

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

Policy Financing
November 2024

This product is a term loan secured by a life insurance policy as collateral.
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 policy loan.

| 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) | | | | | | |
| | | <table border="1"> <thead> <tr> <th>Loan Currency</th> <th>Interest Rate (p.a.)</th> </tr> </thead> <tbody> <tr> <td>USD</td> <td>SOFR+2.0%p.a.</td> </tr> <tr> <td>HKD</td> <td>ORIX Best Lending Rate-1.0%p.a.</td> </tr> </tbody> </table> | Loan Currency | Interest Rate (p.a.) | USD | SOFR+2.0%p.a. | HKD | ORIX Best Lending Rate-1.0%p.a. |
| | | Loan Currency | Interest Rate (p.a.) | | | | | |
| USD | SOFR+2.0%p.a. | | | | | | | |
| HKD | ORIX Best Lending Rate-1.0%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 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> | | | | | | | |
| Fees and Charges | | | | | | | | |
| Handling Fee | One-time handling fee 1.5% of loan amount. | | | | | | | |
| Late Payment Fee and Charge | Not Applicable | | | | | | | |
| Prepayment / Early Settlement / Redemption Fee | <p>Partial Prepayment:</p> <p>Subject to giving to our company 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 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> | | | | | | | |

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| | <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>Returned Cheque / Rejected Autopay Charge</p> | <p>Minimum HK\$ 150 per transaction.</p> |
| <p>Additional Information</p> | |
| <p>The insurance company that provided the policy serving as collateral for this product must be registered with the Hong Kong Insurance Authority (HKIA) and subject to ORIX's review from time to time.</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 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.
4. SOFR means, with respect to any day, the Secured Overnight Financing Rate published for such day by the Federal Reserve Bank of New York, as the administrator of the benchmark (or a successor administrator), on the Federal Reserve Bank of New York's Website, or if such rate is



not published for any reason or has been permanently discontinued or replaced, such other replacement rate as the Lender may determine in its sole discretion.

5. HIBOR means the Hong Kong Inter-Bank Offered Rates for Hong Kong dollars quoted by us on the first day of each relevant Calculation Period at or around 11:00 a.m. Hong Kong time for such calculation period with respect to any relevant sum or such other rate we 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.