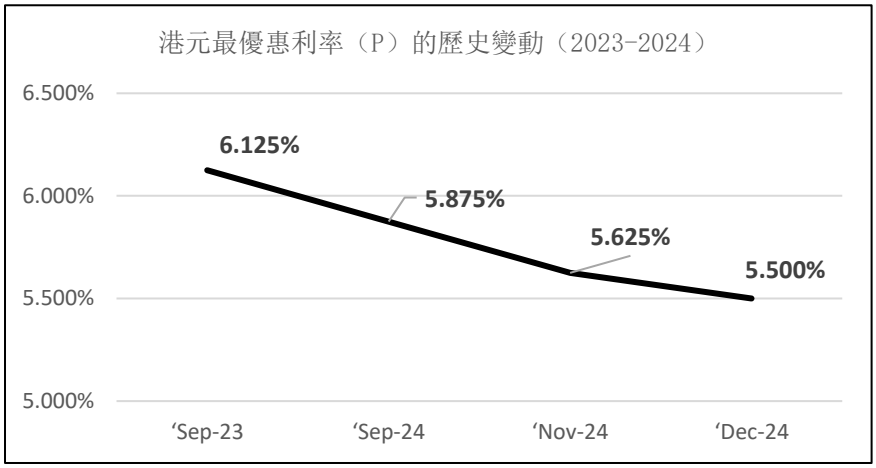
www.paob.com.hk

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。  過去一年半內，最高的港元最優惠利率（P）為 6.125%。
分期還款金額（示例說明）	（以下例子展示了根據過去一年半內最高利率計算的分期還款金額。） 以貸款額港幣100萬元，每月還款為例： <table><tr><td>貸款期</td><td>12個月</td><td>24個月</td><td>60個月</td></tr><tr><td>根據過去一年半內最高利率計算的每月還款 金額</td><td>港幣$ 85,207.03</td><td>港幣$ 43,480.58</td><td>港幣 $ 18,472.99</td></tr></table>
總還款金額 （示例說明）	（以下例子展示了根據過去一年半內最高利率計算的總還款金額。） 以貸款額港幣100萬元，每月還款為例： <table><tr><td>貸款期限</td><td>12個月</td><td>24個月</td><td>60個月</td></tr><tr><td>根據過去年半內最高利率計算的總還款金額</td><td>港幣 $ 1,022,484.32</td><td>港幣 $ 1,043,533.92</td><td>港幣 $ 1,108,379.11</td></tr></table>

借定唔借? 還得到先好借!

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

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企業抵押貸款產品資料概要

***PAO Bank Limited*（*「本行」*）**

企業抵押循環貸款（「BSLR」）
2025年6月

此乃企業抵押貸款產品，由企業抵押分期貸款和/或企業抵押循環貸款和/或企業抵押循環貸款－的士牌簿組成。

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企業抵押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
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$ 100,000	不適用 本行提供的最低貸款金額為港幣100,000
港幣$ 100,000以上	低至 P + 2.0% 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。

 # 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
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	不適用

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<table>
<tr><td></td><td>
<table>
<tr><td>$ 100,000</td><td></td></tr>
<tr><td>港幣$ 100,000以上</td><td>12.10%
本貸款的利率並無上限，可能面對較高的利率風險。</td></tr>
</table>
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。
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: 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。
</td></tr>
<tr><td>逾期還款年化利率 / 就違約貸款收取的年化利率</td><td>36%
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。</td></tr>
<tr><td>超出信用限額利率</td><td>不適用</td></tr>
<tr><td>最低還款額</td><td>不適用</td></tr>
<tr><td colspan="2">還款</td></tr>
<tr><td>還款頻率</td><td>此貸款無需定期償還固定金額。</td></tr>
<tr><td>分期還款金額</td><td>此貸款無需定期償還固定金額。</td></tr>
<tr><td>總還款金額</td><td>
<table>
<tr><td>貸款金額</td><td>根據上述利率計算之總還款金額</td></tr>
<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$ 101,849.31</td></tr>
</table>
以上總還款金額基於貸款期限為3個月且利率為 7.5%。
</td></tr>
<tr><td colspan="2">費用及收費</td></tr>
<tr><td>手續費</td><td>即最初設立費用，上限為最初核准本金限額的 3.0%，但本行可根據該核准本金限額的使用情況酌情決定（i）退還部分費用，或（ii）收取額外費用。</td></tr>
<tr><td>年費 / 月費</td><td>即年度續期費用，上限為續期後的核准本金限額的3.0%，但本行可根據該核准本金限額的使用情況酌情決定（i）退還部分費用，或（ii）收取額外費用。</td></tr>
<tr><td>提款費用 / 交易費用</td><td>不適用</td></tr>
<tr><td>逾期還款費用及收費</td><td>豁免</td></tr>
</table>

