

# Key Facts Statement (KFS) for Tesla Financing

ORIX Asia Limited (“ORIX”)

Tesla Financing Program  
Mar 2026

<p><b>This product is an instalment loan.</b></p> <p><b>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.</b></p> <p><b>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.</b></p>															
<b>Interest Rates and Interest Charges</b>															
<b>Interest Rate</b>	<p>For a loan amount of HK\$100,000:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Loan Tenor</th> <th style="text-align: center;">6-month</th> <th style="text-align: center;">12-month</th> <th style="text-align: center;">24-month</th> <th style="text-align: center;">36-month</th> </tr> </thead> <tbody> <tr> <td style="text-align: left;">Interest rate (or range of interest rate)</td> <td style="text-align: center;">Not applicable</td> <td style="text-align: center;">Not applicable</td> <td style="text-align: center;">1.88% - 6%</td> <td style="text-align: center;">1.88% - 6%</td> </tr> </tbody> </table> <p>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	36-month	Interest rate (or range of interest rate)	Not applicable	Not applicable	1.88% - 6%	1.88% - 6%
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<b>Annualised Percentage Rate (APR)<sup>1</sup></b>	<p>For a loan amount of HK\$100,000:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Loan Tenor</th> <th style="text-align: center;">6-month</th> <th style="text-align: center;">12-month</th> <th style="text-align: center;">24-month</th> <th style="text-align: center;">36-month</th> </tr> </thead> <tbody> <tr> <td style="text-align: left;">APR (or range of APR)</td> <td style="text-align: center;">Not applicable</td> <td style="text-align: center;">Not applicable</td> <td style="text-align: center;">4.77% - 15.60%</td> <td style="text-align: center;">4.67% - 15.17%</td> </tr> </tbody> </table>					Loan Tenor	6-month	12-month	24-month	36-month	APR (or range of APR)	Not applicable	Not applicable	4.77% - 15.60%	4.67% - 15.17%
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<b>Annualised Overdue / Default Interest Rate</b>	<p>36% per annum on the overdue amount (3% per month).</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. Each month (or any other periods we choose), we may add to the amount you own 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.</li> </ol>														
<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:				
	Loan Tenor	6-month	12-month	24-month	36-month
	Periodic repayment amount for the interest rate (or range of interest rate) specified above	Not applicable	Not applicable	HK\$4,324 - HK\$4,667	HK\$2,935 - HK\$3,278
<b>Total Repayment Amount</b>	For a loan amount of HK\$100,000 with total repayment:				
	Loan Tenor	6-month	12-month	24-month	36-month
	Total repayment amount for the interest rate (or range of interest rate) specified above	Not applicable	Not applicable	HK\$103,776 - HK\$112,008	HK\$105,660 - HK\$118,008
<p><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>.</p>					
<b>Fees and Charges</b>					
<b>Handling Fee</b>	Not Applicable				
<b>Late Payment Fee and Charge</b>	Not Applicable				
<b>Prepayment / Early Settlement / Redemption Fee</b>	<p>(a) A handling fee of HK\$2,000; and</p> <p>(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</p> <p>(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).</p>				
<b>Returned Cheque / Rejected Autopay Charge</b>	Minimum HK\$150 per transaction.				

<b>Additional Information</b>	
<b>Option Price</b>	HK\$1,000 per transaction. Required customers fully paid the instalments of vehicle and in return to own the Vehicle Registration Document (“VRD”).
<b>Max. Finance Amount</b>	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, including the vehicle subtotal price, insurance premium and license fee.
<b>Max. Finance Tenor(s)</b>	Offer up to 60 months finance tenors for Tesla’s brand new vehicle and Tesla’s used vehicle.
<b>Application requirements</b>	
<b>Required Vehicle Insurance</b>	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.
<b>Cross-border</b>	Subject to ORIX Asia’s discretionary approval on case by case basis.

**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. 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.
3. 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.
4. 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.
5. 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.

## 特斯拉汽車貸款產品資料概要

歐力士（亞洲）有限公司（「本行」）

特斯拉汽車貸款  
2026年03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\$10萬元：

貸款期	6個月	12個月	24個月	36個月
利率（或利率範圍）	不適用	不適用	1.88% - 6%	1.88% - 6%

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 (APR)<sup>1</sup>

貸款金額為港幣\$10萬元：

貸款期	6個月	12個月	24個月	36個月
實際年利率（或實際年利率範圍）	不適用	不適用	4.77% - 15.60%	4.67% - 15.17%

#### 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。
- 每月（或本公司選擇之任何其他期間），本公司可將任何根據 1 應付給本公司而逾期未付之利息加於閣下欠償本公司之額款之上（稱為「資本化」或「複利」）。屆時，閣下須就該款額根據支付利息。

### 還款

#### 還款頻率

本貸款需按月還款。

#### 分期還款金額

以貸款額港幣\$10萬元，每月還款為例：

貸款期	12個月	24個月	36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\$4,324 - 港幣\$4,667	港幣\$2,935 - 港幣\$3,278

總還款金額	以貸款額港幣10萬元，總還款為例：			
	貸款期	12個月	24個月	36個月
	根據上述 利率（或利率範圍）計算之總還款金額	不適用	港幣\$103,776 – 港幣\$112,008	港幣\$105,660 – 港幣\$118,008
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: <a href="http://www.orix.com.hk">www.orix.com.hk</a> 以取得較準確資料。				
<b>費用及收費</b>				
手續費	不適用			
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。			
<b>其他資料</b>				
選擇權	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。			
最高貸款額	客戶訂車時需直接支付 Tesla 訂金，ORIX 可以為剩餘的汽車購買價提供貸款，包括車輛購買價，保險費用及牌照費。			
最長還款期	全新特斯拉汽車提供 60 個月的還款期。			
<b>申請要求</b>				
所需汽車保險	在貸款期間，客戶需要為特斯拉汽車購買綜合汽車保險(俗稱全保)，保單金額應不低於淨貸款額，歐力士應被指定為保險受益人。 若車輛被用於跨境，汽車保險應覆蓋中國地區。			
跨境使用	歐力士亞洲保留最終批核權利, 視乎個別情況決定。			

**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. 第一期還款為歐力士亞洲支付特斯拉貸款款額後一個月，歐力士亞洲將於每個月提供還款通知給客戶。
3. 實際租金將於起始日在租購租賃協議內列明，租購租賃協議生效後，你將收到客戶還款過程表通知。
4. 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。
5. 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。