

## Key Facts Statement (KFS) for Vehicle Financing

ORIX Asia Limited (“ORIX”)

**Vehicle Finance**  
Jan 2026

**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

<b>Interest Rate</b>	For a loan amount of HK\$100,000: <table border="1" data-bbox="457 961 1390 1134"> <thead> <tr> <th>Loan Tenor</th><th>6-month</th><th>12-month</th><th>24-month</th></tr> </thead> <tbody> <tr> <td>Interest rate (or range of interest rate)</td><td>Not Applicable</td><td>1.88%-6%</td><td>1.88%-6%</td></tr> </tbody> </table> <p>*The loan tenors are 12 to 60 months, including the Advance Hire Rent. The interest rate in our offer letter of your loan may change during the tenor of this loan.</p>				Loan Tenor	6-month	12-month	24-month	Interest rate (or range of interest rate)	Not Applicable	1.88%-6%	1.88%-6%
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<b>Annualised Percentage Rate (APR)</b>	For a loan amount of HK\$100,000: <table border="1" data-bbox="457 1354 1390 1522"> <thead> <tr> <th>Loan Tenor</th><th>6-month</th><th>12-month</th><th>24-month</th></tr> </thead> <tbody> <tr> <td>APR (or range of APR)</td><td>Not Applicable</td><td>5.02%-16.79%</td><td>4.77%-15.60%</td></tr> </tbody> </table>				Loan Tenor	6-month	12-month	24-month	APR (or range of APR)	Not Applicable	5.02%-16.79%	4.77%-15.60%
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<b>Annualised Overdue / Default Interest Rate</b>	36% (3% per month) Overdue interest to be calculated on daily balances on any amount which you do not pay on time for the period it is unpaid (Default interest is calculated on compound basis).											
<b>Repayment</b>												
<b>Repayment Frequency</b>	This loan requires monthly repayment.											

