

Key Facts Statement (KFS) for Policy Financing

ORIX Asia Limited ("ORIX")

Policy Financing

Jan 2026

This product is term loan secured by eligible life insurance policy as collateral.

The Product is designed for selected customers* who are seeking funds for using insurance policy as collateral for own use.

Eligible life insurance policies refer to the selected insurance policies issued by the on-list insurance companies accepted by ORIX. The eligible life insurance policies are reviewed and updated periodically. The insurance policy should be single payment or fully paid up.

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 facilities.

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.

*Selected customers refer to customers who meet ORIX's related requirements which involve assessment of customer's financial status, credit report, and customer background, etc.

Interest Rates and Interest Charges

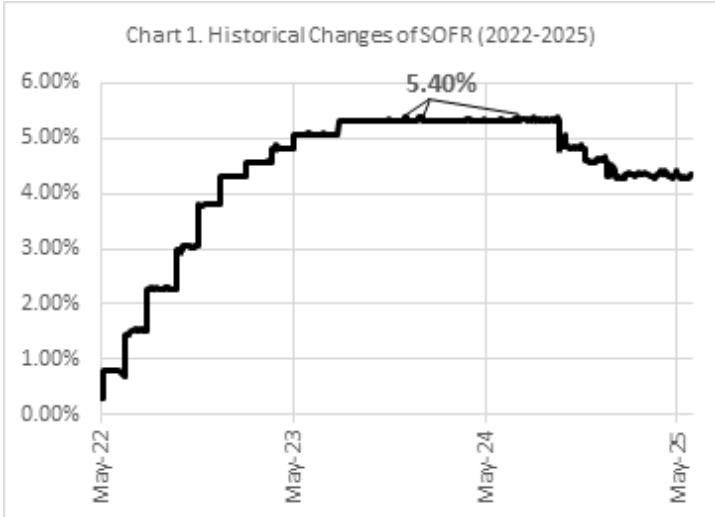
Loan Tenor	Maximum 5 years			
Minimum Loan Amount	The minimum loan amount is HK\$500,000 (or its equivalent in foreign currency).			
Interest Rate	For a loan amount of HK\$100,000:			
	Loan Tenor	12-month	24-month	60-month
	USD	SOFR+1.0%p.a. to 3.0%p.a.*		
	HKD - based on Hong Kong Inter-Bank Offered Rates(HIBOR)	<ul style="list-style-type: none"> - 1-month HIBOR + 1.0%p.a. to 3.0%p.a. with a cap of ORIX Best Lending Rate – 0.5%p.a. to 1.0%p.a. or - 1-month HIBOR + 1.0%p.a. to 3.0%p.a. without a cap* 		
	HKD - based on ORIX Best Lending Rate	ORIX Best Lending Rate - 0.5%p.a. to 1.0% p.a.*		
<p>*The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p> <p>The interest rate in our offer letter of your loan may change during the tenor of</p>				

