Key Facts Statement (KFS) for Instalment Loan

Bank of China (Hong Kong) Limited

BOC Express Cash Instalment Loan
Jan 2026

This product is an instalment loan.

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.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Interest Rate

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
Range of interest rate	3.36% - 17.40%	3.36% - 17.40%	3.36% - 17.40%

The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year (without handling fee) and is rounded off to the nearest two decimal places.

Annualized Percentage Rate (APR)

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
Range of APR	5.89% - 33.50%	6.32% - 35.41%	6.51% - 35.14%

This APR is calculated based on a loan amount of HK$100,000, a loan tenor of 6/12/24 months, a monthly flat interest rate of 0.28% - 1.45% and an annual handling fee of 0%. The APR is calculated using method specified in relevant guidelines issued by The Hong Kong Association of Banks, and is rounded off to the nearest two decimal places. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualized rate. The APR quoted in above examples are based on multiple assumptions and are for reference only, the actual APR will depend on the customer's credit rating, loan amount and loan tenor.

Annualized Overdue / Default Interest Rate

29.2%

Default interest rate of 0.08% per day on the overdue amount until the day of actual payment will be charged upon each occasion of overdue monthly repayment. Default interest is calculated on a simple basis and there is no minimum amount of default interest that will apply.

<table>
<tr><th colspan="2">Repayment</th></tr>
<tr><td>Repayment Frequency</td><td>This loan requires monthly repayment.</td></tr>
<tr><td>Periodic Repayment Amount</td><td>For a loan amount of HK$100,000 with monthly repayment :

<table>
<tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr>
<tr><td>Periodic repayment amount for the range of interest rate specified above</td><td>HK$16,947 - HK$18,117</td><td>HK$8,614 - HK$9,784</td><td>HK$4,447 - HK$5,617</td></tr>
</table></td></tr>
<tr><td>Total Repayment Amount</td><td>For a loan amount of HK$100,000 with monthly repayment:

<table>
<tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr>
<tr><td>Total repayment amount for the range of interest rate specified above</td><td>HK$101,681 - HK$108,701</td><td>HK$103,360 - HK$117,400</td><td>HK$106,721 - HK$134,801</td></tr>
</table>
Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at https://www.bochk.com/en/home/calculators/personalloan.html</td></tr>
<tr><th colspan="2">Fees and Charges</th></tr>
<tr><td>Handling Fee</td><td>0% - 1.5% of loan amount per annum will be charged as application handling fee and deducted at the time of loan advancement when loan is being drawdown.</td></tr>
<tr><td>Late Payment Fee and Charge</td><td>HK$500 per each overdue monthly instalment of the loan.</td></tr>
<tr><td>Prepayment / Early Settlement / Redemption Fee</td><td>2% of original loan amount will be charged if you fully repay the loan. The Bank may at its discretion adjust the early settlement fee at any time.

Early Settlement Fee will not be charged during Cooling-off Period, please refer to the point 5 of Additional Information for details.</td></tr>
<tr><td>Returned Cheque / Rejected Autopay Charge</td><td>Not Applicable.</td></tr>
<tr><th colspan="2">Additional Information</th></tr>
<tr><td colspan="2">1. The handling fee is determined by the loan amount, loan tenor, customer’s credit rating and other factors. If the loan period is shorter than 1 year, it shall be deemed to be 1 year. The handling fee paid will not be refunded in all circumstances.</td></tr>
</table>

2. Periodic repayment amount and total repayment amount are rounded up to the nearest dollar.

3. Extension fee is calculated based on the loan amount at approved monthly flat rate on a daily basis and a 365-day year from the date which is drawn down date to one month before the first repayment date.

4. Minimum loan amount is HK$5,000.

5. **Borrower may exercise cooling-off rights to early repay the loan in full ("Cooling-off Rights") within 7 calendar days, following the date of drawdown of the loan ("Cooling-off Period"). If the final day of the Cooling-off Period falls on a non-Business Day, it will be automatically extended to the next Business Day.**

"Business Day" means a day on which commercial banks in Hong Kong are open for business but excluding Saturdays, Sundays and general holidays; and Severe Weather Day.

"Severe Weather Day" means a day whereby Typhoon Signal No. 8 or above being hoisted or Black Rainstorm Warning being put in place by the Hong Kong Observatory or Extreme Conditions are announced by the HKSAR Government.

To exercise Cooling-off Rights, the Borrower must, to the satisfaction of the Bank, submit the completed Full Prepayment Application Form and repay and settle the principal in whole, together with loan interest accrued in person at any of our branches or apply the full early repayment via designated service hotline (2108 3611) during office hours of any Business Day. The amount and calculation determined by the Bank shall be final. For the avoidance of doubt, during the Cooling-off Period, the Bank will not impose handling fee or prepayment or early settlement fee or other similar fees to the Borrower for exercising Cooling-off Rights. However, the Borrower shall pay the loan interest accrued on a day-to-day basis for the loan and these amount will be calculated in accordance with the terms in the loan advice and the TERMS AND CONDITIONS OF BOC EXPRESS CASH INSTALMENT LOAN, from the date of drawdown until the date of acceptance of the Full Prepayment Application Form by the Bank (or the date of acceptance of the full early repayment request via service hotline).

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese version.