

# Key Facts Statement (KFS) for Instalment Loan

**CMB Wing Lung Bank Limited**

**Personal Loan Services**  
**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

For a loan amount of HK\$100,000:

#### Designated Customer

Loan Tenor	6-month	12-month	24-month
Monthly Interest rate	0.224%	0.224%	0.224%

#### General Customer

Loan Tenor	6-month	12-month	24-month
Monthly Interest rate	0.240%	0.240%	0.240%

### Annualised Percentage Rate (APR)

For a loan amount of HK\$100,000:

The APR of monthly interest rate 0.224% is as follows:

#### Designated Customer

Loan Tenor	6-month	12-month	24-month
APR	5.60%	6.02%	6.24%

The APR of monthly interest rate 0.240% is as follows:

#### General Customer

Loan Tenor	6-month	12-month	24-month
APR	5.94%	6.39%	6.62%

- “Designated Customer” means (1) Directors, supervisors and senior management in pre-IPO and listed companies, family entrepreneur with office, capital investment entrant customers; or (2) Well educated or qualified professionals (e.g. Doctors, Lawyers, Accountants etc), civil servants, employees in government related institutions or quasi-government corporations, medical staff, teachers, staff of tertiary institutions / universities, bank staff, employees of public affairs, public transportation and Hong Kong listed companies; or (3) Non-permanent resident who is top talent or quality migrant but working in Hong Kong; or (4) Sunflower Service customer of the Bank. The Bank will update the definitions

	<p>of “Designated Customer” from time to time. The Bank reserves the right to the final interpretation of the definitions of “Designated Customer”. Any customer other than the above “Designated Customer” will be classified as "General Customer".</p> <ul style="list-style-type: none"><li>APR is a reference rate which includes the interests and other fees and charges of the product expressed as an annualized rate.</li></ul>																			
<b>Annualised Overdue / Default Interest Rate</b>	<ul style="list-style-type: none"><li>36% or such other rate as the Bank may announce from time to time.</li><li>The borrower fails to repay the monthly repayment amount or other payable amount on the due day as scheduled, the loan shall become due immediately and the borrower shall pay overdue interest on any overdue amount from the due date up to the date of actual payment (including the date before or after judgment).</li><li>It is calculated on daily basis with simple interest and the amount of overdue interest does not have minimum limit.</li></ul>																			
<b>Repayment</b>																				
<b>Repayment Frequency</b>	This loan requires monthly repayment.																			
<b>Periodic Repayment Amount</b>	<p>For a loan amount of HK\$100,000 with monthly repayment:</p> <table><tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr><tr><td>Monthly repayment amount for the monthly interest rate specified above (0.224%)</td><td>HK\$16,890.67</td><td>HK\$8,557.33</td><td>HK\$4,390.67</td></tr></table> <p>For a loan amount of HK\$100,000 with monthly repayment:</p> <table><tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr><tr><td>Monthly repayment amount for the monthly interest rate specified above (0.240%)</td><td>HK\$16,906.67</td><td>HK\$8,573.33</td><td>HK\$4,406.67</td></tr></table>				Loan Tenor	6-month	12-month	24-month	Monthly repayment amount for the monthly interest rate specified above (0.224%)	HK\$16,890.67	HK\$8,557.33	HK\$4,390.67	Loan Tenor	6-month	12-month	24-month	Monthly repayment amount for the monthly interest rate specified above (0.240%)	HK\$16,906.67	HK\$8,573.33	HK\$4,406.67
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<b>Remark:</b> 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 <a href="https://www.cmbwinglungbank.com/wlb_corporate/en/about-us/service-guide/financial-planners/Credit-and-Loan/Retail-Loan-Calculator.html">https://www.cmbwinglungbank.com/wlb_corporate/en/about-us/service-guide/financial-planners/Credit-and-Loan/Retail-Loan-Calculator.html</a> .				
<b>Fees and Charges</b>				
<b>Handling Fee</b>	<ul style="list-style-type: none"><li>Loan handling fee is calculated in accordance with the loan amount and repayment tenor, charged with 0.5% per annum.</li><li>The loan handling fee is charged for the application of Personal Instalment Loan Services and is deducted from the approved loan amount before drawdown of Personal Instalment Loan.</li></ul>			
<b>Late Payment Fee and Charge</b>	<ul style="list-style-type: none"><li>HK\$500 per each overdue repayment; and</li><li>All other fees and expenses reasonably incurred by the Bank arising from the recovery of outstanding payment including all legal costs and expenses.</li></ul>			
<b>Prepayment / Early Settlement / Redemption Fee</b>	<ul style="list-style-type: none"><li>1% of the approved loan amount or HKD500 (whichever is higher) as early settlement fee; and</li><li>Charge a prepayment fee equal to one month's interest of the outstanding principal.</li><li>The borrower must submit the application to the Bank in writing at least two working days before the due date of the repayment date if the outstanding balance of the loan is intended to be early repaid in full.</li></ul>			
<b>Returned Cheque / Rejected Autopay Charge</b>	HK\$150 or the prescribed fee under the CMB Wing Lung Bank Tariff Guide (whichever is higher) per returned cheque / rejected autopay payment.			
<b>Additional Information</b>				
<p>Maximum loan amount of the loan is HKD5,000,000 or 12 times of the borrower's monthly salary (whichever is lower). The minimum loan amount is HKD10,000. The final approved loan amount, which is calculated by way of monthly salary multiple, is subject to change in accordance with the circumstances of individual case. Borrower can choose the period of 6, 12, 24, 36, 48 or 60 month as the repayment tenor of Personal Instalment Loan Services. The proportion of the principal and interest of monthly repayment amount is calculated according to the formula of Rule of 78. Interest of the loan shall be calculated on the basis of 365-day per year (including ordinary and leap years).</p> <p>For related calculation according to the "Rule of 78", details of early repayment of loans, interest expenses saved by making early repayment, CMB Wing Lung Bank Prime Rate(P) and other enquiries (if applicable), please refer to the website of CMB Wing Lung Bank <a href="http://www.cmbwinglungbank.com">www.cmbwinglungbank.com</a> (Home&gt;Hot Questions&gt;Unsecured Loans).</p> <p>The above information is subject to the final approval and the terms stated in the facility letter.</p>				

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.