

Key Facts Statement (KFS) for Instalment Loan
ORIX Asia Limited (“ORIX”)

Term Loan
Oct 2021

<p>This product is an instalment loan.</p> <p>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.</p>				
Interest Rates and Interest Charges				
Annualised Percentage Rate (APR)¹	Loan amount subject to final approval.			
	Loan Tenor	12-month	24-month	36-month
	APR (or range of APR)	Subject to approval	Subject to approval	Subject to approval
Annualised Overdue / Default Interest Rate	36% per annum on the overdue amount.			
	Overdue interest will be calculated daily on any sums due to our company but not paid, from the due date for payment thereof until actually paid (both before and after judgment), based on a 365-day year for both ordinary and leap years.			
Fees and Charges				
Handling Fee	Subject to approval			
Late Payment Fee and Charge	NIL			
Prepayment / Early Settlement / Redemption Fee	<p>if interest charged on a floating rate basis:</p> <p>(a) a handling fee of HK\$2,000 or its equivalent; and</p> <p>(b) (i) 2 months interest on the unpaid principal element of all instalments which are still to fall due (if such termination takes place on or before the date of the 18th instalment) or</p> <p style="padding-left: 40px;">(ii) 1 month interest on the unpaid principal element of all instalments which are still to fall due (if such termination takes place after the date of the 18th instalment);</p>			
	<p>if interest charged on a flat rate basis:</p> <p>(a) a handling fee in an amount equal to 1% of the remaining instalments which are still to fall due or HK\$2,000, whichever is higher; and</p> <p>(b) (i) 35% of the relevant amount (if such termination takes</p>			

Prepayment / Early Settlement / Redemption Fee	<p>place on or before the date of the 18th instalment); or</p> <p>(ii) 25% of the relevant amount (if such termination takes place between the date of the 19th instalment and the date of the 36th instalment); or</p> <p>(iii) 15% of the relevant amount (if such termination takes place after the date of the 36th instalment).</p> <p>For the purpose of this clause, “relevant amount” shall mean the interest element of all remaining instalments which are still to fall due (as determined by us) calculated on the basis of the formula known as “Rule of 78”.</p>
Returned Cheque / Rejected Autopay Charge	<p>Minimum \$150 per transaction.</p>
Additional Information	
<p>1. The apportionment of each instalment amount between principal, interest and handling fee is based on Rule of 78. Customer may refer to “Consumer Education Programme – Personal Loans” on HKMA website for details about Rule of 78.</p>	

Remarks:

1. The APR is calculated based on a set of assumptions as set out in the relevant guidelines referred to in the Code of Banking Practice and the actual APR applied to your instalment loan may be different.
2. Please refer to the Notice of Changes on Standard Fees and Charges Table on our website www.orix.com.hk or you may contact our staff for more details. Please refer to the Loan Agreement for Terms and Conditions or you may contact our staff for clarification.
3. The English version of this Key Facts Statement prevails to the extent of any inconsistency between the English and the Chinese versions. Any Chinese version of this Key Facts Statement is for reference only.