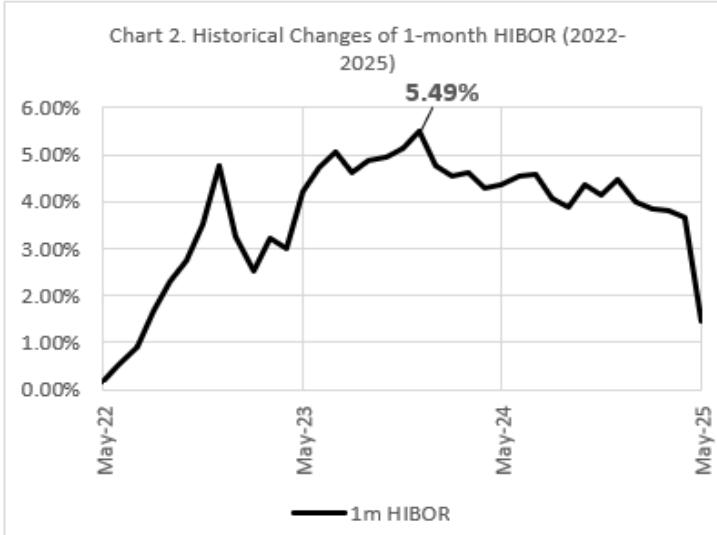
	<p>this loan.</p> <p>ORIX reserves the right to apply its cost of fund in an extremely volatile interest rate environment where it exceeds the interest rate in our offer letter.</p> <p>The interest rate of this loan is calculated based on interest rate benchmarks. The major risk of this loan is the interest rate risk.</p> <p>The interest rate re-fixing take place monthly for loans referenced to the HIBOR benchmark and SOFR benchmark, and daily for loans referenced to the ORIX Best Lending Rate.</p> <p>The latest rates and other details of ORIX Best Lending Rate can be enquired through our website www.orix.com.hk.</p> <p>The latest rate and other details of HIBOR are published on The Hong Kong Association of Bank's website.</p> <p>The latest rate and other details of the SOFR are published on CME Group's website.</p>								
Annualised Overdue / Default Interest Rate	<p>36% per annum (3% per month) of the overdue amount.</p> <p>Overdue interest will be calculated daily on any sums due to ORIX but not paid, from the due date for payment thereof until actually paid (both before and after judgment).</p>								
Repayment									
Repayment Frequency	<p>This loan requires principal repayment at tenor end but interest payment on a monthly basis.</p>								
Periodic Interest Payment Amount	<p>For a loan amount of HK\$100,000 with monthly interest repayment:</p> <table border="1" data-bbox="425 1230 1331 1769"> <thead> <tr> <th data-bbox="425 1230 680 1275">Loan Tenor</th><th data-bbox="680 1230 902 1275">12-month</th><th data-bbox="902 1230 1093 1275">24-month</th><th data-bbox="1093 1230 1331 1275">60-month</th></tr> </thead> <tbody> <tr> <td data-bbox="425 1275 680 1769"> Periodic repayment amount for the interest rate (or range of interest rate) specified above </td><td data-bbox="680 1275 1093 1769"> For USD loan ⁽ⁱ⁾: HK\$526.03 - HK\$690.41 (US\$67.44 - US\$88.51) For HKD loan⁽ⁱⁱ⁾: Based on Hong Kong Inter-Bank Offered Rates (HIBOR): HK\$141.98 - HK\$306.36 Based on ORIX Best Lending Rate: HK\$349.32 - HK\$431.51 </td><td data-bbox="1093 1275 1331 1275"></td><td data-bbox="1093 1275 1331 1275"></td></tr> </tbody> </table> <p>Note:</p> <p>(1) The above monthly interest payment remains unchanged regardless of the loan tenor.</p> <p>(2) The above illustration is based on the following assumptions:</p> <p>(i) assuming 30 days in a month, no change in the interest rate during the</p>	Loan Tenor	12-month	24-month	60-month	Periodic repayment amount for the interest rate (or range of interest rate) specified above	For USD loan ⁽ⁱ⁾ : HK\$526.03 - HK\$690.41 (US\$67.44 - US\$88.51) For HKD loan ⁽ⁱⁱ⁾ : Based on Hong Kong Inter-Bank Offered Rates (HIBOR): HK\$141.98 - HK\$306.36 Based on ORIX Best Lending Rate: HK\$349.32 - HK\$431.51		
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	<p>loan tenor and our USD SOFR is 5.40% and 1-month HIBOR rate is 0.72744% [which were the rates on 30 June 2025]; and HKD prime rate is 5.75% [which were the rates on 30 June 2025]</p> <p>(ii) 365 days in a year for the HKD loan;</p> <p>(iii) an exchange rate of USD 1 = HKD 7.8 is used for illustrative purposes, and the exchange rate in actual operations may differ.</p>								
Total Repayment Amount	<p>For a loan amount of HK\$100,000 with monthly interest payment and principal repayment at tenor end:</p> <table border="1"> <thead> <tr> <th>Loan Tenor</th><th>12-month</th><th>24-month</th><th>60-month</th></tr> </thead> <tbody> <tr> <td>Total repayment amount for the interest rate (or range of interest rate) specified above</td><td> <p>For USD loan: HK\$106,400.00- HK\$108,400.00 (US\$13,641.03- US\$13,897.44)</p> <p>For HKD loan: Based on Hong Kong Inter-Bank Offered Rates (HIBOR): HK\$101,727.44- HK\$103,727.44 Based on ORIX Best Lending Rate: HK\$104,250.00- HK\$105,250.00</p> </td><td> <p>For USD loan: HK\$112,800.00- HK\$116,800.00 (US\$14,461.54- US\$14,974.36)</p> <p>For HKD loan: Based on Hong Kong Inter-Bank Offered Rates (HIBOR): HK\$103,454.88- HK\$107,454.88 Based on ORIX Best Lending Rate: HK\$108,500.00- HK\$110,500.00</p> </td><td> <p>For USD loan: HK\$132,000.00- HK\$142,000.00 (US\$16,923.08 - US\$18,205.13)</p> <p>For HKD loan: Based on Hong Kong Inter-Bank Offered Rates (HIBOR): HK\$108,637.20- HK\$118,637.20 Based on ORIX Best Lending Rate: HK\$121,250.00- HK\$126,250.00</p> </td></tr> </tbody> </table>	Loan Tenor	12-month	24-month	60-month	Total repayment amount for the interest rate (or range of interest rate) specified above	<p>For USD loan: HK\$106,400.00- HK\$108,400.00 (US\$13,641.03- US\$13,897.44)</p> <p>For HKD loan: Based on Hong Kong Inter-Bank Offered Rates (HIBOR): HK\$101,727.44- HK\$103,727.44 Based on ORIX Best Lending Rate: HK\$104,250.00- HK\$105,250.00</p>	<p>For USD loan: HK\$112,800.00- HK\$116,800.00 (US\$14,461.54- US\$14,974.36)</p> <p>For HKD loan: Based on Hong Kong Inter-Bank Offered Rates (HIBOR): HK\$103,454.88- HK\$107,454.88 Based on ORIX Best Lending Rate: HK\$108,500.00- HK\$110,500.00</p>	<p>For USD loan: HK\$132,000.00- HK\$142,000.00 (US\$16,923.08 - US\$18,205.13)</p> <p>For HKD loan: Based on Hong Kong Inter-Bank Offered Rates (HIBOR): HK\$108,637.20- HK\$118,637.20 Based on ORIX Best Lending Rate: HK\$121,250.00- HK\$126,250.00</p>
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<p>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 facilities at www.orix.com.hk.</p>									
Fees and Charges									
Handling Fee	Administration costs for loan processing ranged from 1%-2% of loan amount. Or at such other rate or rates as may vary from time to time as determined solely at ORIX's discretion.								
Late Payment Fee and Charge	Not Applicable								
Prepayment / Early Settlement / Redemption Fee	Subject to giving to ORIX not less than 30 days' prior written notice and subject to the following provisions, you may prepay the loan on any term due date with a minimum amount of HK\$100,000.00 and in whole multiples of HK\$100,000.00:								

