

Key Facts Statement (KFS) for Instalment Loan

Fubon Credit (Hong Kong) Limited (“Fubon Credit”)

Fubon Credit Personal Loan
May 2025

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 (Monthly Flat Rate)	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	Range of interest rate	0.4% - 1.54%	0.42% - 1.47%	0.43% - 1.48%

Annualised Percentage Rate (APR)	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	Range of interest rate	8.50% - 35.83%	9.57% - 35.95%	10.05% - 35.90%

Note: The above APRs, calculated in accordance with the guidelines as set out in the Code of Banking Practice issued by the Hong Kong Association of Banks, is a reference rate expressed as an annualized rate which includes the basic interest rate; handling fee and charges of the loan.

Annualised Overdue / Default Interest Rate	36%
	In the event of your failure to settle the monthly instalment amount on or before the due date, default interest rate will be applied. Default interest is calculated according to the following formula: monthly instalment amount x annualized default interest rate of 36% calculated on a 365-day or 366-day (in leap year) basis and in simple interest on a daily basis from the date of default to the date of full repayment of the overdue instalment amount. No minimum amount of default interest will be applied.

Repayment

Repayment Frequency	This loan requires monthly repayment.
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Periodic Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Periodic repayment amount for the range of interest rate specified above	HK\$17,066.67 - HK\$18,206.67	HK\$8,753.33 - HK\$9,803.33	HK\$4,596.67 - HK\$5,646.67

Total Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Total repayment amount for the range of interest rate specified above	HK\$102,400 - HK\$109,240	HK\$105,040 - HK\$117,640	HK\$110,320 - HK\$135,520

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://boni.fuboncredit.com.hk/en/loan-calculator>.

Fees and Charges	
Handling Fee	Not applicable.
Late Payment Fee and Charge	HK150 per month if the monthly instalment amount is not paid in full on or before relevant due date.
Prepayment / Early Settlement / Redemption Fee	5.00% of Principal Loan Amount or HK\$500 (whichever is higher) within the first 12 monthly instalments; 3.00% of Principal Loan Amount or HK\$500 (whichever is higher) after the first 12 monthly instalments. Note: All the outstanding due under the Personal Loan (including principal and interest according to reducing balance method at Fubon Credit's sole discretion, and in respect of the accrued interest that shall be calculated for the period up to the date of early repayment. Fubon Credit also reserves the right, in its sole and absolute discretion to apportion the monthly repayments between interest and principal.) and the Early Repayment Charge have to be repaid by the customer during early repayment.
Returned Cheque / Rejected Autopay Charge	Not applicable.
Additional Information	
<ul style="list-style-type: none"> • The above information is for reference only. For loan tenor above 24 months to 60 months, the corresponding APR will be quoted separately. • The proportion of interest and principal in each monthly repayment is calculated according to the Reducing Balance Method which means the interest is calculated as per the outstanding principal amount after each repayment. This method allows the repayment proportion of interest higher during the beginning of the repayment while the repayment proportion of principal will be higher during the end of repayment. • Minimum loan amount is HK\$5,000 for a personal loan. 	

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 versions.

To borrow or not to borrow? Borrow only if you can repay!