

Key Facts Statement (KFS) for Premium Financing

Bank of Dongguan International Limited (“the Bank”)

Premium Financing
7 August 2026

This product is a loan facility secured by an insurance policy as collateral

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our facility 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

The loan period for a maximum of 10 years, or not exceeding the insurance policy term.

Loan Amount	Interest Rate
Minimum of HKD500,000	1-month HIBOR + 1.2% <u>or</u> the Bank's HKD Best Lending Rate - 0.6%, whichever is lower The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.

The interest rate in our facility letter of your loan may change during the tenor of this loan.

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.

Interest rate re-fixing for this loan takes place monthly.

Latest rate and other details of the 1-month HIBOR is published on our website: <https://www.hkab.org.hk/en/rates/hibor>

Latest rate and other details of the Bank's HKD Best Lending Rate is published on our website:
https://www.bodintl.com/intlen/1094400/1094410/deposit_interest_rates/index.html

Annualised Percentage Rate (APR)

Not applicable

Annualised Overdue / Default Interest Rate

36%

Any overdue amount that remains unpaid shall accrue default interest at a monthly rate of 3% (calculated on a simple interest basis) on a daily accrual, according to the following formula:

Overdue amount x 3% x 12 / 365 x No. of days overdue

Repayment

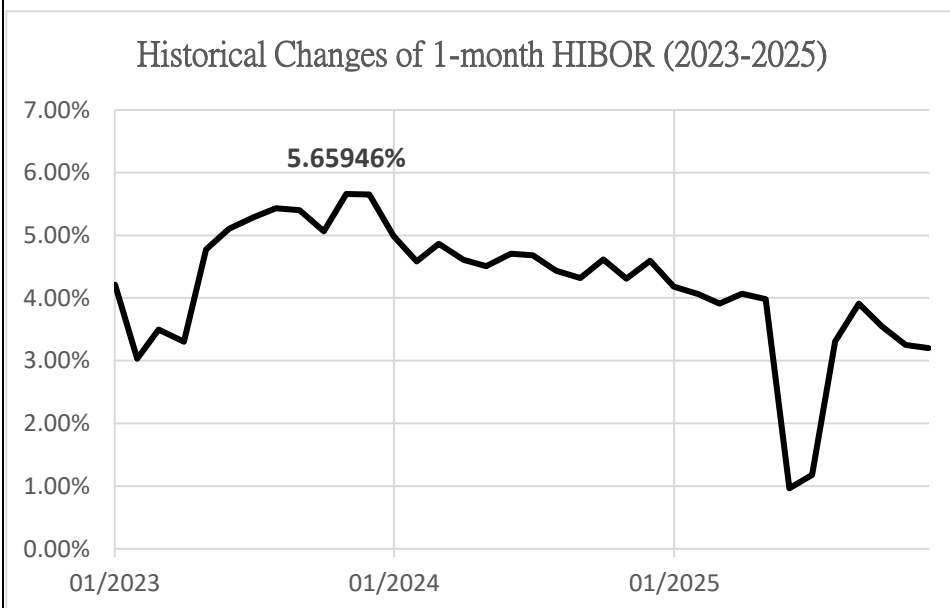
Repayment Frequency	This loan requires one principal repayment at tenor end but interest payment on a monthly basis.						
Monthly Interest Payment	For a loan amount of HKD500,000 with monthly interest payment, loan period is 10 years, the interest rate is 1-month HIBOR + 1.2% <u>or</u> the Bank's HKD Best Lending Rate - 0.6%, whichever is lower: Assumptions: 1-month HIBOR rate is 2.155%; and the Bank's HKD Best Lending Rate is 5.25%. - Interest is calculated on the basis of 365 days per year. - Assuming the interest amount is payable monthly and the actual number of days within the month is 30. 1-month HIBOR 2.155% + 1.2% = 3.355% <u>or</u> The Bank's HKD Best Lending Rate 5.25% - 0.6% = 4.65% Calculate monthly interest payment using the lower interest rate (3.355%) <table border="1"> <thead> <tr> <th>Interest Rate Benchmark</th><th>Monthly Interest Payment</th></tr> </thead> <tbody> <tr> <td>The Bank's HKD Best Lending Rate</td><td>Not applicable</td></tr> <tr> <td>1-month HIBOR</td><td>HKD1,378.77 (500,000 x (2.155% + 1.2%) x 30 / 365)</td></tr> </tbody> </table>	Interest Rate Benchmark	Monthly Interest Payment	The Bank's HKD Best Lending Rate	Not applicable	1-month HIBOR	HKD1,378.77 (500,000 x (2.155% + 1.2%) x 30 / 365)
Interest Rate Benchmark	Monthly Interest Payment						
The Bank's HKD Best Lending Rate	Not applicable						
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Total Repayment Amount	For a loan amount of HKD500,000 with monthly interest payment, loan period is 10 years, the interest rate is 1-month HIBOR + 1.2% or the Bank's HKD Best Lending Rate - 0.6%, whichever is lower and repay the principal at tenor end. Assumptions: 1-month HIBOR rate is 2.155%; and the Bank's HKD Best Lending Rate is 5.25%. - Interest is calculated on the basis of 365 days per year. 1-month HIBOR rate and the Bank's HKD Best Lending Rate have remained unchanged throughout the loan period. 1-month HIBOR 2.155% + 1.2% = 3.355% or The Bank's HKD Best Lending Rate 5.25% - 0.6% = 4.65% Calculate monthly interest payment using the lower interest rate (3.355%) <table border="1" data-bbox="549 837 1485 1061"> <thead> <tr> <th>Interest Rate Benchmark</th><th>Total Repayment Amount-</th></tr> </thead> <tbody> <tr> <td>The Bank's HKD Best Lending Rate</td><td>Not applicable</td></tr> <tr> <td>1-month HIBOR</td><td>HKD667,750 (500,000 + 500,000 x (2.155% + 1.2%) x 10)</td></tr> </tbody> </table>	Interest Rate Benchmark	Total Repayment Amount-	The Bank's HKD Best Lending Rate	Not applicable	1-month HIBOR	HKD667,750 (500,000 + 500,000 x (2.155% + 1.2%) x 10)
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The Bank's HKD Best Lending Rate	Not applicable						
1-month HIBOR	HKD667,750 (500,000 + 500,000 x (2.155% + 1.2%) x 10)						
Fees and Charges							
Set Up Fee	A fee 0.3% of the original total loan amount will be charged upon drawdown. This fee shall be deducted from the original total loan amount and is non-refundable under any circumstances.						
Late Payment Fee and Charge	Each overdue repayment will incur a charge of HKD 500.						
Prepayment / Early Settlement / Redemption Fee	Partial Prepayment: The minimum amount is HKD100,000 each time Partial Prepayment Fee: 1% of the partial prepayment amount Early Settlement Fee (Within Cooling-off Period): Waived Early Settlement Fee (After Cooling-off Period): 1% of the early settlement amount						
Returned Cheque / Rejected Autopay Charge	Not applicable						
Annual Review Fee	0.3% on the remaining amount of the loan (per annum)						
Handling Fee for Policy Surrender and Early Settlement during Cooling-off Period	HKD500 per insurance policy						

