

Key Facts Statement (KFS) for Residential Mortgage Loan

ORIX Asia Limited (“ORIX”)

Japan Mortgage
Mar 2026

This product is a mortgage loan for properties in Japan.

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 residential mortgage 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

Loan Tenor	Maximum 15 years				
Annualised Interest Rate¹	<p>For a loan amount of JPY60,049,240 (equivalent to HK\$3,000,000²) with 15-year loan tenor:</p> <table border="1"> <thead> <tr> <th>Interest rate basis</th> <th>Annualised interest rate (or range of annualised interest rates)</th> </tr> </thead> <tbody> <tr> <td>1-month JPY TIBOR</td> <td>Maximum 4.50% over 1-month JPY TIBOR</td> </tr> </tbody> </table> <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 this loan.</p> <p>ORIX Asia, 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 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.</p> <p>The latest rate and other details of the TIBOR are published on JBA TIBOR Association's website.</p>	Interest rate basis	Annualised interest rate (or range of annualised interest rates)	1-month JPY TIBOR	Maximum 4.50% over 1-month JPY TIBOR
Interest rate basis	Annualised interest rate (or range of annualised interest rates)				
1-month JPY TIBOR	Maximum 4.50% over 1-month JPY TIBOR				
Annualised Overdue / Default Interest Rate	<p>14.6% per annum of the overdue amount.</p> <p>Overdue interest will be calculated daily on any sums due to our company but not paid, from the due date for payment thereof until actually paid (both before and after judgment).</p>				

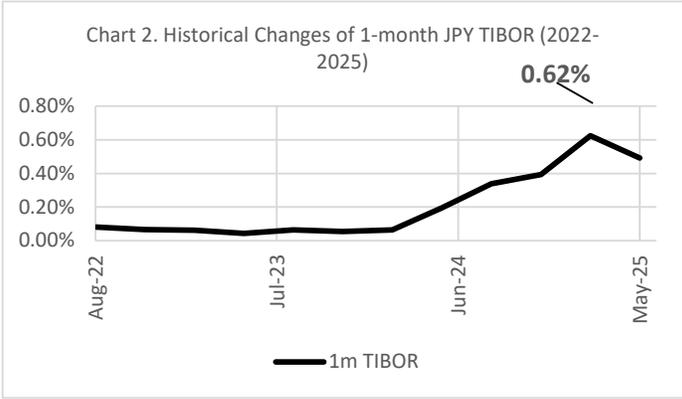
¹ The Annualized Interest Rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

² Calculated with reference to exchange rate JPY100=HK\$4.9959 as of 28 Nov 2025.

Repayment					
Repayment Frequency	This loan requires monthly repayment.				
Periodic Repayment Amount	<p>For loan amount of JPY60,049,240 (equivalent to HK\$3,000,000³) with 15-year loan tenor, with monthly repayment:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Interest rate basis</th> <th style="width: 50%;">Periodic repayment</th> </tr> </thead> <tbody> <tr> <td>Maximum 4.50% over 1-month JPY TIBOR</td> <td>JPY478,114 (equivalent to HK\$23,886³)</td> </tr> </tbody> </table>	Interest rate basis	Periodic repayment	Maximum 4.50% over 1-month JPY TIBOR	JPY478,114 (equivalent to HK\$23,886 ³)
Interest rate basis	Periodic repayment				
Maximum 4.50% over 1-month JPY TIBOR	JPY478,114 (equivalent to HK\$23,886 ³)				
Total Repayment Amount	<p>For a loan amount of JPY60,049,240 (equivalent to HK\$3,000,000³) with 15-year loan tenor, with monthly repayment:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Interest rate basis</th> <th style="width: 50%;">Total repayment</th> </tr> </thead> <tbody> <tr> <td>Maximum 4.50% over 1-month JPY TIBOR</td> <td>JPY86,060,520 (equivalent to HK\$4,299,498³)</td> </tr> </tbody> </table> <p>Remark: To calculate the total repayment amount applicable to your case, please refer to the revised particulars of instalments payable provided by us from time to time.</p>	Interest rate basis	Total repayment	Maximum 4.50% over 1-month JPY TIBOR	JPY86,060,520 (equivalent to HK\$4,299,498 ³)
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Maximum 4.50% over 1-month JPY TIBOR	JPY86,060,520 (equivalent to HK\$4,299,498 ³)				
Fees and Charges					
Handling Fee	<ol style="list-style-type: none"> 1. 2% on loan amount to be paid before drawdown of the loan. 2. JPY50,000 to be paid upon mortgage discharge. 				
Late Payment Fee and Charge	Not Applicable				
Prepayment / Early Settlement / Redemption Fee	<p>Partial Prepayment:</p> <p>Subject to giving to our company not less than 30 days' prior written notice and subject to the following provisions, you may prepay the Loan on any Repayment Due Date with a minimum amount of JPY2,000,000 and in whole multiples of JPY2,000,000:</p> <ol style="list-style-type: none"> (1) in case of 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 JPY30,000 or its equivalent amount in other currencies will be charged, whichever is higher; (2) in case of partial prepayment is made after the first year but within the second year from the date of drawdown of the Loan, a prepayment fee equal to 1% of the amount prepaid, or JPY30,000 or its equivalent amount in other currencies will be charged, whichever is higher; 				

