

Key Facts Statement (KFS) for Revolving Credit Facility

ORIX Asia Limited (“ORIX”)

Vehicle Stocking Loan
Aug 2019

<p>This product is a revolving credit facility. 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 revolving credit facility.</p>		
Interest Rates and Interest Charges		
Annualised Percentage Rate (APR)¹	Loan Amount	APR
	Subject to approval	Subject to approval
Annualised Overdue / Default Interest Rate	36% per annum (3% per month) 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.	
Overlimit Interest Rate	NIL	
Minimum Payment	Minimum Interest Payment: \$500 (HKD Vehicle Stocking Loan) or JPY6,500 (JPY Vehicle Stocking Loan)	
Fees and Charges		
Handling Fee	Subject to approval	
Annual Fee / Monthly Fee	NIL	
Withdrawal Fee / Transaction Fee	NIL	
Late Payment Fee and Charge	NIL	
Overlimit Handling Fee	NIL	
Returned Cheque Charge / Rejected Autopay Charge	Minimum \$150 per transaction.	
Lost Card Replacement Fee	NIL.	
Additional Information		

Remarks:

- 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.
- 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 Master Loan Agreement for Terms and Conditions or you may contact our staff for clarification.
- 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.