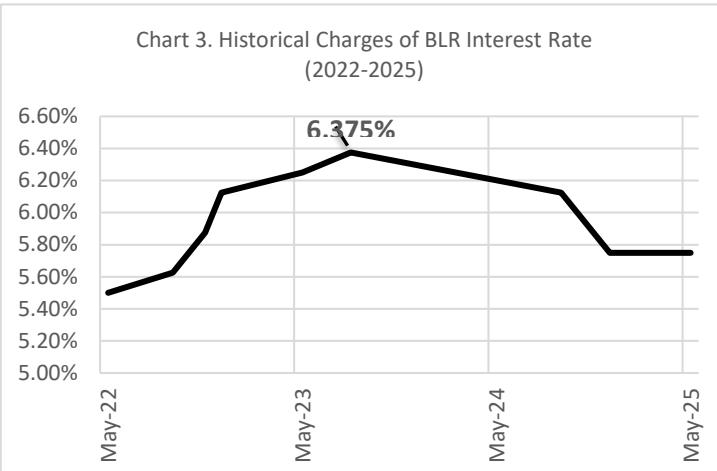
	<ul style="list-style-type: none"> (1) in case of full / partial prepayment is made within the first year from the date of drawdown of the loan, a prepayment fee equal to 2% of the amount prepaid, or HK\$2,000.00 or its equivalent amount in other currencies, whichever is higher; (2) in case of full / partial prepayment is made after the first year from the date of drawdown of the loan, a prepayment fee equal to 1% of the amount prepaid, or HK\$2,000.00 or its equivalent amount in other currencies, whichever is higher.
Returned Cheque Charge / Rejected Autopay Charge	Minimum HK\$ 150 per transaction.