³ Calculated with reference to exchange rate JPY100=HK\$4.9959 and 1-month TIBOR 0.60364% as of 28 Nov 2025.

	<p>Starting from the 3rd year, a prepayment fee of JPY30,000 is payable for each partial prepayment.</p> <p>Early Prepayment:</p> <p>Early prepayment in full is allowed subject to you giving to our company not less than 30 days' prior notice in writing and subject to the following provisions:</p> <ol style="list-style-type: none"> (1) in case of full prepayment is made within the first year from the date of drawdown of the Loan, a prepayment fee equal to 2% of the original loan amount, or JPY30,000 or its equivalent amount in other currencies will be charged, whichever is higher; (2) in case of full prepayment is made after the first year but within the second year from the date of drawdown of the Loan, a prepayment fee equal to 1% of the original loan amount, or JPY30,000 or its equivalent amount in other currencies will be charged; and <p>Starting from the 3rd year, there is no prepayment fee payable for any early prepayment in full.</p>
Additional Information	
Required Fire Insurance	Appropriate insurance coverage on the Collateral should be arranged by you and shall be submitted to us on or before the date of loan drawdown. We have the absolute discretion to request you to endorse ORIX Asia Limited as the primary beneficiary under the relevant insurance policy at any time within the loan life of the Facilities that we shall think fit.
Legal Charge	First Legal Charge on the Collateral in favour of ORIX with 120% of finance amount.

Reference Information											
Historical Changes of Interest Rate Benchmark	<p>The charts below are provided for illustrative purposes only and show the historical movement of the 1-month JPY TIBOR in the past 3 years.</p> <div style="text-align: center;">  <p>Chart 2. Historical Changes of 1-month JPY TIBOR (2022-2025)</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <caption>Approximate 1-month JPY TIBOR Rates</caption> <thead> <tr> <th>Month</th> <th>Rate (%)</th> </tr> </thead> <tbody> <tr> <td>Aug-22</td> <td>0.10</td> </tr> <tr> <td>Jul-23</td> <td>0.10</td> </tr> <tr> <td>Jun-24</td> <td>0.35</td> </tr> <tr> <td>May-25</td> <td>0.62</td> </tr> </tbody> </table> </div> <p>The highest 1-month JPY TIBOR interest rate noted in the past 3 years is 0.62%.</p>	Month	Rate (%)	Aug-22	0.10	Jul-23	0.10	Jun-24	0.35	May-25	0.62
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<p>Periodic Repayment Amount (Illustrative Example)</p>	<p>(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.)</p> <p>For a loan amount of JPY60,049,240 (equivalent to HK\$3,000,000⁴) with 15-year loan tenor, with monthly repayment:</p> <table border="1" data-bbox="643 445 1393 604"> <thead> <tr> <th data-bbox="643 445 1024 520">Interest rate basis</th> <th data-bbox="1032 445 1393 520">Illustrative periodic repayment</th> </tr> </thead> <tbody> <tr> <td data-bbox="643 520 1024 604">4.50% over 1-month JPY TIBOR</td> <td data-bbox="1032 520 1393 604">JPY478,628 (equivalent to HK\$23,912⁴)</td> </tr> </tbody> </table>	Interest rate basis	Illustrative periodic repayment	4.50% over 1-month JPY TIBOR	JPY478,628 (equivalent to HK\$23,912 ⁴)
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<p>Total Repayment Amount (Illustrative Example)</p>	<p>(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.)</p> <p>For a loan amount of JPY60,049,240 (equivalent to HK\$3,000,000⁴) with 15-year loan tenor, with monthly repayment:</p> <table border="1" data-bbox="643 871 1393 1031"> <thead> <tr> <th data-bbox="643 871 1024 947">Interest rate basis</th> <th data-bbox="1032 871 1393 947">Illustrative total repayment</th> </tr> </thead> <tbody> <tr> <td data-bbox="643 947 1024 1031">4.50% over 1-month JPY TIBOR</td> <td data-bbox="1032 947 1393 1031">JPY86,153,040 (equivalent to HK\$4,304,120⁴)</td> </tr> </tbody> </table>	Interest rate basis	Illustrative total repayment	4.50% over 1-month JPY TIBOR	JPY86,153,040 (equivalent to HK\$4,304,120 ⁴)
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Remarks:

1. The Annualised Interest Rate quoted above is for reference only. The Annualised Interest Rate applicable to a customer is subject to ORIX Asia's final approval and is solely determined by ORIX Asia.
2. Please refer to the Notice of Changes on Standard Fees and Charges Table on our website www.orix.com.hk or you may contact our staff for more details. Please refer to the Facility Letter 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.
4. TIBOR means the respective average of interest rates for five maturities (i.e. 1 week, 1 month, 3 months, 6 months and 12 months) submitted by reference banks to the Japanese Bankers Association TIBOR Administration ("JBATA") as required by the Code of Conduct. For more information, please refer to the website [JBA TIBOR Association](http://www.jba-tibor.com). In calculating the Japanese Yen TIBOR, for each maturity, the JBATA excludes the two highest quotes and two lowest quotes from reference banks and averages the remaining rates (rounded to the fifth decimal place), with respect to such calculation period and such relevant sum, or such other rate we deem appropriate. In case some reference bank fails to submit a part of rates for some reason, the forgoing process is followed to derive Japanese Yen TIBOR for each maturity based on the rate submitted by other banks.

⁴ Calculated with reference to exchange rate JPY100=HK\$4.9959 as of 28 Nov 2025.

住宅按揭貸款產品資料概要

歐力士（亞洲）有限公司（「本行」）

日本樓宇按揭
2026年03月

<p>此乃日本樓宇按揭貸款產品。</p> <p>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住宅按揭貸款的最終條款。</p> <p>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。</p>					
利率及利息支出					
貸款期限	最長15年				
年化利率⁵	<p>以貸款金額為日圓60,049,240（相等於港幣\$3,000,000⁶）、貸款期限為15年為例：</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">利率基準</th> <th style="width: 50%;">年化利率（或年化利率範圍）</th> </tr> </thead> <tbody> <tr> <td>按一個月日圓計價的東京銀行同業拆借利率（TIBOR）所釐訂的年化利率／年化利率範圍</td> <td>1個月的日圓 TIBOR 加最高 4.50%</td> </tr> </tbody> </table> <p>*本貸款之利率不設上限，因此可能承受較高之利率風險。 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。本貸款的利率於每月重設。 有關東京銀行同業拆借利率（TIBOR）的最新利率及其他詳情，請查閱 JBA TIBOR Association 網站。</p>	利率基準	年化利率（或年化利率範圍）	按一個月日圓計價的東京銀行同業拆借利率（TIBOR）所釐訂的年化利率／年化利率範圍	1個月的日圓 TIBOR 加最高 4.50%
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逾期還款年化利率／就違約貸款收取的年化利率	<p>逾期款額的年率14.6%。</p> <p>逾期利息將就到期應付本行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	本貸款需按月還款。				

