

Key Facts Statement (KFS) for Policy Financing
ORIX Asia Limited (“ORIX”)

Policy Financing
Dec 2024

This product is a term loan secured by eligible life insurance policy as collateral. The Product is designed for selected customers* who are seeking funds for using insurance policy as collateral for own use.

Eligible life insurance policies refer to the selected insurance policies issued by the on list insurance companies accepted by ORIX. The eligible life insurance policies are reviewed and updated periodically. The insurance policy should be single payment or fully paid up.

***Selected customers refer to customers who meet ORIX’s related requirements which involve assessment of customer’s financial status, credit report, and customer background, etc.**

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to ORIX Facility Letter for the final terms of your policy financing.

Interest Rates and Interest Charges

Annualized Interest Rate	Loan Tenor	Maximum 5 years		
	Annualized interest rate (or range of annualized interest rates)	The minimum loan amount is HK\$500,000 (or its equivalent in foreign currency)		
		Loan Currency	Interest Rate (p.a.)	
		USD	SOFR+1.0%p.a. to 3.0%p.a.	
		HKD - based on Hong Kong Inter-Bank Offered Rates(HIBOR)	<ul style="list-style-type: none"> - 1-month/ 3-month HIBOR + 1.0%p.a. to 3.0%p.a. with a cap of ORIX Best Lending Rate – 0.5%p.a. to 1.5%p.a. or - 1-month/ 3-month HIBOR + 1.0%p.a. to 3.0%p.a. without a cap 	
HKD - based on ORIX Best Lending Rate	ORIX Best Lending Rate – 0.5%p.a. to 1.5% p.a.			
	JPY	<ul style="list-style-type: none"> - 1-month / 3-month TIBOR+2.0% p.a. to 4.0% p.a. or - 3-Y / 5-Y Fixed Rate loan 2.0% p.a. to 4.0% p.a. 		

Annualized Overdue /Default Interest Rate	<p>36% per annum (3% per month) of the overdue amount.</p> <p>Overdue interest will be calculated daily on any sums due to ORIX but not paid, from the due date for payment thereof until actually paid (both before and after judgment), in general based on a 365-day year for both ordinary and leap years.</p>
Fees and Charges	
Handling Fee	<p>One-off administration costs for loan processing up to 0.2%-2% of loan amount. Or at such other rate or rates as may vary from time to time as determined solely at ORIX's discretion.</p>
Late Payment Fee and Charge	<p>Not Applicable</p>
Prepayment / Early Settlement / Redemption Fee	<p>Subject to giving to ORIX not less than 30 days' prior written notice and subject to the following provisions, you may prepay the loan on any term 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 full / 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 full / partial prepayment is made after the first 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>
Returned Cheque / Rejected Autopay Charge	<p>Minimum HK\$ 150 per transaction.</p>
Additional Information	
<p>Not applicable</p>	

Remarks:

1. The Annualized Interest Rate quoted above is for reference only. The Annualized 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 ORIX website www.orix.com.hk or you may contact ORIX staff for more details. Please refer to the Facility Letter for Terms and Conditions or you may contact ORIX 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.
4. SOFR means the Secured Overnight Financing Rate published by the Federal Reserve Bank of New York, as the administrator of the benchmark (or a successor administrator), quoted by ORIX on the first day of each relevant calculation period, or if such rate is not published for any reason or has been permanently discontinued or replaced, such other replacement rate as ORIX may determine in its sole discretion.
5. HIBOR means the Hong Kong Inter-Bank Offered Rates for Hong Kong dollars quoted by ORIX on the first day of each relevant calculation period, or such other rate ORIX deem appropriate. This HIBOR quoted by ORIX may not necessarily be the same as the Hong Kong dollars Interest Settlement Rates published by The Hong Kong Association of Banks.
6. TIBOR means the Tokyo Inter-Bank Offered Rates for Japanese yen quoted by ORIX on the first day of each relevant calculation period, or such other rate ORIX deem appropriate. This TIBOR quoted by ORIX may not necessarily be the same as the Japanese yen TIBOR published by the Japanese Bankers Association.
7. Fixed Rate refers to the interest rate on a loan that remains constant throughout the entire term of the loan. This rate is determined at the time of the loan agreement and does not fluctuate with market conditions.
8. ORIX Best Lending Rate is the interest rate offered by ORIX for loans, which may vary based on the borrower's creditworthiness and the specific terms of the loan agreement. This rate is subject to change based on ORIX's discretion and market conditions. The ORIX Best Lending Rate may not necessarily align with other benchmark rates. For more detailed information regarding the ORIX Best Lending Rate, please refer to [ORIX ASIA'S HKD Best Lending Rate | ORIX Asia Limited](#).