Reference Information

Historical Changes of Interest Rate Benchmark	<p>The charts below are provided for illustrative purposes only and show the historical movements of the SOFR and HIBOR in the past 3 years. The interest rate data below is collected and disclosed on a monthly basis.</p> <div style="border: 1px solid black; padding: 10px;"> <p style="text-align: center;">Chart 1. Historical Changes of SOFR (2022-2025)</p>  <table border="1"> <caption>Data for Chart 1: Historical Changes of SOFR (2022-2025)</caption> <thead> <tr> <th>Month</th> <th>SOFR Interest Rate (%)</th> </tr> </thead> <tbody> <tr><td>May-22</td><td>0.50</td></tr> <tr><td>June-22</td><td>1.00</td></tr> <tr><td>July-22</td><td>1.50</td></tr> <tr><td>August-22</td><td>2.00</td></tr> <tr><td>September-22</td><td>2.50</td></tr> <tr><td>October-22</td><td>3.00</td></tr> <tr><td>November-22</td><td>3.50</td></tr> <tr><td>December-22</td><td>4.00</td></tr> <tr><td>January-23</td><td>4.50</td></tr> <tr><td>February-23</td><td>4.80</td></tr> <tr><td>March-23</td><td>5.00</td></tr> <tr><td>April-23</td><td>5.10</td></tr> <tr><td>May-23</td><td>5.20</td></tr> <tr><td>June-23</td><td>5.30</td></tr> <tr><td>July-23</td><td>5.40</td></tr> <tr><td>August-23</td><td>5.30</td></tr> <tr><td>September-23</td><td>5.20</td></tr> <tr><td>October-23</td><td>5.10</td></tr> <tr><td>November-23</td><td>5.00</td></tr> <tr><td>December-23</td><td>4.80</td></tr> <tr><td>January-24</td><td>4.60</td></tr> <tr><td>February-24</td><td>4.40</td></tr> <tr><td>March-24</td><td>4.50</td></tr> <tr><td>April-24</td><td>4.60</td></tr> <tr><td>May-24</td><td>4.50</td></tr> <tr><td>June-24</td><td>4.40</td></tr> <tr><td>July-24</td><td>4.30</td></tr> <tr><td>August-24</td><td>4.20</td></tr> <tr><td>September-24</td><td>4.30</td></tr> <tr><td>October-24</td><td>4.20</td></tr> <tr><td>November-24</td><td>4.30</td></tr> <tr><td>December-24</td><td>4.20</td></tr> <tr><td>January-25</td><td>4.30</td></tr> <tr><td>February-25</td><td>4.20</td></tr> <tr><td>March-25</td><td>4.30</td></tr> <tr><td>April-25</td><td>4.20</td></tr> <tr><td>May-25</td><td>4.30</td></tr> </tbody> </table> <p>The highest SOFR interest rate noted in the past 3 years is 5.40%.</p> </div>	Month	SOFR Interest Rate (%)	May-22	0.50	June-22	1.00	July-22	1.50	August-22	2.00	September-22	2.50	October-22	3.00	November-22	3.50	December-22	4.00	January-23	4.50	February-23	4.80	March-23	5.00	April-23	5.10	May-23	5.20	June-23	5.30	July-23	5.40	August-23	5.30	September-23	5.20	October-23	5.10	November-23	5.00	December-23	4.80	January-24	4.60	February-24	4.40	March-24	4.50	April-24	4.60	May-24	4.50	June-24	4.40	July-24	4.30	August-24	4.20	September-24	4.30	October-24	4.20	November-24	4.30	December-24	4.20	January-25	4.30	February-25	4.20	March-25	4.30	April-25	4.20	May-25	4.30
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The highest 1-month HIBOR interest rate noted in the past 3 years is 5.49%; "Highest 1-Month HIBOR" means the maximum of the 1-Month HIBOR interest rate published on the first Hong Kong business day of each calendar month over the past three years.



The highest ORIX Best Lending Rate noted in the past 3 years is 6.375%.

