

Key Facts Statement (KFS) for Residential Mortgage Loan

ORIX Asia Limited ("ORIX")

Hong Kong Mortgage
Jan 2026

This product is a residential mortgage 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 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

Annualised Interest Rate¹

For a loan amount of HK\$3 million with 25-year loan tenor, with monthly repayment:

Interest rate basis	Annualised interest rate (or range of annualised interest rates)
ORIX's Best Lending Rate (BLR)	BLR - 1.00% to BLR + 3.00%

*The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.

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

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.

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.

The Interest rate re-fixing for this loan takes place daily for the ORIX's BLR.

The latest rate and other details of the BLR can be enquired through our website www.orix.com.hk.

Annualised Overdue / Default Interest Rate

36% per annum (3% per month) of the overdue amount.

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) years.

Repayment

Repayment Frequency

This loan requires monthly repayment.

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

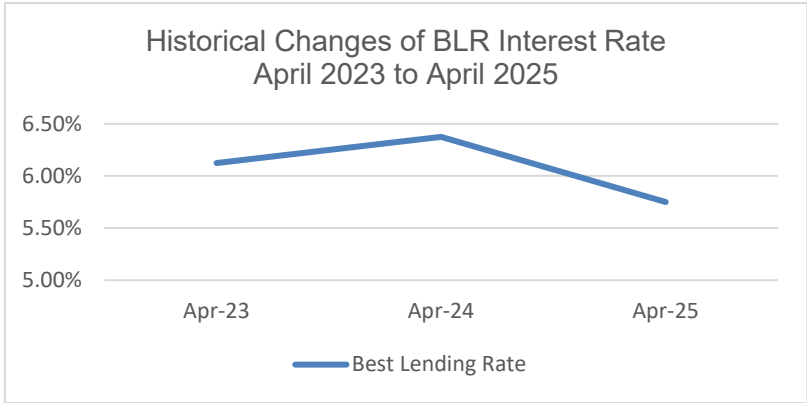
Periodic Repayment Amount	<p>For a loan amount of HK\$3 million with 25-year loan tenor, with monthly repayment:</p> <table border="1" data-bbox="494 324 1396 526"> <thead> <tr> <th data-bbox="494 324 909 358">Interest rate basis</th><th data-bbox="909 324 1396 358">Total repayment</th></tr> </thead> <tbody> <tr> <td data-bbox="494 358 909 526"> BLR - 1.00% to BLR + 3.00% <i>See the "Interest Rates and Interest Charges" section above.</i> </td><td data-bbox="909 358 1396 526"> HK\$16,675~HK\$24,157 per month² </td></tr> </tbody> </table>	Interest rate basis	Total repayment	BLR - 1.00% to BLR + 3.00% <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$16,675~HK\$24,157 per month ²
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BLR - 1.00% to BLR + 3.00% <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$5,002,500~HK\$7,247,100 ³				
Fees and Charges					
Handling Fee	NIL				
Late Payment Fee and Charge	NIL				
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 Instalment Due Date with a minimum amount of HK\$100,000.00 and in whole multiples of HK\$100,000.00:</p> <p>(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 HK\$2,000.00 or its equivalent amount in other currencies will be charged, whichever is higher;</p> <p>(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 HK\$2,000.00 or its equivalent amount in other currencies will be charged, whichever is higher;</p> <p>Starting from the third year from the date of drawdown of the loan, a prepayment fee of HK\$2,000.00 or its equivalent amount in other currencies is payable for each partial prepayment.</p>				

² Calculated with reference to this bank's Hong Kong Dollar Best Lending Rate (BLR) of 5.50% as of 28 Nov 2025.

³ Calculated with reference to this bank's Hong Kong Dollar Best Lending Rate (BLR) of 5.50% as of 28 Nov 2025.

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

	<p>If partial prepayment takes place on a date other than a monthly Instalment Due Date, interest shall be calculated up to the upcoming monthly Instalment Due Date. Any amount so prepaid shall not be available for subsequent redrawing and our company shall have the absolute discretion to vary the amount and/or the number of monthly instalments after any partial prepayment has been made. Partial prepayment of the loan by cheques on a Saturday will be processed on the following clearing day.</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> <p>(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 HK\$2,000.00 or its equivalent amount in other currencies will be charged, whichever is higher;</p> <p>(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 HK\$2,000.00 or its equivalent amount in other currencies will be charged, whichever is higher; and</p> <p>Starting from the third year from the date of drawdown of the loan, there is no prepayment fee payable for any early prepayment in full.</p> <p>If early prepayment in full takes place on a date other than a monthly Instalment Due Date, interest shall be calculated up to the upcoming monthly Instalment Due Date. Full prepayment of the loan by cheques on a Saturday will be processed on the following clearing day.</p>
Returned Cheque / Rejected Autopay Charge	Minimum HK\$150 per transaction.
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.
Property valuation fees and professional charges	Property valuation fees and professional charges shall be borne by the customer.

