

**Key Facts Statement (KFS) for Hire Purchase / Leasing  
ORIX Asia Limited (“ORIX”)**

**Tesla Financing Program  
April 2023**

<p><b>This product is a Hire Purchase / Leasing Loan.</b></p> <p><b>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.</b></p>									
<p><b>Interest Rates and Interest Charges</b></p>									
<p><b>Annualised Percentage Rate (APR)<sup>1</sup></b></p>	<p>For a loan amount of HK\$ 100,000.00:</p> <table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th style="width: 25%;">Loan Tenor</th> <th style="width: 25%;">6-month</th> <th style="width: 25%;">12-month</th> <th style="width: 25%;">24-months</th> </tr> </thead> <tbody> <tr> <td>APR (or range of APR)</td> <td>4.08%</td> <td>4.08% ~ 7.05%</td> <td>4.08% ~ 7.05%</td> </tr> </tbody> </table> <p>*The loan tenors are 6 to 60 months, including the Advance Hire Rent.</p>	Loan Tenor	6-month	12-month	24-months	APR (or range of APR)	4.08%	4.08% ~ 7.05%	4.08% ~ 7.05%
	Loan Tenor	6-month	12-month	24-months					
	APR (or range of APR)	4.08%	4.08% ~ 7.05%	4.08% ~ 7.05%					
<p><b>Annualised Overdue / Default Interest Rate</b></p> <p>36% (3% per month)</p> <p>1. Overdue interest to be calculated on daily balances on any amount which you do not pay on time for the period it is unpaid.</p> <p>2. Each month (or any other periods we choose), we may add to the amount you owe us any interest payable under 1 which is overdue (this is known as ‘capitalising’ or ‘compounding’ the interests). You will then be liable for interest under 1 on the total amount.</p>									
<p><b>Fees and Charges</b></p>									
<p><b>Handling Fee</b></p>	<p>Not Applicable</p>								
<p><b>Late Payment</b></p>	<p>Not Applicable</p>								

<p><b>Prepayment / Early Settlement / Redemption Fee</b></p>	<p>(a) A handling fee in an amount equal to 1% of the remaining rent 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 place on or before the date of the 18<sup>th</sup> rent instalment); or</p> <p>(ii) 25% of the relevant amount (if such termination takes place between the date of the 19<sup>th</sup> rent instalment and the date of the 36<sup>th</sup> rent instalment); or</p> <p>(iii) 15% of the relevant amount (if such termination takes place after the date of the 36<sup>th</sup> rent instalment).</p> <p>For the purpose of this clause, “relevant amount” means the interest element of all remaining rent instalments which are still to fall due (as determined by us) calculated on the basis of the formula known as “Rule of 78”. Customer may refer to “Consumer Education Programme – Personal Loans” on HKMA website for details about Rule of 78.</p>
<p><b>Returned Cheque / Rejected Autopay Charge</b></p>	<p>Minimum HK\$ 150 per transaction.</p>
<p><b>Option Price</b></p>	<p>HK\$ 1,000 per transaction.</p> <p>Required customers fully paid the instalments of vehicle and in return to own the Vehicle Registration Document (“VRD”)</p>
<p><b>Product information</b></p>	
<p><b>Max. finance amount</b></p>	<p><b>Hire Purchase:</b> customers are required to pay down payment to Tesla when order the vehicle, and upon delivery ORIX will finance up to the remaining outstanding of vehicle total price, including the vehicle subtotal price, insurance premium and license fee.</p> <p><b>Leasing:</b> customers are required to pay down payment to Tesla when order the vehicle, and upon delivery ORIX will finance up to the vehicle total price, including the vehicle subtotal price, insurance premium and license fee.</p>
<p><b>Max. finance tenor(s)</b></p>	<p>Offer up to 60 months finance tenors for Tesla’s brand new vehicle and Tesla’s used vehicle.</p>
<p><b>Application requirements</b></p>	
<p><b>Required vehicle insurance</b></p>	<p>Comprehensive vehicle insurance is required during the whole vehicle finance period. The insured amount should not less than the net finance amount, with ORIX to be assigned as the loss payee. If the vehicle is used for cross border, your insurance coverage is required to cover PRC region.</p>
<p><b>Cross-border</b></p>	<p>Subject to ORIX discretionary approval on case by case basis</p>

Remarks:

1. An APR is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate. The APR is 4.08% regarding new Tesla which calculated based on a set of assumptions as set out in the relevant guidelines referred to in the Code of Banking Practice. This simulation and the resulting calculations do not constitute a quote, loan application or recommendation. The figures and formulae used within this calculator may change at any time without notice. Any loan request is subject to assessment against normal lending criteria.

Terms and Conditions apply.