Periodic Interest Payment Amount (Illustrative Example)	(The following example is for illustrative purposes only and illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)												
	For a loan amount of HK\$100,000 with monthly interest repayment:												
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Total Interest Payment Amount (Illustrative Example)	<p>(The following example illustrates the total interest payment amount based on the highest interest rate noted in the past 3 years.)</p> <p>For a loan amount of HK\$100,000 with monthly interest payment and principal repayment at tenor end:</p> <table border="1"> <thead> <tr> <th>Loan Tenor</th> <th>12-month</th> <th>24-month</th> <th>60-month</th> </tr> </thead> <tbody> <tr> <td> Total repayment amount for the interest rate (or range of interest rate) specified above </td> <td> For USD loan: HK\$106,400.00- HK\$108,400.00 (US\$13,641.03- US\$13,897.44) </td> <td> For USD loan: HK\$112,800.00- HK\$116,800.00 (US\$14,461.54- US\$14,974.36) </td> <td> For USD loan: HK\$132,000.00- HK\$142,000.00 (US\$16,923.08 - US\$18,205.13) </td> </tr> <tr> <td></td> <td> For HKD loan: Based on Hong Kong Inter-Bank Offered Rates (HIBOR): HK\$106,490.00- HK\$ 108,490.00 </td> <td> For HKD loan: Based on Hong Kong Inter-Bank Offered Rates (HIBOR): HK\$112,980.00- HK\$116,980.00 </td> <td> For HKD loan: Based on Hong Kong Inter-Bank Offered Rates (HIBOR): HK\$132,450.00- HK\$142,450.00 </td> </tr> <tr> <td></td> <td> Based on ORIX Best Lending Rate: HK\$104,875.00- HK\$105,875.00 </td> <td> Based on ORIX Best Lending Rate: HK\$109,750.00 - HK\$111,750.00 </td> <td> Based on ORIX Best Lending Rate: HK\$124,375.00 - HK\$129,375.00 </td> </tr> </tbody> </table>	Loan Tenor	12-month	24-month	60-month	Total repayment amount for the interest rate (or range of interest rate) specified above	For USD loan: HK\$106,400.00- HK\$108,400.00 (US\$13,641.03- US\$13,897.44)	For USD loan: HK\$112,800.00- HK\$116,800.00 (US\$14,461.54- US\$14,974.36)	For USD loan: HK\$132,000.00- HK\$142,000.00 (US\$16,923.08 - US\$18,205.13)		For HKD loan: Based on Hong Kong Inter-Bank Offered Rates (HIBOR): HK\$106,490.00- HK\$ 108,490.00	For HKD loan: Based on Hong Kong Inter-Bank Offered Rates (HIBOR): HK\$112,980.00- HK\$116,980.00	For HKD loan: Based on Hong Kong Inter-Bank Offered Rates (HIBOR): HK\$132,450.00- HK\$142,450.00		Based on ORIX Best Lending Rate: HK\$104,875.00- HK\$105,875.00	Based on ORIX Best Lending Rate: HK\$109,750.00 - HK\$111,750.00	Based on ORIX Best Lending Rate: HK\$124,375.00 - HK\$129,375.00
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Remarks:

1. The Annualized Interest Rate quoted above is for reference only. The Annualized Interest Rate applicable to a customer is subject to ORIX's final approval and is solely determined by ORIX.
2. Please refer to the notice of ORIX Updates Standard Fees and Charges on ORIX website www.orix.com.hk or you may contact ORIX staff for more details. Please refer to the Facility Letter for Terms and Conditions or you may contact ORIX staff for clarification.
3. 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.
4. SOFR means the Secured Overnight Financing Rate published by the Federal Reserve Bank of New York on website [Term SOFR - CME Group](#), as the administrator of the benchmark (or a successor administrator), quoted by ORIX on the first day of each relevant calculation period, or if such rate is not published for any reason or has been permanently discontinued or replaced, such other replacement rate as ORIX may determine in its sole discretion.
5. HIBOR means the Hong Kong Inter-Bank Offered Rates for Hong Kong dollars quoted by ORIX on the first day of each relevant calculation period which can refer to website [HKAB HKD Interest Settlement Rates | The Hong Kong Association of Banks](#), or such other rate ORIX deem appropriate. This HIBOR quoted by ORIX may not necessarily be the same as the Hong Kong

dollars Interest Settlement Rates published by The Hong Kong Association of Banks.

6. ORIX Best Lending Rate is the interest rate offered by ORIX for loans, which may vary based on the borrower's creditworthiness and the specific terms of the loan agreement. Please refer to our website www.orix.com.hk for more details of ORIX Best Lending Rate. This rate is subject to change based on ORIX's discretion and market conditions. The ORIX Best Lending Rate may not necessarily align with other benchmark rates.

保單作押產品資料概要

歐力士（亞洲）有限公司（「本行」）

保單作押
2026年01月

此乃以符合條件的壽險保單作為抵押的定期貸款。

本產品旨在為特定客戶*提供資金，使用保險保單作為抵押以供自身使用。符合條件的壽險保單是由本行認可的保險公司發行的精選保險保單。符合條件的壽險保單會定期進行審核和更新。保險保單應為一次性支付或已全額支付。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以瞭解您的定期貸款的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

