

Key Facts Statement (KFS) for Revolving Credit Facility

DBS Bank (Hong Kong) Limited (the "Bank")

Cashline Revolving Loan
1 June 2025

<p>This product is a revolving credit facility.</p> <p>This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our loan confirmation letter for the final terms of your revolving credit facility.</p> <p>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.</p>											
<p>Interest Rates and Interest Charges</p>											
<p>Interest Rate</p>	<p>The following interest rates apply to revolving credit facilities falling within the respective loan amount brackets below:</p> <table border="1"> <thead> <tr> <th>Loan Amount</th> <th>Interest Rate (or Range of Interest Rate)</th> </tr> </thead> <tbody> <tr> <td>Up to HK\$5,000</td> <td>11.66%</td> </tr> <tr> <td>Above HK\$5,000 and up to HK\$20,000</td> <td>10.66% to 11.66%</td> </tr> <tr> <td>Above HK\$20,000 and up to HK\$100,000</td> <td>7.66% to 10.66%</td> </tr> <tr> <td>Above HK\$100,000</td> <td>6.41% to 7.66%</td> </tr> </tbody> </table> <p>The interest rate is the basic interest rate of the product and is quoted in the form of standard annual rate, which is the percentage of the amount borrowed over a year.</p> <p>The interest rate quoted here is for reference only. The interest rate applicable to you is subject to your financial condition and is solely determined by the Bank. The interest rate applicable to you is the Normal Interest Rate referred to in the relevant approval letter or other notices issued by the Bank from time to time.</p>	Loan Amount	Interest Rate (or Range of Interest Rate)	Up to HK\$5,000	11.66%	Above HK\$5,000 and up to HK\$20,000	10.66% to 11.66%	Above HK\$20,000 and up to HK\$100,000	7.66% to 10.66%	Above HK\$100,000	6.41% to 7.66%
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<p>Annualised Overdue / Default Interest Rate</p>	<p>APR of the Delinquent Interest Rate applicable to your Cashline Revolving Loan ("Cashline") account (please refer to relevant approval letter or other notices issued by the Bank from time to time)</p> <p>Delinquent Interest Rate, which is the Normal Interest Rate + 5% per annum will be applied on all sum owing from the day after the date of next statement if the minimum payment is not paid in full by the payment due date. The Delinquent</p>										