Fee for Failure to Maintain the Minimum Deposit Required by the Bank	HKD500 per month
Additional Information	
1. The above information is for reference only. This loan is subject to the Bank's Standard Terms and Conditions for Banking Facilities. 2. HIBOR means the Hong Kong Interbank Offered Rate ("HIBOR") offered on Hong Kong dollar loans in the interbank market. Please refer to The Hong Kong Association of Banks' website for the latest details: https://www.hkab.org.hk/en/rates/hibor . 3. The Bank's HKD Best Lending Rate means the Hong Kong Dollar Prime Rate as announced by the Bank from time to time. Please refer to our website for the latest details: https://www.bodintl.com/intlen/1094400/1094410/deposit_interest_rates/index.html . 4. The interest rate is calculated based on 1-month HIBOR <u>or</u> the Bank's HKD Best Lending Rate plus <u>or</u> minus a margin, where 1-month HIBOR <u>or</u> the Bank's HKD Best Lending Rate will fluctuate and be subject to change from time to time according to market interest rate, and it is not capped. 5. To calculate the above information applicable to your specific case, you can obtain more accurate data through the premium financing calculator on our website: https://www.bodintl.com/intl/lsty/xdfw/bfrz/hkjsj/index.html . 6. If you cancel the insurance policy within the prescribed cooling-off period, the Premium Financing will also be cancelled and the set up fee will not be refunded. Interest and early settlement fee will be waived. Handling fee for policy surrender and early settlement during cooling-off period will be HKD500 per insurance policy.	
7. If the policy is surrendered, the surrender value will be used to settle the outstanding loan balance (including loan principal, interest, overdue interests, fees and charges (if any)) first. Any remaining amount (if any) will then be paid to you. 8. Monthly interest payment and repayment of outstanding loan amount at the end of the loan period will be deducted automatically from your repayment account. 9. Monthly interest payment may change if you make a partial prepayment. 10. You are required to have sufficient funds in your repayment account to pay monthly interest and repay the loan principal. If any payment of monthly interest is overdue for 90 days, or the repayment of total outstanding loan balance is not paid within 90 days from the tenor end date, the policy will be surrendered to repay the outstanding loan balance, being loan principal, interest, overdue interests, fees and charges (if any). Please refer to the Bank's Fee Schedule at our website (https://www.bodintl.com) or visit our branch to obtain a copy of the Bank's Fee Schedule for Bank's fees and charges.	
Reference Information	

