

Easi-Personal Loan Interest Rate and Monthly Repayment Table

Instalment Loan

Loan Amount (HK\$)	Flat Rate (p.m.)		Monthly Repayment Amount for each HK\$10,000 (APR ¹ [include handling charges])								
	36 months or below	42 months or above	12 months	18 months	24 months	30 months	36 months	42 months	48 months	54 months	60 months
10,000 - 49,999	0.229%	0.243%	856.23 (7.14%)	578.46 (8.03%)	439.57 (7.42%)	356.23 (7.92%)	300.68 (7.51%)	262.40 (8.20%)	232.63 (7.89%)	209.49 (8.16%)	190.97 (7.91%)
50,000 - 199,999	0.107%	0.121%	844.03 (4.31%)	566.26 (5.12%)	427.37 (4.50%)	344.03 (4.97%)	288.48 (4.58%)	250.20 (5.25%)	220.43 (4.96%)	197.29 (5.23%)	178.77 (4.99%)
200,000 - 499,999	0.071%	0.085%	840.43 (3.49%)	562.66 (4.27%)	423.77 (3.65%)	340.43 (4.10%)	284.88 (3.71%)	246.60 (4.38%)	216.83 (4.09%)	193.69 (4.36%)	175.17 (4.12%)
500,000 - 2,000,000	0.046%	0.060%	837.93 (2.92%)	560.16 (3.67%)	421.27 (3.05%)	337.93 (3.50%)	282.38 (3.11%)	244.10 (3.78%)	214.33 (3.49%)	191.19 (3.75%)	172.67 (3.52%)

Easi-Overdraft Facility

Loan Amount (HK\$)	²	
	Privileged Customers	General Customer
	Interest Rate (p.a.)	
30,000 - 499,999	P ³ + 3.5%	
500,000 - 1,000,000	P + 2.75%	

Remarks: 1. All Annualised Percentage Rates ("APR") are calculated using the Net Present Value Method in accordance with the Code of Banking Practice. An Annualised Percentage Rate ("APR") is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualised rate. The APR calculation includes the handling charge. The handling charge for the Instalment Loan is charged at 1% for each year or part thereof. (Thus 2% for the loan tenure of 18 and 24 months; 3% for the loan tenure of 30 and 36 months; 4% for the loan tenure of 42 and 48 months; and 5% for the loan tenure of 54 and 60 months.) The handling charge for Easi-Overdraft Facility shall be 1% per annum. The requirements of customer's credit quality determined by the Bank are required to be fulfilled. The APR which a customer is entitled is subject to credit quality of the customer, the result of credit check and other related factors. The final approval of application, loan amount, repayment tenor and loan interest rate will be subject to the final decision of the Bank, without any reason. 2. Privileged Customers include Nanyang Commercial Bank, Limited ("NCB") Customers in **NCB Wealth Management**, **Enrich Banking**, **i-Free Banking**, NCB's mortgage customers, NCB's payroll account holders, NCB's investment account holders, civil servants of the Hong Kong Special Administrative Region of the PRC, staff of Hospital Authority/public institutions/colleges/universities, full-time teachers and the shareholders, directors and senior management of NCB's corporate clients. NCB reserves the ultimate discretion to define "Privileged Customers". 3. "P" is the Hong Kong Dollar Prime Lending Rate quoted by NCB, from time to time. 4. The apportionment of loan principal and interest in each monthly installment amount are calculated according to the "Rule of 78", please visit our website or contact our staff for details. 5. "Easi-Personal Loan" is subject to relevant terms and conditions. For loan and offer details, interest rates, handling fees, annualised percentage rates, terms and conditions, please contact our staff or refer to the relevant promotional leaflet and application form. 6. NCB reserves the right to amend, suspend or terminate the promotional offers and terms at its sole discretion, without any prior notice. All matters and disputes will be subject to the final decision of NCB. 7. In case of discrepancies between the English and Chinese versions, the Chinese version shall prevail.

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