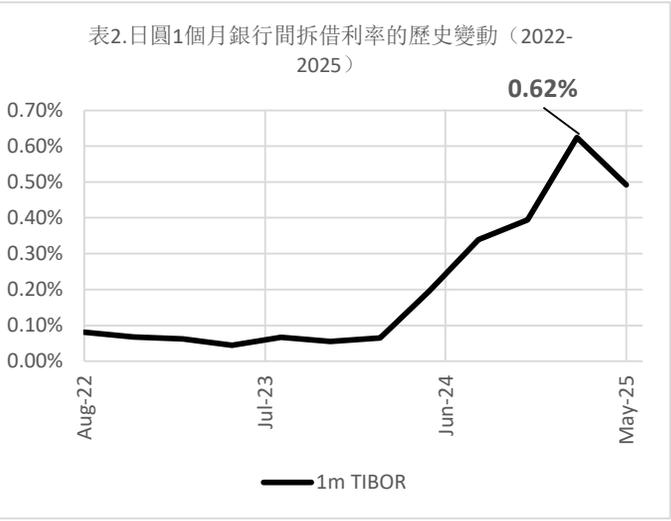
⁵ 年化利率是一年內按貸款金額的百分比顯示的基本利率。

⁶ 參考2025年11月28日匯率JPY100=HK\$4.9959計算。

<p>分期還款金額</p>	<p>以貸款金額為日圓60,049,240（相等於港幣\$3,000,000⁷）、 貸款期限為15年、每月還款為例：</p> <table border="1" data-bbox="638 331 1404 541"> <thead> <tr> <th data-bbox="638 331 1052 384">利率基準</th> <th data-bbox="1060 331 1404 384">每期還款金額</th> </tr> </thead> <tbody> <tr> <td data-bbox="638 394 1052 541">按一個月日圓計價的東京銀行同業拆借利率（TIBOR）所釐訂的年化利率／年化利率範圍加最高 4.50%</td> <td data-bbox="1060 394 1404 541">日圓478,114（相等於港幣\$3,886⁷）</td> </tr> </tbody> </table>	利率基準	每期還款金額	按一個月日圓計價的東京銀行同業拆借利率（TIBOR）所釐訂的年化利率／年化利率範圍加最高 4.50%	日圓478,114（相等於港幣\$3,886 ⁷ ）
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<p>費用及收費</p>					
<p>手續費</p>	<ol style="list-style-type: none"> 1. 須於提取貸款之前支付貸款額的2% 2. 須於解除法定押記之前支付日圓50,000 				
<p>逾期還款費用及收費</p>	<p>不適用</p>				
<p>提早清償／提前還款／贖回契約的收費</p>	<p>提前部份還款：</p> <p>在閣下給予本行不少於 30 天事先書面通知的前提下並且須受下列條文規限，閣下可於任何還款日，按最低款額日圓2,000,000及日圓2,000,000 整倍數的款額，提前償還貸款：</p> <ol style="list-style-type: none"> (1) 若閣下在提取貸款日期起計第一年之內作出提前部份還款，閣下須就每次提前部份還款支付相等於部份還款款額 2%，或日圓30,000 或其他貨幣等值金額的提前還款費用，以較高者為準； (2) 若閣下在提取貸款日期起計第一年之後但在提取貸款日期起計第二年之內作出提前部份還款，閣下須就每次提前部份還款支付相等於部份還款款額 1%，或日圓30,000或其他貨幣等值金額 的提前還款費用，以較高者為準； <p>如果在提取貸款日期起計第三年開始提前部份還款，閣下須就每次提前部份還款支付日圓30,000 提前還款費用。</p>				

⁷ 參考2025年11月28日匯率JPY100=HK\$4.9959及一個月TIBOR 0.60364%計算。

	<p>提前還款：</p> <p>本行容許閣下提前全數還款，但閣下須給予本行不少於 30 天事先書面通知，並且須受下列條文規限：</p> <p>(1) 若閣下在提取貸款日期起計第一年之內作出提前全數還款，將被徵收相等於原貸款款額 2%，或日圓30,000或其他貨幣等值金額的提前還款費用，以較高者為準；</p> <p>(2) 若閣下在提取貸款日期起計第一年之後但在提取貸款日期起計第二年之內作出提前全數還款，將被徵收相等於原貸款款額 1%，或日圓30,000 或其他貨幣等值金額的提前還款費用，以較高者為準；及</p> <p>如果在提取貸款日期起計第三年開始提前全數還款，閣下將不須就任何提前全數還款支付任何提前還款費用。</p>
<p>其他資料</p>	
<p>所需火災保險</p>	<p>閣下必須為抵押品購買適當保障範圍的保險及於提取貸款當日或之前提交至本行。本行有絕對耐情權於貸款期內任何期間要求授權本行為相關保險的受益人。</p>
<p>法定押記</p>	<p>在日本登記抵押品的第一按揭，金額為貸款金額的120%。</p>