<b>Periodic Repayment Amount</b>	For a loan amount of HK\$100,000 with monthly repayment: <table border="1" data-bbox="457 287 1417 563"> <thead> <tr> <th>Loan Tenor</th><th>6-month</th><th>12-month</th><th>24-month</th></tr> </thead> <tbody> <tr> <td>Periodic repayment amount for the interest rate (or range of interest rate) specified above</td><td>Not Applicable</td><td>HK\$8,490 – HK\$8,834</td><td>HK\$4,324 – HK\$4,667</td></tr> </tbody> </table>				Loan Tenor	6-month	12-month	24-month	Periodic repayment amount for the interest rate (or range of interest rate) specified above	Not Applicable	HK\$8,490 – HK\$8,834	HK\$4,324 – HK\$4,667							
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<b>Total Repayment Amount</b>	For a loan amount of HK\$100,000 with total repayment: <table border="1" data-bbox="457 664 1417 941"> <thead> <tr> <th>Loan Tenor</th><th>6-month</th><th>12-month</th><th>24-month</th></tr> </thead> <tbody> <tr> <td>Total repayment amount for the interest rate (or range of interest rate) specified above</td><td>Not Applicable</td><td>HK\$101,880 – HK\$106,008</td><td>HK\$103,776 – HK\$112,008</td></tr> </tbody> </table>				Loan Tenor	6-month	12-month	24-month	Total repayment amount for the interest rate (or range of interest rate) specified above	Not Applicable	HK\$101,880 – HK\$106,008	HK\$103,776 – HK\$112,008							
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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="http://www.orix.com.hk">www.orix.com.hk</a> .																			
<b>Fees and Charges</b> <table border="1" data-bbox="135 1192 1433 2028"> <tr> <td data-bbox="135 1192 441 1260"> <b>Handling Fee</b> </td><td colspan="4" data-bbox="441 1192 1433 1260">Not Applicable</td></tr> <tr> <td data-bbox="135 1260 441 1338"> <b>Late Payment Fee and Charge</b> </td><td colspan="4" data-bbox="441 1260 1433 1338">Not Applicable</td></tr> <tr> <td data-bbox="135 1338 441 2028"> <b>Prepayment / Early Settlement / Redemption Fee</b> </td><td colspan="4" data-bbox="441 1338 1433 2028"> <p>If interest charged on a floating rate basis:</p> <p>(a) a handling fee of HK\$2,000; and</p> <p>(b) (i) 2 months interest on the unpaid principal element of all rent instalments which are still to fall due (if such termination takes place on or before the date of the 18<sup>th</sup> rent instalment) or</p> <p>(ii) 1 month interest on the unpaid principal element of all rent instalments which are still to fall due (if such termination takes place after the date of the 18<sup>th</sup> rent instalment);</p> <p>If interest charged on a flat rate basis:</p> <p>(a) a handling fee in an amount equal to 1% of the remaining rent instalments which are still to fall due or HK\$2,000, whichever is higher; and</p> <p>(b) (i) 35% of the relevant amount (if such termination takes place on or before the date of the 18<sup>th</sup> rent instalment); or</p> <p>(ii) 25% of the relevant amount (if such termination takes place between the date of the 19<sup>th</sup> rent instalment and the date of the 36<sup>th</sup> rent instalment); or</p> </td></tr> </table>					<b>Handling Fee</b>	Not Applicable				<b>Late Payment Fee and Charge</b>	Not Applicable				<b>Prepayment / Early Settlement / Redemption Fee</b>	<p>If interest charged on a floating rate basis:</p> <p>(a) a handling fee of HK\$2,000; and</p> <p>(b) (i) 2 months interest on the unpaid principal element of all rent instalments which are still to fall due (if such termination takes place on or before the date of the 18<sup>th</sup> rent instalment) or</p> <p>(ii) 1 month interest on the unpaid principal element of all rent instalments which are still to fall due (if such termination takes place after the date of the 18<sup>th</sup> rent instalment);</p> <p>If interest charged on a flat rate basis:</p> <p>(a) a handling fee in an amount equal to 1% of the remaining rent instalments which are still to fall due or HK\$2,000, whichever is higher; and</p> <p>(b) (i) 35% of the relevant amount (if such termination takes place on or before the date of the 18<sup>th</sup> rent instalment); or</p> <p>(ii) 25% of the relevant amount (if such termination takes place between the date of the 19<sup>th</sup> rent instalment and the date of the 36<sup>th</sup> rent instalment); or</p>			
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	<p>(iii) 15% of the relevant amount (if such termination takes place after the date of the 36<sup>th</sup> rent instalment).</p> <p>For the purpose of this clause, “relevant amount” means the interest element of all remaining rent instalments which are still to fall due (as determined by us) calculated on the basis of the formula known as “Rule of 78”.</p>
<b>Returned Cheque / Rejected Autopay Charge</b>	Minimum \$150 per transaction.

<b>Additional Information</b>	
<b>Option Price</b>	<p>HK\$1,000 per transaction.</p> <p>Required customers fully paid the instalments of vehicle and in return to own the Vehicle Registration Document (“VRD”).</p>
<ol style="list-style-type: none"> <li>1. Advance rental is required for leasing, which will be calculated based on your loan tenor.</li> <li>2. The apportionment of each monthly repayment amount between principal, interest and handling fee is based on Rule of 78. Customer may refer to “Consumer Education Programme – Personal Loans” on HKMA website for details about Rule of 78.</li> </ol>	

**Remarks:**

1. An 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 is calculated based on a set of assumptions as set out in the relevant guidelines referred to in the Code of Banking Practice and the actual APR applied to your Hire Purchase / Leasing loan may be different.
2. Please refer to the Notice of Changes on Standard Fees and Charges Table on our website [www.orix.com.hk](http://www.orix.com.hk) or you may contact our staff for more details. Please refer to the Hire Purchase / Lease Agreement for Terms and Conditions or you may contact our 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