*特定客戶是指滿足本行相關要求的客戶，包括對客戶的財務狀況、信用報告和客戶背景等進行評估。

利率及利息支出

貸款年限	最長5年																		
最低貸款金額	最低貸款金額為港幣\$500,000元（或等值外幣）。																		
利率	貸款金額為港幣\$10萬元：																		
<table border="1"> <thead> <tr> <th>貸款年限</th><th>12個月</th><th>24個月</th><th>60個月</th></tr> </thead> <tbody> <tr> <td>美元</td><td colspan="3">美元擔保隔夜融資利率+年利率1.0%-3.0%*</td></tr> <tr> <td>港元 - 按香港銀行同業拆息所釐訂的年化利率範圍</td><td colspan="3"> - 香港1個月同業拆息+年利率1.0%-3.0%，上限為本行最優惠貸款利率-0.5%-1.0% 或 - 香港1個月同業拆息+年利率1.0%-3.0%，不設上限* </td></tr> <tr> <td>港元 - 按本行港元最優惠利率所釐訂的年化利率範圍</td><td colspan="3">本行最優惠貸款利率-年利率0.5%-1.0%*</td></tr> </tbody> </table>				貸款年限	12個月	24個月	60個月	美元	美元擔保隔夜融資利率+年利率1.0%-3.0%*			港元 - 按香港銀行同業拆息所釐訂的年化利率範圍	- 香港1個月同業拆息+年利率1.0%-3.0%，上限為本行最優惠貸款利率-0.5%-1.0% 或 - 香港1個月同業拆息+年利率1.0%-3.0%，不設上限*			港元 - 按本行港元最優惠利率所釐訂的年化利率範圍	本行最優惠貸款利率-年利率0.5%-1.0%*		
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*此貸款利率不設上限，因此可能面臨較高的利率風險。

本行貸款確認書中的利率可能會在貸款期內變動。

本行保留在利率極度波動的環境下，若資金成本超過本行貸款確認書所載利率時，應用資金成本的權利。

本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。

本貸款以香港銀行同業拆息（HIBOR）基準及美國隔夜同業拆息（SOFR）

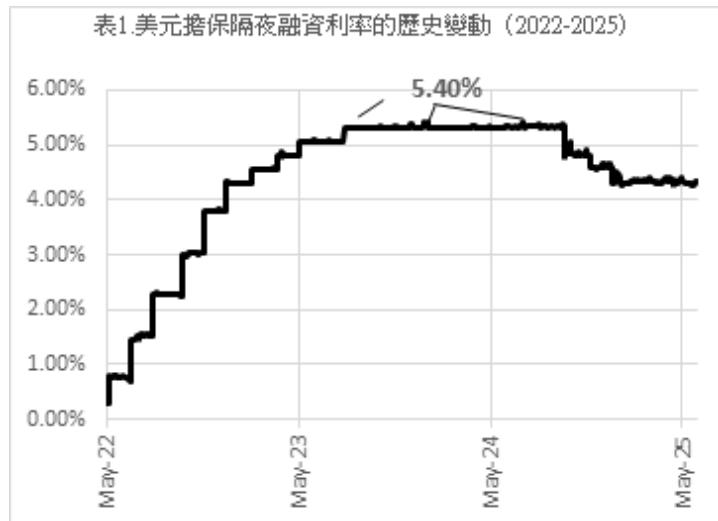
	<p>基準為</p> <p>參考的貸款利率每月重新釐定，而以本行最優惠貸款利率（ORIX Best Lending Rate）為參考的貸款利率每日重新釐定。</p> <p>有關本行最優惠貸款利率的最新利率及其他詳情，請查閱本行網站 www.orix.com.hk。</p> <p>有關香港銀行同業拆息（HIBOR）的最新利率及其他詳情，請查閱香港銀行公會網站。</p> <p>有關美國隔夜同業拆息（SOFR）的最新利率及其他詳情，請查閱CME Group網站。</p>								
逾期還息年化利率 / 就違約貸款收取的年化利率	<p>逾期款額的年率36%（3%月息）。</p> <p>逾期利息將就到期應付本公司而未予支付的任何款項每日計算，自該等款項付款到期日起計至實際支付為止（包括判決之前及之後）。</p>								
還款									
還款頻率	<p>本貸款需按月度還息，到期還款。</p>								
定期還息金額	<p>以貸款額港幣\$10萬元，每月支付利息為例：</p> <table border="1" data-bbox="457 1012 1336 1540"> <thead> <tr> <th data-bbox="457 1012 727 1073">貸款期</th><th data-bbox="727 1012 934 1073">12個月</th><th data-bbox="934 1012 1097 1073">24個月</th><th data-bbox="1097 1012 1336 1073">60個月</th></tr> </thead> <tbody> <tr> <td data-bbox="457 1073 727 1540"> 根據上述利率（或利率範圍）計算之定期還款金額 </td><td data-bbox="727 1073 934 1540"> 美元貸款⁽ⁱ⁾: 港幣\$\$ 526.03 - 港幣\$ \$690.41 (美元\$67.44 - 美元\$88.51) </td><td data-bbox="934 1073 1097 1540"> 港元貸款⁽ⁱⁱ⁾: 基於香港銀行同業拆息（HIBOR）基準利率： 港幣\$141.98 元 - 港幣\$306.36 元 基於港元最優惠利率基準利率： 港幣\$349.32 元 - 港幣\$431.51 元 </td><td data-bbox="1097 1073 1336 1540"></td></tr> </tbody> </table>	貸款期	12個月	24個月	60個月	根據上述利率（或利率範圍）計算之定期還款金額	美元貸款 ⁽ⁱ⁾ : 港幣\$\$ 526.03 - 港幣\$ \$690.41 (美元\$67.44 - 美元\$88.51)	港元貸款 ⁽ⁱⁱ⁾ : 基於香港銀行同業拆息（HIBOR）基準利率： 港幣\$141.98 元 - 港幣\$306.36 元 基於港元最優惠利率基準利率： 港幣\$349.32 元 - 港幣\$431.51 元	
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	<p>備註：</p> <p>(1) 上述每月利息支付金額，無論貸款年期長短，均維持不變。</p> <p>(2) 上述示例乃基於以下假設：</p> <p>(i) 假設每月為30日，貸款年期內利率不變，且本行美元SOFR為5.40%、一個月HIBOR為0.72744%【以上利率為2025年6月30日之數值】，港元最優惠利率為5.75%【以上利率為2025年6月30日之數值】；</p> <p>(ii) 港元貸款以一年365日計算；</p> <p>(iii) 示範計算採用美元兌港元匯率1：7.8，實際操作時匯率或有差異。</p>								