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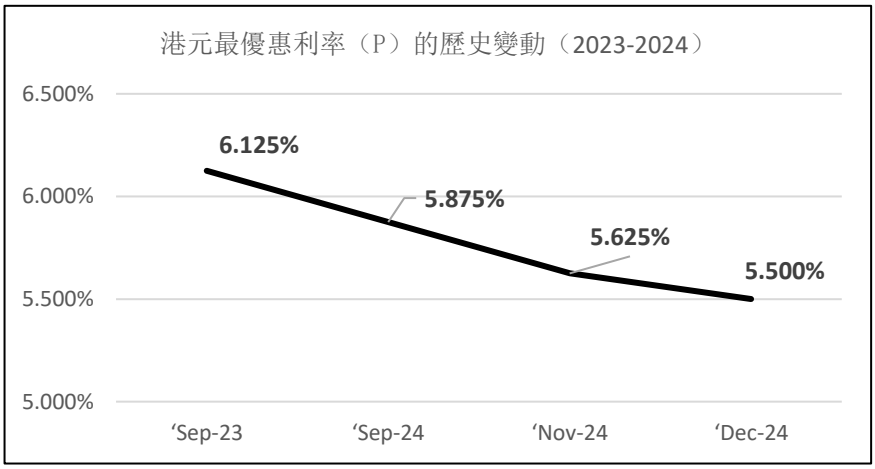
超出信用額度手續費	不適用
退票 / 退回自動轉帳授權指示的費用	不適用
替換遺失卡的費用	不適用

其他資料

最低貸款金額	100,000港元
貸款/貸款額度期限	最長為12個月（可申請續期），每筆貸款的貸款期上限為5個月
更改貸款條款	更改還款賬戶、貸款期限、還款方式或每月還款金額：每項申請收取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%。
分期還款金額（說明示例）	此貸款無需定期償還固定金額。
總還款金額 （說明示例）	（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總還款金額。） 貸款金額 | 根據過去一年半內最高利率計算的總還款金額

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港幣$ 5,000	不適用
港幣$ 20,000	不適用
港幣$ 100,000	港幣$ 102,003.42

以上總還款金額基於貸款期限為3個月且利率為8.125%。

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。

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企業抵押貸款產品資料概要

***PAO Bank Limited*（*「本行」*）**

企業抵押循環貸款 – 的士牌簿（「TLR」）

2025年6月

此乃企業抵押貸款產品，由企業抵押分期貸款和/或企業抵押循環貸款和/或企業抵押循環貸款－的士牌簿組成。

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企業抵押循環貸款-的士牌簿的最終條款。

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
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$ 100,000	不適用 本行提供的最低貸款金額為港幣100,000
港幣$ 100,000以上	From P + 2.0% # 7.5% 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。

 # 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
港幣$ 5,000或以下	不適用
港幣$ 5,000以上至港幣$ 20,000	不適用
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	<table><tr><td>$ 100,000</td><td></td></tr><tr><td>港幣$ 100,000以上</td><td>12.37% 本貸款的利率並無上限，可能面對較高的利率風險。</td></tr></table> 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。 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: 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。*
逾期還款年化利率 / 就違約貸款收取的年化利率	36% 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。
超出信用限額利率	不適用
最低還款額	不適用
還款	
還款頻率	此貸款無需定期償還固定金額。
分期還款金額	此貸款無需定期償還固定金額。
總還款金額	<table><tr><td>貸款金額</td><td>根據上述利率計算之總還款金額</td></tr><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$ 101,849.31</td></tr></table> 以上總還款金額基於貸款期限為3個月且利率為7.5%。
費用及收費	
手續費	即最初設立費用，上限為最初核准本金限額的 3.0%，但本行可根據該核准本金限額的使用情況酌情決定（i）退還部分費用，或（ii）收取額外費用。
年費 / 月費	即年度續期費用，上限為續期後的核准本金限額的3.0%，但本行可根據該核准本金限額的使用情況酌情決定（i）退還部分費用，或（ii）收取額外費用。
提款費用 / 交易費用	不適用
逾期還款費用及收費	豁免

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其他資料

最低貸款金額	100,000港元
貸款/貸款額度期限	最長為12個月（可申請續期），每筆貸款的貸款期上限為5個月
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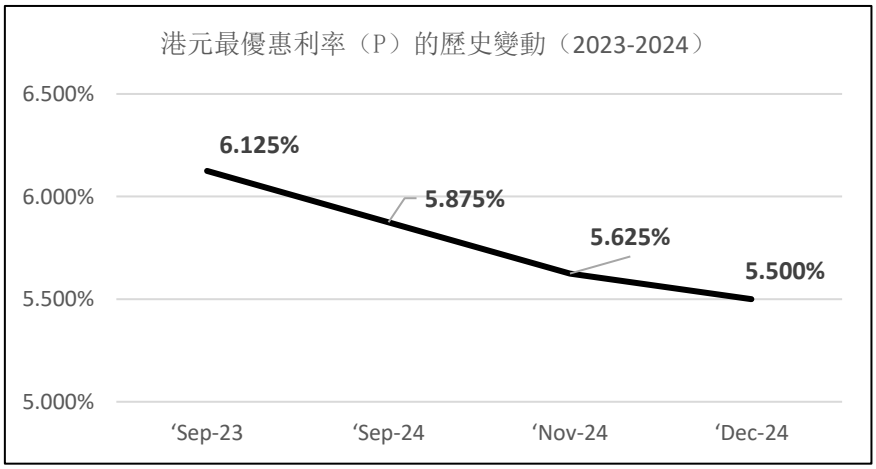
借款人應在貸款期限內的每個一個月利息期結束時按月支付有關貸款利息。就借款人在貸款的最後一個月利息期的還款責任，借款人應在該貸款到期日一次性且一筆過還清與該貸款的本金及所有該貸款在該一個月利息期所產生的累計利息。

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%。
分期還款金額（說明示例）	此貸款無需定期償還固定金額。
總還款金額 （說明示例）	（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總還款金額。）

貸款金額	根據過去一年半內最高利率計算的總還款金額

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港幣$ 20,000	不適用
港幣$ 100,000	港幣$ 102,003.42

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借定唔借? 還得到先好借!

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