上海商業銀行
SHANGHAI COMMERCIAL BANK

Key Facts Statement (KFS) for Instalment Loan

Shanghai Commercial Bank Limited ("the Bank")

Other Instalment Loan

November 2025

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 offer letter for the final terms of your 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

Annualised Interest Rate [a]

For a loan amount of HK$1 million with **10-year loan tenor**:

Interest rate basis	Annualised interest rate (or range of annualised interest rates)
Shanghai Commercial Bank Limited's Best Lending Rate (BLR)	Interest is to be charged at a minimum of Prime Rate – 2.00% p.a. The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
Shanghai Commercial Bank Limited's 1-month HIBOR	Interest is to be charged at a minimum of 1-month HIBOR +1.4% p.a. with a cap at Prime Rate – 2.00% p.a.

The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

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.

Interest rate re-fixing for this loan takes place monthly.

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

For the latest rate and other details of the 1-month HIBOR, please visit The Hong Kong Association of Banks' official website.

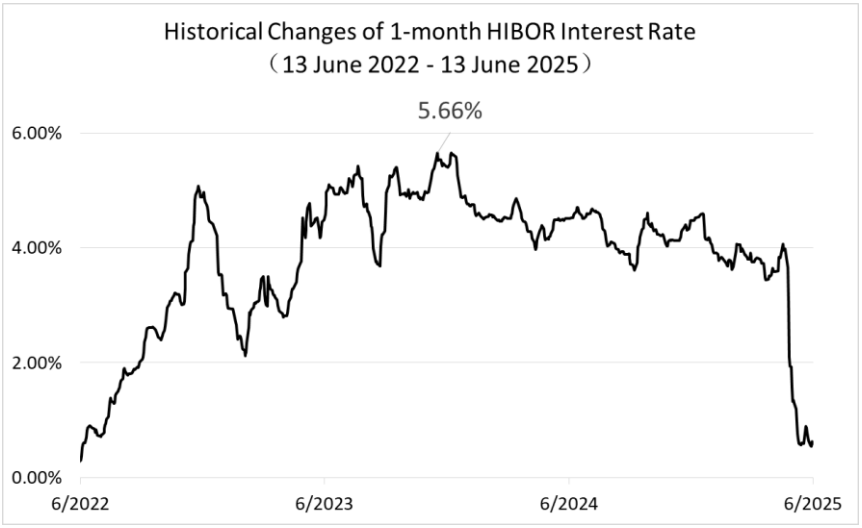
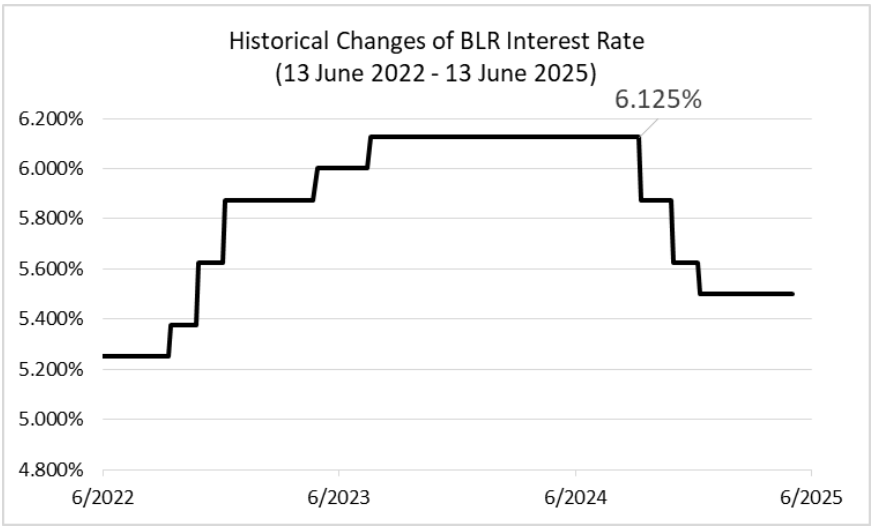
Annualised Overdue / Default Interest Rate

- Annualised overdue interest rate will be applied when instalment amount is not fully paid or unpaid after due date.
- For loans in HKD, USD or RMB: 4% p.a. over HKD / USD / CNY Prime Rate on the overdue amount, calculated on daily and simple interest basis, with a minimum charge of HKD100 or its equivalent.
- For loans in any foreign currencies (excluding USD and RMB): 4% p.a. over the loan interest rate on the overdue amount, calculated on daily and simple interest basis, with a minimum charges of HKD100 or its equivalent.

