

Key Facts Statement (KFS) for Tesla Value Loan Program
ORIX Asia Limited (“ORIX”)

Tesla Value Loan Program
April 2023

<p>This product is a Hire Purchase 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 instalment loan.</p>					
Interest Rates and Interest Charges					
Annualised Percentage Rate (APR)¹	Tesla Value Loan Program (“TVLP”):				
	For New Car (Example: For a loan amount of HK\$ 100,000.00)				
	Loan Tenor	6-month	12-month	24-month	36-month
	APR (or range of APR)	Not Applicable	Not Applicable	Not Applicable	4.08%
Annualised Overdue / Default Interest Rate	<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 own 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>				
Fees and Charges					
Handling Fee	Not Applicable				
Late Payment	Not Applicable				
Prepayment / Early Settlement / Redemption Fee	<p>(a) A handling fee of HK\$2,000; and</p> <p>(b) (i) two months interest on the balance of the actual sum advanced (if such termination takes place on or before the date of the 18th rent instalment) or</p> <p style="padding-left: 20px;">(ii) one month interest on the balance of the actual sum advanced (if such termination takes place after the date of the 18th rent instalment).</p>				
Returned Cheque / Rejected Autopay Charge	Minimum HK\$ 150 per transaction.				
Option Price	<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>				
Product information					

Max. finance amount	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.
Max. finance tenor(s)	Offer 36 months finance tenors for Tesla's brand new vehicle.
Application requirements	
Required vehicle insurance	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.
Cross-border	Subject to ORIX discretionary approval on case by case basis

1. 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 and expressed as an annualized rate.
2. The 1st 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.
3. The actual rental amount shall be determined upon the Commencement Date of the hire purchase agreement is being fixed, which you will be notified by a Customer Repayment Schedule that to be sent to you after the loan activation of the hire purchase agreement.
4. 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 Hire Purchase 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.

Tesla 尊尚租賃計劃產品資料概要

歐力士（亞洲）有限公司（「本行」）

Tesla 尊尚租賃計劃

2023 年 4 月

此乃租購產品。					
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) ¹	Tesla 尊尚租賃計劃:				
	適用於新車（範例：貸款金額：港幣100,000元正）				
	貸款期	6個月	12個月	24個月	36個月
	實際年利 率 (或實際年 利率範圍)	不適用	不適用	不適用	4.08%
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				
提前還款 / 提前清 償 / 贖回 的收費	(a) HK\$2,000 手續費；及 (b) (i) 實際預付數額結餘的兩個月利息（如果該解約在第十八期分期租款的日期或之前發生）或 (ii) 實際預付數額結餘的一個月利息（如果該解約在第十八期分期租款的日期之後發生）。				
退票 / 退 回自動轉 帳授權指 示的收費	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。				

選擇權	每單交易港幣 1000 元正。 客戶於贖回車輛登記文件前，需全部還款。
產品資訊	
最高貸款額	客戶訂車時需直接支付 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。
最長還款期	為全新 Tesla 汽車提供 36 個月的還款期。
申請要求	
所需汽車保險	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。 若車輛被用於跨境，汽車保險應覆蓋中國地區。
跨境使用	ORIX 保留最終批核權利，視乎個別情況決定。

1. 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。
2. 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。
3. 實際租金將於起始日在租購協議內列明，租購協議生效後，你將收到客戶還款過程表通知。
4. 修訂的詳情請瀏覽公司網站 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，請參考租購協議或聯繫我們的專員。
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。