上海商業銀行
SHANGHAI COMMERCIAL BANK

Key Facts Statement (KFS) for Instalment Loan

Shanghai Commercial Bank Limited ("the Bank")

Business Instalment Loan

April 2026

This product is an Instalment Loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our facility letter for the final terms of your Business Instalment 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[a]

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
Interest rate (or range of interest rate)	0.3770-0.4674%	0.3525-0.4376%	0.3429-0.4273%

The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a month and it is quoted in the form of monthly flat rate.

Annualised Percentage Rate (APR)

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
APR (or range of APR)	8.00-10.00%	8.00-10.00%	8.00-10.00%

The APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualized rate. The APRs quoted are calculated according to the formula suggested by The Hong Kong Association of Banks, including the full handling fee waiver of the entire loan period.

Annualised Overdue /Default Interest Rate

- Annualised overdue interest rate will be applied when instalment amount is not fully paid or unpaid after due date.
- 4% p.a. over Prime Rate on the overdue amount, calculated on daily and simple interest basis, with a minimum charge of HKD100.

Latest rate and other details of the Best Lending Rate (BLR) is published on our website: https://www.shacombank.com.hk/eng/rate/loans-overdraft-rate.jsp

Repayment

Repayment Frequency

This loan requires monthly repayment.

Periodic Repayment Amount

For a loan amount of HK$100,000 with monthly repayment:

Loan Tenor	6-month	12-month	24-month

	Periodic repayment amount for the interest rate (or range of interest rate) specified above	HK$17,044.00-$17,135.00	HK$8,686.00-$8,771.00	HK$4,510.00-$4,594.00

Total Repayment Amount

For a loan amount of HK$100,000 with monthly repayment:

Loan Tenor	6-month	12-month	24-month
Total repayment amount for the interest rate (or range of interest rate) specified above	HK$102,264.00-$102,810.00	HK$104,232.00-$105,252.00	HK$108,240-$110,256.00

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at https://www.shacombank.com.hk/eng/personal/loan/calculator/index.jsp

Fees and Charges	
Handling Fee	Waived
Late Payment Fee and Charge	HKD400 (excluding the handling fee for failed auto-pay due to insufficient funds in account) for each overdue repayment
Prepayment / Early Settlement / Redemption Fee [b]	2.5% of the outstanding principal amount of the loan (minimum HKD500).
Returned Cheque / Rejected Autopay Charge	Returned Cheque HKD150 per cheque (Due to insufficient funds) HKD80 per cheque (Due to other reasons) Rejected Autopay Charge HKD150 per item (Due to insufficient funds) HKD50 per item (Due to other reasons)
Cancellation Fee For The Cancellation of The Relevant Loans After Accepting The Facility Letter	Applicants are required to indicate the applicant's acceptance of the relevant loans by signing and returning the duplicate of Facility Letter duly signed by the applicant and the relevant party(ies), if any, within fourteen days from the date of the Facility Letter, failing which the offer in the Facility Letter will be lapsed unless otherwise agreed to by the Bank. Applicants are required to pay a cancellation fee of HKD3,000 for the cancellation of the relevant loans after accepting the Facility Letter.

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Additional Information

1. The minimum loan amount is HKD100,000. The maximum loan tenor is 60 months and the maximum loan amount is HKD5,000,000.
2. Early repayment of the Loan is permissible subject to repayment of the outstanding principal amount of the Loan, the interest that would otherwise have been payable on the next monthly repayment date and a sum equal to 2.5% of the outstanding principal amount of the Loan with a minimum of HKD500 on the date of actual repayment.
3. Guarantee Fee will be charged under the SME Financing Guarantee Scheme by The Hong Kong Mortgage Corporation Limited (HKMC). For more information, please visit HKMC website (https://www.hkmc.com.hk/eng/our_business/sme_financing_guarantee_scheme.html).
4. The basis for the calculation of interest in leap years is the same as that in ordinary years.
5. The Bank, at any time, may demand immediate payment of the instalment loan in full, together with all accrued interest, fees and charges in connection with the instalment loan.
6. In the event of default, the Bank may, at any time without prior notice, combine or consolidate all or any of accounts held by borrower solely or jointly with other person(s)/company(ies) and set off any credit balance in any such accounts against the actual or contingent liabilities due to the Bank whether joint or several, present or future, actual or contingent and primary or collateral.
7. The above calculation of interest payable is for reference only. The actual interest payable depends on the Bank's calculation. In case of any disputes, the decision of the Bank shall be final.
8. The above information is for reference only. Customers should refer to their agreement with the Bank for the exact terms and conditions.

For the Business Instalment Loan Terms and Conditions, you can refer to the relevant application form or the Bank's website at www.shacombank.com.hk.

Notes:

a. Interest Rate is quoted for reference only and the actual interest rate is determined on a case-by-case basis.
b. Fee for early full prepayment is quoted for reference only and the actual fee is determined on a case-by-case basis.

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

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