Historical Changes of Interest Rate Benchmark

The chart below is provided for illustrative purposes only and shows the historical movement of 1-month HIBOR in the past 3 years.



The highest 1-month HIBOR noted in the past 3 years is 5.65946%.

The chart below is provided for illustrative purposes only and shows the historical movement of the Bank's HKD Best Lending Rate in the past 3 years.

	Historical Changes of the Bank's HKD Best Lending Rate (2025) <table border="1"><thead><tr><th>Month</th><th>Rate</th></tr></thead><tbody><tr><td>08/2025</td><td>5.500%</td></tr><tr><td>09/2025</td><td>5.375%</td></tr><tr><td>10/2025</td><td>5.375%</td></tr><tr><td>11/2025</td><td>5.250%</td></tr><tr><td>12/2025</td><td>5.250%</td></tr></tbody></table> In the past three years, since the Bank commenced business in August 2025, the highest of the Bank's HKD Best Lending Rate has been 5.5%.	Month	Rate	08/2025	5.500%	09/2025	5.375%	10/2025	5.375%	11/2025	5.250%	12/2025	5.250%
Month	Rate												
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Monthly Interest Payment (Illustrative Example)	The following examples are for illustrative purpose only and illustrates the monthly interest payment amount based on the highest interest rate in the past 3 years. Interest is calculated on the basis of 365 days per year. Assuming the interest amount is payable monthly and the actual number of days within the month is 30. 1-month HIBOR 5.65946% + 1.2% = 6.85946% or The Bank's HKD Best Lending Rate 5.5% - 0.6% = 4.9% Calculate monthly interest payment using the lower interest rate (4.9%) <table><tr><th>Interest Rate Benchmark</th><th>Monthly Interest Payment</th></tr><tr><td>The Bank's HKD Best Lending Rate</td><td>HKD2,013.70 (500,000 x (5.5% - 0.6%) x 30 / 365)</td></tr><tr><td>1-month HIBOR</td><td>Not applicable</td></tr></table>	Interest Rate Benchmark	Monthly Interest Payment	The Bank's HKD Best Lending Rate	HKD2,013.70 (500,000 x (5.5% - 0.6%) x 30 / 365)	1-month HIBOR	Not applicable						
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1-month HIBOR	Not applicable												

Total Repayment Amount (Illustrative Example)	The following examples are for illustrative purpose only and illustrates the total repayment amount based on the highest interest rate in the past 3 years. Interest is calculated on the basis of 365 days per year. Assuming the interest amount is payable monthly and the actual number of days within the month is 30, and 1-month HIBOR rate and the Bank's HKD Best Lending Rate have remained unchanged throughout the loan period. 1-month HIBOR 5.65946% + 1.2% = 6.85946% <u>or</u> The Bank's HKD Best Lending Rate 5.5% - 0.6% = 4.9% Calculate monthly interest payment using the lower interest rate (4.9%) <table border="1" data-bbox="550 734 1487 929"> <thead> <tr> <th>Interest Rate Benchmark</th><th>Total Repayment Amount</th></tr> </thead> <tbody> <tr> <td>The Bank's HKD Best Lending Rate</td><td>HKD745,000 (500,000 + 500,000 x (5.5% - 0.6%) x 10)</td></tr> <tr> <td>1-month HIBOR</td><td>Not applicable</td></tr> </tbody> </table>	Interest Rate Benchmark	Total Repayment Amount	The Bank's HKD Best Lending Rate	HKD745,000 (500,000 + 500,000 x (5.5% - 0.6%) x 10)	1-month HIBOR	Not applicable
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1-month HIBOR	Not applicable						

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