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<p>Interest Rate will be applied until the full amount or at least the minimum payment is paid on or before the payment due date for 2 consecutive monthly statements.</p> <p>Example:</p> <table border="1"> <thead> <tr> <th>Normal Interest Rate applicable to your Cashline account A</th> <th>Delinquent Interest Rate A + 5%</th> <th>APR of Delinquent Interest Rate</th> </tr> </thead> <tbody> <tr> <td>7.66%</td> <td>12.66%</td> <td>13.76%</td> </tr> </tbody> </table>	Normal Interest Rate applicable to your Cashline account A	Delinquent Interest Rate A + 5%	APR of Delinquent Interest Rate	7.66%	12.66%	13.76%	<p>Overlimit Interest Rate</p> <p>No such interest rate is charged by the Bank</p>										
Normal Interest Rate applicable to your Cashline account A	Delinquent Interest Rate A + 5%	APR of Delinquent Interest Rate															
7.66%	12.66%	13.76%															
<p>Minimum Payment</p> <p>2.5% of the outstanding debit balance on the Cashline account as of the statement cutoff date or HK\$100 (whichever is higher), plus any amount by which the credit limit is exceeded, any payment in arrears or any fees and charges as specified by the Bank, as the case may be.</p>	<p>Repayment</p> <p>Repayment Frequency</p> <p>This loan does not require periodic repayment in regular amount.</p> <p>However, you must pay at least the minimum payment on or before the payment due date stated on the monthly statement, otherwise your Cashline account will be in delinquent status.</p> <p>If you want to fully repay the loan amount in 12 months, you must pay more than the minimum payment each month. Please refer to the below illustration for the repayment amount for each respective loan amount.</p>																
<p>Periodic Repayment Amount</p> <table border="1"> <thead> <tr> <th>Loan Amount</th> <th>Periodic Repayment Amount for the Interest Rate (or Range of Interest Rate) Specified Above</th> </tr> </thead> <tbody> <tr> <td>HK\$5,000</td> <td>HK\$443.45</td> </tr> <tr> <td>HK\$20,000</td> <td>HK\$1,764.46 to HK\$1,773.8</td> </tr> <tr> <td>HK\$100,000</td> <td>HK\$8,683.13 to HK\$8,822.31</td> </tr> </tbody> </table> <p>Assumptions: (1) No new transaction after the drawdown of the loan (2) Repayment on or before payment due date (3) No annual fee or other fees or charges after statement date (4) The loan is fully repaid in 12 months</p>	Loan Amount	Periodic Repayment Amount for the Interest Rate (or Range of Interest Rate) Specified Above	HK\$5,000	HK\$443.45	HK\$20,000	HK\$1,764.46 to HK\$1,773.8	HK\$100,000	HK\$8,683.13 to HK\$8,822.31	<p>Total Repayment Amount</p> <table border="1"> <thead> <tr> <th>Loan Amount</th> <th>Total Repayment Amount for the Interest Rate (or Range of Interest Rate) Specified Above</th> </tr> </thead> <tbody> <tr> <td>HK\$5,000</td> <td>HK\$5,321</td> </tr> <tr> <td>HK\$20,000</td> <td>HK\$21,174 to HK\$21,286</td> </tr> <tr> <td>HK\$100,000</td> <td>HK\$104,198 to HK\$105,868</td> </tr> </tbody> </table> <p>Assumptions: (1) No new transaction after the drawdown of the loan (2) Repayment on or before payment due date (3) No annual fee or other fees or charges after statement date (4) The loan is fully repaid in 12 months</p> <p>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 revolving credit facilities at https://www.dbs.com.hk/personal/loans/personal-loans/repayment-calculator.page.</p>	Loan Amount	Total Repayment Amount for the Interest Rate (or Range of Interest Rate) Specified Above	HK\$5,000	HK\$5,321	HK\$20,000	HK\$21,174 to HK\$21,286	HK\$100,000	HK\$104,198 to HK\$105,868
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<p>Fees and Charges</p>							
<p>Handling Fee</p>	<p>No such fee is charged by the Bank</p>						
<p>Annual Fee / Monthly Fee</p>	<p>1.5% of the credit limit per annum, subject to a minimum of HK\$300 and a maximum of HK\$1,500</p>						
<p>Withdrawal Fee / Transaction Fee</p>	<p>1% of the transaction amount on each withdrawal transaction, subject to a maximum HK\$400</p>						
<p>Late Payment Fee and Charge (This refers to the "Late Fee" stated in the Fee Schedule for Cashline Revolving Loan)</p>	<p>7.5% of the minimum payment if the minimum payment is not paid in full by the payment due date, subject to a maximum of HK\$250 and a minimum HK\$150</p>						
<p>Overlimit Handling Fee</p>	<p>HK\$150 per statement cycle will be charged if the outstanding debit balance on the Cashline account exceeds the credit limit as of the statement cutoff date</p>						
<p>Returned Cheque Charge / Rejected Autopay Charge</p>	<p>HK\$150 per returned cheque / rejected autopay payment</p>						
<p>Lost Card Replacement Fee</p>	<p>HK\$50 per replacement of lost Cashline Card</p>						
<p>Additional Information</p>							
<p>The Bank provides you with a cooling-off right. If there is no withdrawal transaction within the cooling-off period (i.e. 7 calendar days after the day of opening the Cashline account), no interest and other fees and charges will be charged when you cancel the Cashline account.</p> <p><u>Other fees and charges related to Cashline include:</u></p> <table border="0"> <tr> <td>Handling Charge on the Request of Cashline Statement</td> <td>HK\$50 per monthly statement copy</td> </tr> <tr> <td>Credit Balance Refund by Cashier Order</td> <td>HK\$60 per cashier order</td> </tr> <tr> <td>Handling Charge for Payment Over Counter</td> <td>HK\$30 per transaction</td> </tr> </table>		Handling Charge on the Request of Cashline Statement	HK\$50 per monthly statement copy	Credit Balance Refund by Cashier Order	HK\$60 per cashier order	Handling Charge for Payment Over Counter	HK\$30 per transaction
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<p>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.</p> <p>Reminder: To borrow or not to borrow? Borrow only if you can repay!</p>							