總還款金額	以貸款額港幣\$10萬元，每月利息支付及貸款期限結束時償還貸款本金為例：			
	貸款期	12個月	24個月	60個月
	根據上述利率 (或利率範圍)計算之總還款金額	美元貸款: 港幣\$106,400.00 - 港幣\$108,400.00 (美元\$13,641.03 - 美元\$13,897.44)	美元貸款: 港幣\$112,800.00 - 港幣\$116,800.00 (美元\$14,461.54 - 美元\$14,974.36)	美元貸款: 港幣\$132,000.00 港幣\$142,000.00 (美元\$16,923.08 美元\$18,205.13)
		港元貸款: 基於香港銀行同業拆息 (HIBOR)： 港幣\$101,727.44- 港幣\$103,727.44	港元貸款: 基於香港銀行同業拆息 (HIBOR)： 港幣\$103,454.88 - 港幣\$107,454.88	港元貸款: 基於香港銀行同業拆息 (HIBOR)： 港幣\$108,637.20 港幣\$118,637.20
		基於ORIX最優惠貸款利率： 港幣\$104,250.00- 港幣\$105,250.00	基於ORIX最優惠貸款利率： 港幣\$108,500.00 - 港幣\$110,500.00	基於ORIX最優惠貸款利率： 港幣\$121,250.00- 港幣\$126,250.00
	註： 如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上的貸款計算機或到 www.orix.com.hk 以取得較準確資料。			
費用及收費				
年費 / 費用	收取一次性貸款處理手續費為貸款金額的1%-2%。或者根據本行的自行決定，可能會不時變動的其他費率。			
逾期還款費用及收費	不適用			
提前還款 / 提前清償 /贖回的收費	在向本行提前不少於 30 日發出書面通知的前提下,且遵循以下規定,您可在任何到期日就貸款進行部分提前還款,最低金額為港幣\$100,000.00 元,且必須為港幣\$100,000.00 元的整數倍: <ol style="list-style-type: none"> (1) 如果在貸款提取日起的首年內進行全額或部分提前還款,將收取相當於所還款項 2% , 或港幣2,000.00元或其他貨幣等值金額的提前還款費用,以較高者為準; (2) 如果在貸款提取日起的第二年內進行全額或部分提前還款,將收取相當於所還款項 1% , 或港幣2,000.00元或其他貨幣等值金額的提前還款費用,以較高者為準。 			
退票 / 退回自動轉帳授權指示的費用	每次退票 / 退回自動轉帳授權指示時,將收取\$150港幣。			