2. The proportion of loan principal to interest in each monthly instalment amount is calculated according to the Rule of 78. The repayment schedule will be available after the finance is executed. If you would like to request for the repayment breakdown before your finance application, please contact with our staff for more information.
3. The 1<sup>st</sup> installment will be 1 month later once the finance is executed and payment is disbursed to Tesla. ORIX will provide the repayment notification each month.
4. Please refer to the Notice of Changes on Standard Fees and Charges Table on our website [www.orix.com.hk](http://www.orix.com.hk) or you may contact our staff for more details. Please refer to the Hire Purchase / Lease Agreement for Terms and Conditions or you may contact our staff for clarification.
5. 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.

## 租購/租賃產品資料概要

歐力士（亞洲）有限公司（「本行」）

Tesla 貸款  
2023 年 4 月

此乃租購/租賃產品。				
本概要所提供的利息、費用及收費等資料僅供參考，租購/租賃貸款的最終條款以貸款確認書為準。				
利率及利息支出				
實際年利率 (APR) <sup>1</sup>	貸款金額:HK\$100,000			
	貸款期	6個月	12個月	24個月
	實際年利率 (或實際年利率 範圍)	4.08%	4.08% ~ 7.05%	4.08% ~ 7.05%
*貸款期為 6 至 60 個月，並已包括預付租金				
逾期還款年化 利率 / 就違 約貸款收取的 年化利率	36% (3%月息) 1. 逾期利息為逾期未付期間，閣下未能準時支付之任何款項按日計算之利息。 2. 每月（或本公司選擇之任何其他期間），本公司可將任何根據 1 應付給本公司而逾期未付之利息加於閣下欠償本公司之額款之上（稱為「資本化」或「複利」）。屆時，閣下須就該款額根據 1 支付利息。			
費用及收費				
手續費	不適用			
逾期還款費用 及收費	不適用			

<b>提前還款 / 提前清償 / 贖回的收費</b>	<p>(a) 手續費相等於剩餘應付但未到期的分期租款的 1%或港幣 2,000 元正，以較高者為準；及</p> <p>(b) (i) 有關數額的 35% (如果該解約在第十八期分期租款的日期或之前發生)；或</p> <p>(ii) 有關數額的 25% (如果該解約在第十九期與第三十六期分期租款的日期之內發生)；或</p> <p>(iii) 有關數額的 15% (如果該解約在第三十六期分期租款的日期後發生)。</p> <p>為此條款，“有關數額”是指為所有剩餘應付但未到期的分期租款(此金額由本公司決定)以「78 法則」的方程式為基準計算出來的利息部份。客戶可參考載於香港金融管理局網頁的「消費者教育推廣計劃－私人貸款」，了解有關「78 法則」的詳情。</p>
<b>退票 / 退回自動轉帳授權指示的收費</b>	<p>每次支票退票 / 退回自動轉帳授權指示時，將收取港幣最少 150 元正。</p>
<b>選擇權</b>	<p>每單交易港幣 1000 元正。</p> <p>客戶於贖回車輛登記文件前，需全部還款。</p>
<b>產品資訊</b>	
<b>最高貸款額</b>	<p><b>租購:</b> 客戶訂車需支付 Tesla 訂金，ORIX 可以為剩餘的汽車購買價提供貸款，包括車輛購買價，保險費用及牌照費。</p> <p><b>租賃:</b> 客戶訂車需支付 Tesla 訂金，ORIX 可以為汽車購買總價提供貸款，包括車輛購買價，保險費用及牌照費。</p>
<b>最長還款期</b>	<p>為全新 Tesla 汽車及二手 Tesla 汽車提供長達 60 個月的還款期。</p>
<b>申請要求</b>	
<b>所需汽車保險</b>	<p>在貸款期間，客戶需要為 Tesla 汽車購買綜合汽車保險(俗稱全保)，保單金額應不低於淨貸款額，歐力士應被指定為保險受益人。</p> <p>若車輛被用於跨境，汽車保險應覆蓋中國地區。</p>
<b>跨境使用</b>	<p>ORIX 保留最終批核權利，視乎個別情況決定。</p>

備註：

1. 實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費。實際年利率為 4.08% 適用於全新 Tesla，是根據銀行營運守則內提及的有關指引所列的一套準則計算。以上的模擬計算結果不構成報價、貸款申請或建議。計算機所使用到的公式及計算方式可隨時更改而不作另行通知。任何貸款申請需根據正常貸款準則作評估。條款及細則適用。
2. 每月還款額中利息與本金的比例以“78 法則”的方程式為基準計算。還款過程表將於貸款批核後提供。若你於貸款申請前索取還款過程表，請與我們的職員聯絡。
3. 第一期還款為 ORIX 支付 Tesla 貸款款額後一個月，ORIX 將於每個月提供還款通知給客戶。
4. 修訂的詳情請瀏覽公司網站 [www.orix.com.hk](http://www.orix.com.hk) 參閱標準服務收費表，您亦可以向我們的專員索取更多資訊。條款及細則，請參考貸款協議書或聯繫我們的專員。
5. 本資料概要的英文及中文版本如有任何不一致，概以英文版本為準。本資料概要的任何中文版本僅供參考。