Key Facts Statement (KFS) for Tesla Value Loan Program (TVLP)

ORIX Asia Limited (“ORIX”)

TVLP
August 2026

This product is a Balloon Hire Purchase Financing

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 Balloon Hire Purchase Financing.

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)	Not Applicable	Not Applicable	Not Applicable

Loan Tenor	36-month	48-month	60-month
Interest rate (or range of interest rate)	5.5%	5.5%	5.5%

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

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)	Not Applicable	Not Applicable	Not Applicable

Loan Tenor	36-month	48-month	60-month
APR (or range of APR)	5.5% (Individual Borrower) 5.75% - 6.51% (Corporate Borrower)	5.5% (Individual Borrower) 5.71% - 6.34% (Corporate Borrower)	5.5% (Individual Borrower) 5.69% - 6.23% (Corporate Borrower)

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.
Annualised Overdue / Default Interest Rate	36% per annum on the overdue amount (3% per month). 1.Overdue interest to be calculated on daily balances on any amount which you do not pay on time for the period it is unpaid. 2.Each month (or any other periods we choose), we may add to the amount you owe us any interest payable under 1 which is overdue (this is known as 'capitalising' or 'compounding' the interests). You will then be liable for interest under 1 on the total amount.
Repayment	
Repayment Frequency	This loan requires monthly repayment. A portion of the loan principal will be deferred and repaid at the end of the loan term. The deferred portion will vary depending on the loan tenor.
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	Not Applicable	Not Applicable	Not Applicable

Loan Tenor	36-month	48-month	60-month
Periodic repayment amount for the interest rate (or range of interest rate) specified above	HK$1,900	HK$1,743	HK$1,638

Note: As portion of the loan principal will be deferred and repaid at the end of the loan term. The last installment is listed below:

	36-month	48-month	60-month
Last Installment	HK$45,650	HK$32,993	HK$20,388

Total Repayment Amount	For a loan amount of HK$100,000 with total repayment

Loan Tenor	6-month	12-month	24-month
Total repayment amount for the interest rate (or range of interest rate) specified above	Not Applicable	Not Applicable	Not Applicable

Loan Tenor	36-month	48-month	60-month
Total repayment amount for the interest rate (or range of interest rate) specified above	HK$112,150	HK$114,914	HK$117,030

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.orix.com.hk.

Fees and Charges

Handling Fee	HKD 2,000 for corporate application
Late Payment Fee and Charge	Not Applicable
Prepayment / Early Settlement / Redemption Fee	(a) A handling fee of HK$2,000; and (b) (i) two months interest on the balance of the actual sum advanced (if such termination takes place on or before the date of the 18th rent instalment) or (ii) one month interest on the balance of the actual sum advanced (if such termination takes place after the date of the 18th rent instalment).
Returned Cheque / Rejected Autopay Charge	Minimum HK$150 per transaction.

Additional Information

Max. Finance Amount	80% of the car price (i.e. retail price as per order agreement plus first registration tax). Customers are required to pay down payment to Tesla when order the vehicle, and upon delivery ORIX will finance up to the remaining outstanding of vehicle total price.
Finance Tenor(s)	36 months (3 years) /48 months (4 years) / 60 months (5 years)

Interest Rate Type	Fixed rate
Option Price	HK$1,000 per contract. Customers are required to pay all the instalments and fully settle all outstanding amounts under the agreement, including the Option Price, in order to obtain ownership of the vehicle and the Vehicle Registration Document ("VRD").
Balloon Risk	Monthly repayments under TVLP are lower because part of the principal is deferred to the loan maturity date. A large balloon payment remains outstanding at the end of the loan term.
Risk on Arrangement for Secondary Loan Extension on Balloon Value	Approval for Secondary Loan Extension for TVLP is NOT guaranteed. It depends on customer's financial status, credit scores, and prevailing interest rates at the loan maturity.
Default Risk	Failure to make the final balloon payment constitutes a default. This will result in negative credit reporting, repossession of the financed vehicle, and immediate legal collection action.
Required Vehicle Insurance	Comprehensive vehicle insurance is required during the whole vehicle finance period. The insured amount should be not less than the net finance amount, with ORIX to be assigned as the loss payee. If the vehicle is used for cross borders, your insurance coverage is required to cover PRC region.
Cross-border	Subject to ORIX's discretionary approval on case by case basis.

