Key Facts Statement (KFS) for Instalment Loan

Bank of Dongguan International Limited ("the Bank")

Personal Instalment Loan
23 June 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:

Loan Tenor	6-month	12-month	24-month
Interest rate (or range of interest rate)	This loan tenor is not offered	Monthly flat rate 0.28% - 1.24%	Monthly flat rate 0.28% - 1.24%

Annualised Percentage Rate (APR)

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
APR (or range of APR)	This loan tenor is not offered	6.32% - 29.86%	6.32% - 29.86%

Annualised Overdue / Default Interest Rate

Upon default in repayment of a part or all of any monthly installment, an annualised overdue interest rate ("Late Charge") of 36% (3% per month) shall be charged on the entire amount of the monthly instalment from the repayment date until full payment is received. The Late Charge will be calculated and accrued on a daily basis.

Repayment

Repayment Frequency

This loan requires monthly repayment.

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 interest rate (or range of interest rate) specified above	This loan tenor is not offered	HK$ 8,613.33–9,573.33	HK$ 4,446.67 – 5,406.67

Total Repayment Amount	For a loan amount of HK$100,000 with monthly repayment Loan Tenor: 6-month — This loan tenor is not offered; 12-month — HK$ 103,360 – 114,880; 24-month — HK$ 106,720 – 129,760 (Total repayment amount for the interest rate (or range of interest rate) specified above) **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 www.bodintl.com.
Fees and Charges	
Handling Fee	0% - 1% per annum on the principal amount of the loan. The fee shall be deducted from the loan principal amount upon drawdown of the loan and is non-refundable.
Late Payment Fee and Charge	HKD500 per month if the monthly repayment amount is not paid in full when due.
Prepayment / Early Settlement / Redemption Fee	Early settlement fee is charged on the entire principal amount of the loan according to the date of early repayment at 1.5% per year according to the remaining tenor rounded up to a yearly basis. Partial repayment of the loan is not permitted.
Returned Cheque / Rejected Autopay Charge	Not applicable
Additional Information	
Change of repayment date fee at loan drawdown: Maximum extension period must not exceed 45 days from the date of loan drawdown and is subject to a daily Extension Fee charged at the same interest rate of the loan as agreed on the outstanding loan principal.	

Loan Tenor	6-month	12-month	24-month
Total repayment amount for the interest rate (or range of interest rate) specified above	This loan tenor is not offered	HK$ 103,360 – 114,880	HK$ 106,720 – 129,760

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

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