<p>參考資料</p>													
<p>利率基準的歷史變動</p>	<p>以下圖表僅供參考，顯示過去三年內利率基準的歷史走勢。</p> <div data-bbox="646 1140 1328 1661" data-label="Figure"> <p>表2.日圓1個月銀行間拆借利率的歷史變動（2022-2025）</p>  <table border="1"> <caption>表2.日圓1個月銀行間拆借利率的歷史變動（2022-2025）</caption> <thead> <tr> <th>日期</th> <th>利率 (%)</th> </tr> </thead> <tbody> <tr> <td>Aug-22</td> <td>0.08</td> </tr> <tr> <td>Jul-23</td> <td>0.05</td> </tr> <tr> <td>Jun-24</td> <td>0.35</td> </tr> <tr> <td>May-25</td> <td>0.62</td> </tr> <tr> <td>May-25</td> <td>0.48</td> </tr> </tbody> </table> <p>—— 1m TIBOR</p> </div> <p>過去三年內，最高的日圓1個月銀行間拆借利率為0.62%。</p>	日期	利率 (%)	Aug-22	0.08	Jul-23	0.05	Jun-24	0.35	May-25	0.62	May-25	0.48
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May-25	0.48												

<p>分期還款金額（說明示例）</p>	<p>（以下示例僅供參考，其展示了根據過去三年內最高利率計算的分期還款金額。）</p> <p>以貸款金額為日圓60,049,240（相等於港幣\$3,000,000⁸）、貸款期限為15年、每月還款為例：</p> <table border="1" data-bbox="641 415 1404 625"> <thead> <tr> <th data-bbox="641 415 1047 464">利率基準</th> <th data-bbox="1047 415 1404 464">分期還款金額</th> </tr> </thead> <tbody> <tr> <td data-bbox="641 464 1047 625">按一個月日圓計價的東京銀行同業拆借利率（TIBOR）所釐訂的年化利率／年化利率範圍加最高 4.50%</td> <td data-bbox="1047 464 1404 625">日圓478,628（相等於港幣\$23,912⁸）</td> </tr> </tbody> </table>		利率基準	分期還款金額	按一個月日圓計價的東京銀行同業拆借利率（TIBOR）所釐訂的年化利率／年化利率範圍加最高 4.50%	日圓478,628（相等於港幣\$23,912 ⁸ ）
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<p>總還款金額（說明示例）</p>	<p>（以下示例僅供參考，其展示了根據過去三年內最高利率計算的總還款金額。）</p> <p>以貸款金額為日圓60,049,240（相等於港幣\$3,000,000⁹）、貸款期限為15年、每月還款為例：</p> <table border="1" data-bbox="641 856 1404 1073"> <thead> <tr> <th data-bbox="641 856 1047 905">利率基準</th> <th data-bbox="1047 856 1404 905">總還款金額</th> </tr> </thead> <tbody> <tr> <td data-bbox="641 905 1047 1073">按一個月日圓計價的東京銀行同業拆借利率（TIBOR）所釐訂的年化利率／年化利率範圍加最高 4.50%</td> <td data-bbox="1047 905 1404 1073">日圓 86,153,040（相等於港幣\$4,304,120⁹）</td> </tr> </tbody> </table>		利率基準	總還款金額	按一個月日圓計價的東京銀行同業拆借利率（TIBOR）所釐訂的年化利率／年化利率範圍加最高 4.50%	日圓 86,153,040（相等於港幣\$4,304,120 ⁹ ）
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備註：

1. 上述年化利率只供參考。適用於個別客戶的年化利率將以本行最終批核為準，並由本行全權決定。
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. TIBOR 的意思是參考銀行根據《行為準則》的要求，向日本銀行家協會 TIBOR 管理局（"JBATA"）提交的 5 個到期日（即 1 周、1 個月、3 個月、6 個月和 12 個月）的利率平均數。如需瞭解更多資訊，請參閱 JBA TIBOR Association 網站。在計算日圓 TIBOR 時，對於每個到期日，JBATA 將不包括參考銀行的兩個最高報價和兩個最低報價，並平均剩餘利率（捨入到小數點第五位）或貸款人認為其他適當的利率。如果某些參考銀行由於某種原因未能提交部分利率，則遵循放棄過程，根據其他銀行提交的利率，得出每個到期日日圓 TIBOR 的利率。

⁸ 參考2025年11月28日匯率JPY100=HK\$4.9959計算。

⁹ 參考2025年11月28日匯率JPY100=HK\$4.9959計算。