參考資料

利率基準的歷史變動

下表僅供參考，顯示過去三年內美元擔保隔夜融資利率和香港同業拆息利率的歷史變動。以下利率數據按月度頻率采集並披露。



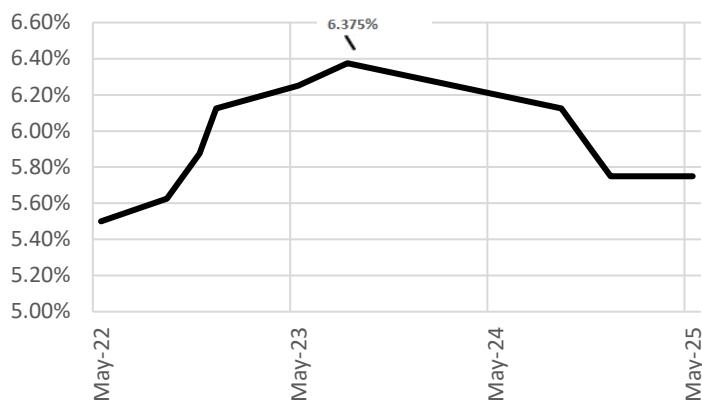
過去三年內，最高的美元擔保隔夜融資利率為5.40%。



過去三年內，最高的香港1個月同業拆息利率為 5.49%。

“最高的香港1個月同業拆息利率” 指於過去三年內，每月首個香港工作日由香港銀行公會公布之港元一個月同業拆息利率中之最高值。

表3. 港元最優惠利率的歷史變動
(2022-2025)



過去三年內，本行最高的港元最優惠利率*為6.375%。

**定期還息金額
(示例說明)**

(以下示例僅供參考，展示了根據過去三年內最高利率計算的定期還息金額。)

以貸款額港幣\$10萬元，每月支付利息為例：

貸款期	12個月	24個月	60個月
根據過去三年內最高利率計算的每月還款金額	美元貸款: 港幣\$526.03 - 港幣\$690.41 (美元\$67.44 - 美元\$88.51) 港元貸款: 基於香港銀行同業拆息 (HIBOR) 基準利率: 港幣\$533.42 - 港幣\$697.81 基於港元最優惠利率: 港幣\$400.68 - 港幣\$482.88		

**總還款金額
(示例說明)**

(以下示例展示了根據過去三年內最高利率計算的總還款金額。)

以貸款額港幣\$10萬元，每月利息支付及貸款期限結束時償還貸款本金為例：

貸款期	12個月	24個月	60個月
根據過去三年內最高利率計算的總還款金額	美元貸款: 港幣\$106,400.00 - 港幣\$108,400.00 (美元\$13,641.03 - 美元\$13,897.44)	美元貸款: 港幣\$112,800.00 - 港幣\$116,800.00 (美元\$14,461.54 - 美元\$14,974.36)	美元貸款: 港幣\$132,000.00 - 港幣\$142,000.00 (美元\$16,923.08 - 美元\$18,205.13)

		<p>港元貸款: 基於香港銀行同業拆息 (HIBOR)： 港幣\$106,490.00 - 港幣\$108,490.00</p> <p>基於ORIX最優惠 貸款利率： 港幣\$104,875.00 - 港幣\$105,875.00</p>	<p>港元貸款: 基於香港銀行同業拆息 (HIBOR)： 港幣\$112,980.00 - 港幣\$116,980.00</p> <p>基於ORIX最優惠 貸款利率： 港幣\$109,750.00 - 港幣\$111,750.00</p>	<p>港元貸款: 基於香港銀行同業拆息 (HIBOR)： 港幣\$132,450.00 - 港幣\$142,450.00</p> <p>基於ORIX最優惠 貸款利率： 港幣\$124,375.00 - 港幣\$129,375.00</p>
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備註:

1. 上述年化利率僅供參考。適用於客戶的實際年化利率需經本行最終批准，由本行獨立確定。
2. 請參閱本行網站 www.orix.com.hk 上的標準費用和收費變更通知，或與本行職員聯繫瞭解更多詳情。請參閱業務授信函瞭解條款和條件，或與本行職員聯繫諮詢。
3. 此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。
4. 美元擔保隔夜融資利率指紐約聯邦儲備銀行(或其繼任管理者)作為基準管理者公佈的有抵押隔夜融資利率，可於網站參閱 [Term SOFR - CME Group](#)，由本行於每個相關計算期的第一天報價，或如果該利率由於任何原因未被公佈或已被永久停止或取代，則為本行可自行決定的其他替代利率。
5. 香港銀行同業拆息指的是本行於每個相關計算期的第一天所報價的港元香港銀行間拆借利率 (HIBOR)，可於香港銀行公會網站參閱 [香港銀行公會港元利息結算利率 | 香港銀行公會](#)，或本行認為合適的其他利率。本行報價的 HIBOR 可能與香港銀行公會發佈的港元利息結算利率不完全相同。
6. 歐力士最優惠貸款利率是本行為貸款提供的利率，可能會根據借款人的信用狀況和貸款協議的具體條款而有所不同。有關歐力士最優惠貸款利率之詳細資訊，請參閱本行網站 www.orix.com.hk。該利率可能會根據本行的自行決定和市場條件進行調整。本行最優惠貸款利率不一定與其他基準利率一致。