<table>
<tr><th colspan="2">Repayment</th></tr>
<tr><td>Repayment Frequency</td><td>This loan requires monthly repayment.</td></tr>
<tr><td>Periodic Repayment Amount [b]</td><td>For a loan amount of HK$1 million with 10-year loan tenor, with monthly repayment:
<table>
<tr><th>Interest rate basis</th><th>Periodic repayment</th></tr>
<tr><td>Shanghai Commercial Bank Limited’s BLR specified above
See the “Interest Rates and Interest Charges” section above.</td><td>HK$ 9,780.00 per month</td></tr>
<tr><td>Shanghai Commercial Bank Limited’s 1-month HIBOR specified above
See the “Interest Rates and Interest Charges” section above.</td><td>HK$ 9,780.00 per month</td></tr>
</table></td></tr>
<tr><td>Total Repayment Amount [b]</td><td>For a loan amount of HK$1 million with 10-year loan tenor, with monthly repayment:
<table>
<tr><th>Interest rate basis</th><th>Total repayment</th></tr>
<tr><td>Shanghai Commercial Bank Limited’s BLR specified above
See the “Interest Rates and Interest Charges” section above.</td><td>HK$ 1,172,468.17</td></tr>
<tr><td>Shanghai Commercial Bank Limited’s 1-month HIBOR specified above
See the “Interest Rates and Interest Charges” section above.</td><td>HK$ 1,172,468.17</td></tr>
</table>
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.</td></tr>
<tr><th colspan="2">Fees and Charges</th></tr>
<tr><td>Handling Fee [c]</td><td>For application: Waived
For drawdown: One-off non-refundable upfront 0.25% of Loan amount fee (min. HKD1,000 or equivalent)
For amendment of the Loan Repayment Method / Instalment Amount / Terms: HKD1,000 per item</td></tr>
<tr><td>Late Payment Fee and Charge</td><td>HKD400 (excluding the handling fee for failed auto-pay due to insufficient funds in account) for each overdue repayment</td></tr>
<tr><td>Prepayment / Early Settlement / Redemption Fee</td><td>Partial prepayment: HKD1,000 per request
Early Full Prepayment [d]: From 1% to 3% on loan amount for the 1st year</td></tr>
<tr><td>Returned Cheque / Rejected Autopay Charge</td><td><u>Returned Cheque</u>
HKD150 per cheque (Due to insufficient funds)
HKD80 per cheque (Due to other reasons)
<u>Rejected Autopay Charge</u>
HKD150 per item (Due to insufficient funds)
HKD50 per item (Due to other reasons)</td></tr>
</table>

Additional Information

1. The loan is to be repaid by instalments, each inclusive of interest commencing one month after the draw-down date.
2. The basis of a 365-day year is used for the calculation of loan interest for Hong Kong Dollars, Sterling Pounds and Singapore Dollars, while for other currencies, the basis of a 360-day is used.
3. The basis for the calculation of interest in leap years is the same as that in ordinary years.
4. Applicants are required to indicate their acceptance of the facility(ies) by signing and returning the duplicate of Facility Letter duly signed by them and the relevant party(ies), if any, within 14 days from the date of the letter, failing which the offer in the Facility Letter will lapse unless otherwise agreed to by the Bank. A cancellation fee of HKD3,000 will be charged if the applicant cancels the loan after acceptance of Facility Letter.
5. **If borrowers have successfully applied for and drawdown an unsecured loan but early redeem the Loan in full within 7 calendar days after the Loan drawdown date, the following fees can be exempted: (1) the early redemption fee, and (2) the handling fee of the Loan application (if applicable).**
6. **The daily loan interest is calculated by dividing the annualized interest rate by 365-days per year if borrowers repay the Loan in full within 7 calendar days after the Loan drawdown date. The total interest as of the date of repayment will be rounded off to two decimal places. For example, the daily loan interest is equivalent to HKD0.82 when it is calculated with the loan amount of HKD100,000 and annualized interest rate of 0.3%. (Loan Amount HKD100,000 x Annualized Interest Rate 0.3% / 365 days = HKD0.82)**
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 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.
9. 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.
10. The above information is for reference only. Customers should refer to their agreement with the Bank for the exact terms and conditions.

Reference Information	
Historical Changes of Interest Rate Benchmark	The chart below is provided for illustrative purposes only and shows the historical movement of the 1-month HIBOR and BLR interest rate benchmarks in the past 3 years.  The highest 1-month HIBOR interest rate noted in the past 3 years is 5.66%.  The highest BLR interest rate noted in the past 3 years is 6.125%.
Periodic Repayment Amount (Illustrative Example)	(The following example is for illustrative purposes only and illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.) For a loan amount of HK$1 million with 10-year loan tenor, with monthly repayment:

Interest rate basis	Illustrative periodic repayment
Shanghai Commercial Bank Limited's highest BLR noted in the past 3 years	HK$ 10,190.00 per month
Shanghai Commercial Bank Limited's highest 1-month HIBOR noted in the past 3 years	HK$ 10,190.00 per month

<table>
<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 3 years.)

For a loan amount of HK$1 million with 10-year loan tenor with monthly repayment:
<table>
<tr><th>Interest rate basis</th><th>Illustrative total repayment</th></tr>
<tr><td>Shanghai Commercial Bank Limited's highest BLR noted in the past 3 years</td><td>HK$ 1,221,931.58</td></tr>
<tr><td>Shanghai Commercial Bank Limited’s highest 1-month HIBOR noted in the past 3 years</td><td>HK$ 1,221,931.58</td></tr>
</table>
</td>
</tr>
</table>

Notes:

a. Annualised interest rate is quoted for reference only and the actual interest rate is determined on a case-by-case basis.
b. The calculation of Monthly Repayment Amount is based on the Bank’s HKD Prime Rate of 5.25% p.a. or 1-month HIBOR of 3.38173% p.a. as at 3 November 2025. You may also contact our branch staff for the latest Prime Rate and HIBOR of the Bank.
c. Handling fee is quoted for reference only and the actual fee is determined on a case-by-case basis.
d. 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!