## 分期貸款產品資料概要

歐力士（亞洲）有限公司（「本行」）

汽車貸款

2026年01月

此乃分期貸款產品。

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了解您的分期貸款的最終條款。

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。

### 利率及利息支出

利率	貸款金額為港幣\$100,000：  <table border="1"><thead><tr><th>貸款期</th><th>6個月</th><th>12個月</th><th>24個月</th></tr></thead><tbody><tr><td>利率（或利率範圍）</td><td>不適用</td><td>1.88% - 6%</td><td>1.88% - 6%</td></tr></tbody></table> 本行貸款確認書中的利率可能會在貸款期內變動。				貸款期	6個月	12個月	24個月	利率（或利率範圍）	不適用	1.88% - 6%	1.88% - 6%
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逾期還款實際年利率 / 就違約貸款收取的實際年利率	36% (3%月息)  逾期利息為逾期未付期間，閣下未能準時支付之任何款項按日計算之利息（以複利計算）。											
還款												
還款頻率	本貸款需按月還款。											

<b>分期還款金額</b>	<p>以貸款額港幣\$10萬元，每月還款為例：</p> <table border="1" data-bbox="462 309 1409 545"> <thead> <tr> <th>貸款期</th><th>6個月</th><th>12個月</th><th>24個月</th></tr> </thead> <tbody> <tr> <td>根據上述利率 (或利率範 圍) 計算之分 期還款金額</td><td>不適用</td><td>港幣\$8,490 – \$8,834</td><td>港幣\$4,324 – \$4,667</td></tr> </tbody> </table>				貸款期	6個月	12個月	24個月	根據上述利率 (或利率範 圍) 計算之分 期還款金額	不適用	港幣\$8,490 – \$8,834	港幣\$4,324 – \$4,667
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<p>註：如要計算適用於閣下特定情況的上述資訊，您可透過本網站上的分期貸款服務計算機或到：<a href="http://www.orix.com.hk">www.orix.com.hk</a>。</p>												
<b>費用及收費</b>												
<b>手續費</b>	不適用											
<b>逾期還款費用及收費</b>	不適用											
<b>提早還款 / 提前 清償 / 賣回的收 費</b>	<p>如果利息以浮動利率計算，以下各項的總和：</p> <p>(a) 港幣\$2,000 手續費；及</p> <p>(b) (i) 所有未到期分期租款未付的本金部分的兩個月利息 (如果該解約在第十八期分期租款的日期或之前發生) 或 (ii) 所有未到期分期租款未付的本金部分的一個月利息 (如果該解約在第十八期分期租款的日期之後發生)；</p> <p>如果利息不以浮動利率計算：</p> <p>(a) 手續費相等於剩餘應付但未到期的分期租款的 1%或港幣\$2,000，以較高者為準；及</p> <p>(b) (i) 有關數額的 35% (如果該解約在第十八期分期租款的日期或之前發生)；或 (ii) 有關數額的 25% (如果該解約在第十九期與第三十六期分期租款的日期之內發生)；或</p>											

	<p>(iii) 有關數額的 15% (如果該解約在第三十六期分期租款的日期後發生)。</p> <p>為此條款，“有關數額”是指為所有剩餘應付但未到期的分期租款(此金額由本公司決定)以「78法則」的方程式為基準計算出來的利息部份。</p>
<b>退票 / 退回自動轉帳授權指示的費用</b>	每次支票退票 / 退回自動轉帳授權指示時，將收取最少港幣\$150 元正。

### 其他資料

<b>選擇權</b>	每單交易港幣\$1000元正。 客戶於贖回車輛登記文件前，需全部還款。
<ol style="list-style-type: none"> <li>1. 租賃貸款會根據租期計算，收取預付租金。</li> <li>2. 每月還款額根據「78法則」分配於本金、利息及手續費。客戶可參考載於香港金融管理局網頁的「消費者教育推廣計劃－私人貸款」，了解有關「78法則」的詳情。</li> </ol>	

### 備註：

1. 實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費。實際年利率乃根據銀行營運守則內提及的有關指引所列的一套準則計算，與閣下貸款的實際年利率及實際情況或有差異。
2. 請參閱本行網站 [www.orix.com.hk](http://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。請參閱租購租賃協議瞭解條款和條件，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。