保單融資產品資料概要
歐力士（亞洲）有限公司（「本行」）

保單作押
2024 年 12 月

本產品是一種以符合條件的壽險保單作為抵押的定期貸款。該產品旨在為特定客戶 *提供資金，使用保險保單作為抵押以供自身使用。符合條件的壽險保單是指由本行認可的保險公司發行的精選保險保單。符合條件的壽險保單會定期進行審核和更新。保險保單應為一次性支付或已全額支付。

*特定客戶是指滿足本行相關要求的客戶，包括對客戶的財務狀況、信用報告和客戶背景等進行評估。

本產品資料概要提供有關該產品的利率、費用和收費的指示性資訊，但請參閱本行的貸款確認書以獲取最終的保單融資條款。

利率及利息支出

實際年利率	貸款年限	最長5年	
	貸款年利率	最低貸款金額為港幣500,000元（或等值外幣）	
		貸款貨幣	年利率
		美元	美元擔保隔夜融資利率+年利率1.0%-3.0%
		港元 - 按香港銀行同業拆息所釐訂的年化利率範圍	- 香港1個月/3個月同業拆息+年利率1.0%-3.0%，上限為本行最優惠貸款利率- 0.5%-1.5% 或 - 香港1個月/3個月同業拆息+年利率1.0%-3.0%，不設上限
		港元 - 按本行港元最優惠利率所釐訂的年化利率範圍	本行最優惠貸款利率- 年利率0.5%-1.5%
		日元	- 日本圓1個月/3個月銀行間拆借利率+2.0%-4.0%p. a. 或 - 3年/5年/固定利率貸款 2.0%p. a-4.0%p. a.
逾期還款年化利率 / 就違約貸款收取的年化利率	36% 若本行於到期日仍未收到全數每月還款金額，您須為逾期款項支付以違約利率月息3% 計算的違約利息。違約利息一般以每年365日為基準（或閏年366日為基準）按日累算直至實際還款日為止。此違約利息不設最低金額。		
費用及收費			
手續費	收取一次性貸款處理手續費，最高為貸款金額的0.2%-2%。或者根據本行的自行決定，可能會不時變動的其他費率。		
逾期還款費用及收費	不適用		

提前還款 / 提前清償 / 贖回的收費	<p>在向本行提前不少於 30 日發出書面通知的前提下,且遵循以下規定,您可在任何到期日就貸款進行部分提前還款,最低金額為港幣 100,000.00 元,且必須為港幣 100,000.00 元的整數倍:</p> <p>(1) 如果在貸款提取日起的首年內進行全額或部分提前還款,將收取相當於所還款項 2% 或港幣 2,000.00 元(以較高者為準)的提前還款費用;</p> <p>(2) 如果在貸款提取日起的第二年內進行全額或部分提前還款,將收取相當於所還款項 1% 或港幣 2,000.00 元(以較高者為準)的提前還款費用;</p>
退票 / 退回自動轉帳授權指示的收費	<p>每次退票 / 退回自動轉帳授權指示時,將收取\$150港幣</p>
其他資料 不適用	

備註:

1. 上述年化利率僅供參考。適用於客戶的實際年化利率需經本行最終批准，由本行獨立確定。
2. 請參閱本行網站 www.orix.com.hk 上的標準費用和收費變更通知，或與本行職員聯繫瞭解更多詳情。請參閱業務授信函瞭解條款和條件,或與本行職員聯繫諮詢。
3. 如中英文版本存在任何不一致，以英文版本為準。本產品資訊概要的任何中文版本僅供參考。
4. 美元擔保隔夜融資利率指紐約聯邦儲備銀行(或其繼任管理者)作為基準管理者公佈的有抵押隔夜融資利率，由本行於每個相關計算期的第一天報價，或如果該利率由於任何原因未被公佈或已被永久停止或取代，則為本行可自行決定的其他替代利率。
5. 香港銀行同業拆息指的是本行於每個相關計算期的第一天所報價的港元香港銀行間拆借利率（HIBOR），或本行認為合適的其他利率。本行報價的HIBOR可能與香港銀行公會發佈的港元利息結算利率不完全相同。
6. 東京銀行同業拆息指的是我們於每個相關計算期的第一天報出的日本圓東京銀行間拆借利率（TIBOR），或本行認為合適的其他利率。本行所報的TIBOR可能與日本銀行協會發佈的日本圓TIBOR不完全相同。
7. 固定利率是指貸款的利率在整個貸款期限內保持不變。該利率在貸款協定簽訂時確定，並且不會隨市場條件波動。
8. 歐力士最優惠貸款利率是本行為貸款提供的利率，可能會根據借款人的信用狀況和貸款協議的具體條款而有所不同。該利率可能會根據本行的自行決定和市場條件進行調整。本行最優惠貸款利率不一定與其他基準利率一致。有關本行最優惠貸款利率的詳細資訊，請參考 [最優惠貸款利率 | ORIX Asia Limited](#)。