Additional Information – Repayment Structure (illustrative example) **(The following example is for illustrative purposes only and illustrates the repayment amount based on the APR at 5.5% p.a. for 3 years)**	
Loan Principal Amount	HK$ 100,000
Regular Monthly Instalment (1st to 35th instalment)	HK$ 1,900
Last Installment (Lump-sum due on month 36 (maturity date)	HK$ 45,650
Total Interest (accrued across full 36-month loan term)	HK$ 12,150
Total Repayment Amount (sum of all monthly payments Plus balloon payment)	HK$ 112,150
Remarks: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website/principal Internet platform which provided instalment loans at www.orix.com.hk	

Remarks:

1. The 1st installment will be 1 month later once the finance is executed and payment is disbursed to Tesla. ORIX Asia will provide the repayment notification each month.

2. The actual rental amount shall be determined upon the Commencement Date of the hire purchase agreement is being fixed, which you will be notified by a Customer Repayment Schedule that to be sent to you after the loan activation of the Hire Purchase/ Lease Agreement.

3. 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 Hire Purchase/ Lease Agreement for Terms and Conditions or you may contact our staff for clarification.

4. 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.

特斯拉尊尚租購計劃 (TVLP) 產品資料概要

歐力士（亞洲）有限公司（「本行」或「歐力士(亞洲) 」）

特斯拉尊尚租購計劃
2026年8月

此產品為氣球式租購融資

本概要向您提供有關本產品利息、費用及收費的參考資料，惟請參閱本公司的貸款確認書以了解您的氣球式租購融資的最終條款。

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10萬元：

貸款期	6個月	12個月	24個月
利率（或利率範圍）	不適用	不適用	不適用

貸款期	36個月	48個月	60個月
利率（或利率範圍）	5.5%	5.5%	5.5%

本行貸款確認書中的利率可能會在貸款期內變動 。

實際年利率

貸款金額為港幣10萬元：

貸款期	6個月	12個月	24個月
實際年利率（或實際年利率範圍）	不適用	不適用	不適用

貸款期	36個月	48個月	60個月
實際年利率（或實際年利率範圍）	5.5% (個人貸款) 5.75% - 6.51% (公司貸款)	5.5% (個人貸款) 5.71% - 6.34% (公司貸款)	5.5% (個人貸款) 5.69% - 6.23% (公司貸款)

實際年利率是一項參考利率，以年化利率表示產品的基本利率及其他費用與收費。 實際年利率按照《銀行營運守則》所述相關指引載列的一套假設計算，實際適用於您的租購／租賃貸款的實際年利率可能有所不同。

<table>
<tr><td>逾期還款實際年利率 / 就違約貸款收取的實際年利率</td><td>逾期金額年利率 36% (3%月息)
1.逾期利息按日就您未能準時支付的任何款項按日計算之利息。
2.每月（或本公司選擇的任何其他期間），本公司可將根據第 1 項應付而逾期的任何利息加至您欠付我們的款項中（稱為「資本化」或「複利」）。其後，您須就總款項根據第 1 項支付利息。</td></tr>
<tr><td colspan="2">還款</td></tr>
<tr><td>還款頻率</td><td>本貸款需按月還款。部分貸款本金將延後至貸款期末償還。延後部分將視乎貸款期而有所不同。</td></tr>
<tr><td>分期還款金額</td><td>以貸款額港幣$10萬元，每月還款為例：
<table>
<tr><td>貸款期</td><td>6個月</td><td>12個月</td><td>24個月</td></tr>
<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>不適用</td><td>不適用</td></tr>
</table>
<table>
<tr><td>貸款期</td><td>36個月</td><td>48個月</td><td>60個月</td></tr>
<tr><td>根據上述 利率（或利率 範圍）計算之分期還款金額</td><td>港幣$1,900</td><td>港幣$1,743</td><td>港幣$1,638</td></tr>
</table>
備註：由於部分貸款本金將延後至貸款期末償還, 延後部分將視乎貸款期而 有所不同, 最後一期的還款金額列於下表:
<table>
<tr><td></td><td>36個月</td><td>48個月</td><td>60個月</td></tr>
<tr><td>最終付款</td><td>港幣$45,650</td><td>港幣$32,993</td><td>港幣$20,388</td></tr>
</table></td></tr>
<tr><td>總還款金額</td><td>以貸款額港幣10萬元 ，總還款為例：
<table>
<tr><td>貸款期</td><td>6個月</td><td>12個月</td><td>24個月</td></tr>
<tr><td>根據上述 利率（或利率範圍）計算之總還款金額</td><td>不適用</td><td>不適用</td><td>不適用</td></tr>
</table>
<table>
<tr><td>貸款期</td><td>36個月</td><td>48個月</td><td>60個月</td></tr>
<tr><td>根據上述 利率（或利率範圍）計算之總還款金額</td><td>港幣$112,150</td><td>港幣$114,914</td><td>港幣$117,030</td></tr>
</table>
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分期貸款服務計算機或到: www.orix.com.hk 以取得較準確資料。</td></tr>
</table>

