

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

Vehicle Finance
January 2023

<p>This product is a Hire Purchase / Leasing 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>				
<p>Interest Rates and Interest Charges</p>				
<p>Annualised Percentage Rate (APR)¹</p>	<p>For a loan amount of HK\$ 100,000.00:</p>			
	<p>Loan Tenor</p>	<p>6-month</p>	<p>12-month</p>	<p>24-months</p>
	<p>APR (or range of APR)</p>	<p>Not Applicable</p>	<p>4.08%-12.8%</p>	<p>4.08%-12.8%</p>
	<p>*The loan tenors are 12 to 60 months, including the Advance Hire Rent.</p>			
<p>Annualised Overdue / Default Interest Rate</p>	<p>36% (3% per month)</p> <p>Overdue interest to be calculated on daily balances on any amount which you do not pay on time for the period it is unpaid (Default interest is calculated on compound basis).</p>			
<p>Fees and Charges</p>				
<p>Handling Fee</p>	<p>Not Applicable</p>			
<p>Late Payment Fee and Charge</p>	<p>Not Applicable</p>			
<p>Prepayment / Early Settlement / Redemption</p>	<p>if interest charged on a floating rate basis:</p> <p>(a) a handling fee of HK\$2,000; and</p> <p>(b) (i) 2 months interest on the unpaid principal element of all rent instalments which are still to fall due (if such termination takes place on or before the date of the 18th rent instalment) or</p> <p>(ii) 1 month interest on the unpaid principal element of all rent instalments which are</p>			

