Key Facts Statement (KFS) for Instalment Loan

Hang Seng Bank ***Personal Instalment Loan***
March 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 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

Interest Rate

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
Interest rate	0.31% (if applicable)	0.31%	0.31%

Annualised Percentage Rate (APR)

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
APR	6.54% (if applicable)	7.01%	7.22%

All Annualised Percentage Rates ("APR") are calculated using the Net Present Value Method in accordance with the Code of Banking Practice. The above APRs are reference rate which include the basic interest rate and other fees and charges of a product expressed as an annualised rate (if applicable).

Annualised Overdue / Default Interest Rate

27%

In respect of any monthly instalment due but not paid, the Borrower shall pay to Hang Seng default interest thereon at the rate of 2.25% per month. Such default interest rate will accrue daily on a 365-day year basis (or 366-day year basis in a leap year) until the date of actual repayment. There is no minimum amount of default interest that will apply.

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 specified above	HK$16,976.70 (if applicable)	HK$8,643.40	HK$4,476.70

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 specified above	HK$101,860.20 (if applicable)	HK$103,720.80	HK$107,440.80

Remark: To calculate the above information applicable to your specific case, please use our online calculator which provides instalment loans at Hang Seng Bank website (Personal Banking > Loans > Loan Calculators).

Fees and Charges

Handling Fee

N.A.

Late Payment Fee and Charge

HK$500 per instalment

Prepayment / Early Settlement / Redemption Fee

(a) next month's instalment amount (less the portion for repayment of the principal) plus (b) 2% of the outstanding principal, subject to a minimum of HK$300; plus repayment of any applicable promotional offers.

Customer is advised to pay attention on whether interest expenses would be saved by making early repayment of personal instalment loan. For enquiring the relevant fees and charges of loan account, please call our Personal Loan Service Hotline 2997 3882.

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Returned Cheque / Rejected Autopay Charge	N.A.
Additional Information	
Re-issuance of Approval Advice	HK$100 per copy

Note:
- The proportion of loan principal to interest in each monthly instalment amount is calculated according to the Rule of 78.
- Minimum loan amount of Personal Instalment Loan and Reborrowing / "Top-up" Loan is HK$5,000; Minimum loan amount of Debt Consolidation Instalment Loan is HK$60,000.
- For the frequently asked questions relating to Personal Instalment Loan (e.g. Important notes of early repayment; the basis of apportionment of principal and interest in the monthly repayment, etc), please refer to Hang Seng Bank website (Personal Banking > Loans > Useful Links > FAQ).
- 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.

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