

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

Residential Mortgage Loan
Aug 2019

<p>This product is a residential mortgage 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 residential mortgage loan.</p>		
<p>Interest Rates and Interest Charges</p>		
<p>Annualised Interest Rate</p>	<p>Loan amount subject to final approval.</p>	
	<p>Loan Tenor</p>	<p>Maximum 25 years</p>
	<p>Annualized interest rate (or range of annualized interest rates) based on the ORIX’s Hong Kong Dollar Best Lending Rate (BLR)</p>	<p>BLR – 1.00% to BLR + 3.00%</p> <p>Subject to case by case approval</p>
	<p>Annualized interest rate (or range of annualized interest rates) based on the ORIX’s 1-month HIBOR (H)</p>	<p>Not applicable.</p>
<p>Annualised Overdue / Default Interest Rate</p>	<p>36% per annum (3% per month) on the overdue amount.</p> <p>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.</p>	
<p>Monthly Repayment Amount</p>		
<p>Monthly Repayment Amount</p>	<p>Loan amount subject to final approval.</p>	
	<p>Loan Tenor</p>	<p>Maximum 25 years</p>
	<p>Monthly repayment amount for the annualised interest rate based on the ORIX BLR above</p>	<p>Varies subject to approval</p>

	Monthly repayment amount for the annualised interest rate based on the ORIX 1-month HIBOR above	Not applicable.
Fees and Charges		
Handling Fee	NIL	
Late Payment Fee and Charge	NIL	
Prepayment / Early Settlement / Redemption Fee	<p>Partial Prepayment:</p> <p>Subject to giving to our company not less than 30 days's prior written notice and subject to the following provisions, you may prepay the loan on any Instalment Due Date with a minimum amount of HK\$100,000.00 and in whole multiples of HK\$100,000.00:</p> <p>(1) in case of partial prepayment is made within the first year from the date of drawdown of the loan, a prepayment fee equal to 2% of the amount prepaid or HK\$2,000.00 will be charged, whichever is higher;</p> <p>(2) in case of partial prepayment is made after the first year but within the second year from the date of drawdown of the loan, a prepayment fee equal to 1% of the amount prepaid or HK\$2,000.00 will be charged, whichever is higher;</p> <p>Starting from the third year from the date of drawdown of the loan, a prepayment fee of HK\$2,000.00 is payable for each partial prepayment.</p> <p>If partial prepayment takes place on a date other than a monthly Instalment Due Date, interest shall be calculated up to the upcoming monthly Instalment Due Date. Any amount so prepaid shall not be available for subsequent redrawing and our company shall have the absolute discretion to vary the amount and/or the number of monthly instalments after any partial prepayment has been made. Partial prepayment of the loan by cheques on a Saturday will be processed on the following clearing day.</p>	

<p>Prepayment / Early Settlement / Redemption Fee</p>	<p>Early Prepayment:</p> <p>Early prepayment in full is allowed subject to you giving to our company not less than 30 days' prior notice in writing and subject to the following provisions:</p> <p>(1) in case of full prepayment is made within the first year from the date of drawdown of the loan, a prepayment fee equal to 2% of the original loan amount or HK\$2,000.00 will be charged, whichever is higher;</p> <p>(2) in case of full prepayment is made after the first year but within the second year from the date of drawdown of the loan, a prepayment fee equal to 1% of the original loan amount or HK\$2,000.00 will be charged, whichever is higher; and</p> <p>Starting from the third year from the date of drawdown of the loan, there is no prepayment fee payable for any early prepayment in full.</p> <p>If early prepayment in full takes place on a date other than a monthly Instalment Due Date, interest shall be calculated up to the upcoming monthly Instalment Due Date. Full prepayment of the loan by cheques on a Saturday will be processed on the following clearing day.</p>
<p>Returned Cheque / Rejected Autopay Charge</p>	<p>Minimum HK\$ 150 per transaction.</p>
<p>Additional Information</p>	
<p>1. Property valuation fee and professional charges shall be borne by the customer.</p>	

Remarks:

1. The Annualised Interest Rate quoted above is for reference only. The Annualised Interest Rate applicable to a customer is subject to ORIX's final approval and is solely determined by ORIX.
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 Facility Letter 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.