費用及收費	
手續費	公司申請 HKD 2,000
逾期還款費用及收費	不適用
提早還款 / 提前清償 / 贖回的收費	(a) 港幣$2,000 手續費；及 (b) (i) 實際預付數額結餘的兩個月利息（如果該解約在第十八期分期租款的日期或之前發生；或 (ii) 實際預付數額結餘的一個月利息（如果該解約在第十八期分期租款的日期之後發生）。
退票 / 退回自動轉帳授權指示的費用	每宗交易最低 HK$150。
其他資料	
最高融資額	車價的 80%（即訂購協議所列零售價加首次登記稅） 客戶於訂購車輛時須向特斯拉支付首期款項；交付時，歐力士(亞洲) 將就車輛總價的餘下未償還金額提供最高融資。
貸款期	36 個月（3 年）／ 48 個月（4 年）／ 60 個月（5 年）
利率類型	固定利率
選擇權價格	每份合約 HK$1,000。 客戶須支付所有車輛供款，並悉數清償訂購協議下的所有未償還款項（包括選擇權價格），方可取得車輛的所有權及車輛登記文件（「VRD」）。
氣球付款風險	特斯拉尊尚租購計劃下的每月還款較低，原因是部分本金延後至貸款到期日償還。貸款期末仍有一筆較大的氣球付款未償還。
氣球金額二次貸款延期安排風險	特斯拉尊尚租賃計劃的二次貸款延期批核並不保證，取決於客戶於貸款到期時的財務狀況、信貸評分及當時利率。
違約風險	未能支付最終氣球付款即構成違約。這將導致負面信貸記錄、收回融資車輛，以及即時採取法律追收行動。
所需車輛保險	整個車輛融資期間均須購買綜合車輛保險。受保金額不得低於淨融資額，並須指定歐力士(亞洲)為損失受款人。 如車輛用作跨境用途，您的保險保障須涵蓋中國內地地區。
跨境	須由歐力士(亞洲)按個別情況酌情批核。

其他資料 - 還款結構（說明例子） (以下例子僅供說明用途，並以 3 年期 APR 年利率 5.5% 計算還款金額）	
貸款本金額	HK$ 100,000
定期每月供款 （第 1 至第 35 期供款）	HK$ 1,900
最終付款 （於第 36 個月（到期日一次性支付）	HK$ 45,650
總利息 （於整個 36 個月貸款期內累計）	HK$ 12,150
總還款金額 （所有每月付款加氣球付款的總和）	HK$ 112,150
備註：如要計算適用於您個別情況的上述資料，請使用我們網站／主要互聯網平台 www.orix.com.hk 提供分期貸款的網上計算機。	

備註：

1. 融資執行並向特斯拉發放款項後，第一期供款將於 1 個月後到期。歐力士（亞洲）每月提供還款通知。

2. 實際租金金額將於租購協議生效日期確定後釐定，並會於租購／租賃協議啟動後向您發送的客戶還款時間表中通知您。

3. 請參閱我們網站 www.orix.com.hk 上的標準費用及收費表變更通知，或聯絡我們的職員了解更多詳情。請參閱租購／租賃協議的條款及條件，或聯絡我們的職員查詢。

4. 本概要的中文版本僅供參考。如英文版本與中文版本有任何不一致，概以英文版本為準。