Reference Information							
Historical Changes of Interest Rate Benchmark	<p>The chart below is provided for illustrative purposes only and shows the historical movement of the BLR interest rate benchmark in the past 3 years.</p>  <p>The ORIX's highest BLR interest rate noted in the past 3 years is 6.375%.</p>						
Periodic Repayment Amount (Illustrative Example)	<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 HK\$3 million with 25-year loan tenor, with monthly repayment:</p> <table border="1"> <thead> <tr> <th>Interest rate basis</th><th>Illustrative periodic repayment</th></tr> </thead> <tbody> <tr> <td>BLR - 1.00% to BLR + 3.00%</td><td>HK\$18,200 ~ HK\$25,951 per month</td></tr> <tr> <td>With ORIX's highest BLR noted in the past 3 years</td><td></td></tr> </tbody> </table>	Interest rate basis	Illustrative periodic repayment	BLR - 1.00% to BLR + 3.00%	HK\$18,200 ~ HK\$25,951 per month	With ORIX's highest BLR noted in the past 3 years	
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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 Changes on Standard Fees and Charges Table 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. 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.

住宅按揭貸款產品資料概要

歐力士（亞洲）有限公司（「本行」）

香港樓宇按揭
2026年01月

此乃住宅按揭貸款產品。

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住宅按揭貸款的最終條款。

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

年化利率⁴

以貸款金額為港幣\$300萬元、貸款期限為25年為例：

利率基準	年化利率（或年化利率範圍）
本行港元最優惠利率（BLR）所釐訂的年化利率／年化利率範圍	BLR 減1.00% 至BLR 加3.00%
本行一個月HIBOR	不適用
本行固定利率	不適用

*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。

本貸款的本行港元最優惠利率基於每日重設。

有關本行的最新最優惠利率及其他詳情，可透過本行網站
www.orix.com.hk 查詢。

逾期還款年化利率／就違約貸款收取的年化利率

逾期款額的年率36%（3%月息）。

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）。

還款

還款頻率

本貸款需按月還款。

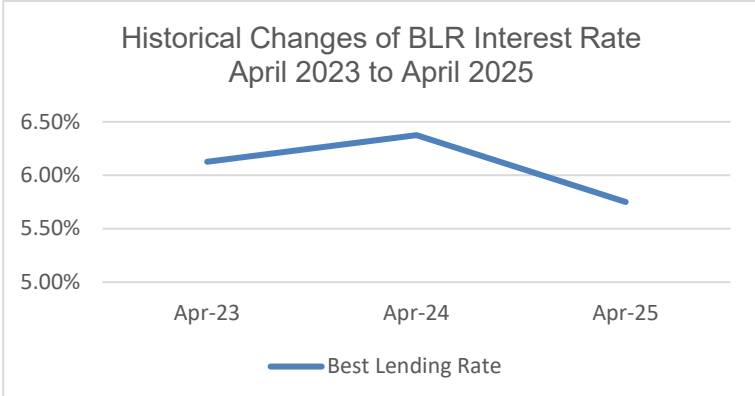
⁴ 年化利率是一年內按貸款金額的百分比顯示的基本利率。

分期還款金額	<p>以貸款額港幣\$300萬元、貸款期限25年、每月還款為例：</p> <table border="1" data-bbox="496 297 1422 461"> <tr> <th data-bbox="496 297 991 353">利率基準</th><th data-bbox="991 297 1422 353">每期還款金額</th></tr> <tr> <td data-bbox="496 353 991 461">BLR 減1.00% 至BLR 加3.00% 請參閱上述「利率及利息支出」部分。</td><td data-bbox="991 353 1422 461">每月港幣\$16,675 ~ 港幣\$24,157⁵</td></tr> </table>	利率基準	每期還款金額	BLR 減1.00% 至BLR 加3.00% 請參閱上述「利率及利息支出」部分。	每月港幣\$16,675 ~ 港幣\$24,157 ⁵
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費用及收費					
手續費	不適用				
逾期還款費用及收費	不適用				
提早清償／提前還款／贖回契約的收費	<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，閣下可於任何供款到期日，按最低款額港幣\$100,000.00元及按港幣\$100,000.00元整倍數的款額，提前償還貸款：</p> <p>(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額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；</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額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；</p> <p>如果在提取貸款日期起計第三年開始作出提前全數還款，閣下須就每次提前部份還款支付港幣2,000.00元或其他貨幣等值金額提前還款費用。</p> <p>若提前部份還款是於每月供款到期日以外的日期進行，利息應計算至即將來臨的每月供款到期日為止。如此提前償還的任何款額應不可供閣下其後重新提取，且本行應具絕對酌情決定權，以更改在作出任何提前部份還款後每月供款的款額及／或期數。於星期六以支票方式提前部份償還貸款的將於下一營業日處理。</p> <p>提前還款：</p>				

⁵ 參考2025年11月28日本行港元最優惠利率（BLR）5.50% 計算。

⁶ 參考2025年11月28日本行港元最優惠利率（BLR）5.50% 計算。

	<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額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；</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額 1%或港幣，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；及</p> <p>如果該解約在提取貸款日期起計第三年開始作出提前全數還款，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>若於每月供款到期日以外的日子進行提前全數還款，利息應計算至即將來臨的每月供款到期日為止。於星期六以支票方式提前全數償還的貸款將於下一營業日處理。</p>
退票／退回自動轉帳授權指示的收費	每次退票 / 退回自動轉帳授權指示時，將收取\$150港幣。
其他資料	
所需火災保險	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。
物業估價費及專業服務費用	物業估價費及專業服務費用需由客戶支付。

參考資料									
利率基準的歷史變動	<p>以下圖表僅供參考，顯示過去三年最優惠利率基準的歷史走勢。</p> <div data-bbox="493 1308 1259 1715"> <p style="text-align: center;">Historical Changes of BLR Interest Rate April 2023 to April 2025</p>  <table border="1"> <caption>Data for Historical Changes of BLR Interest Rate</caption> <thead> <tr> <th>Time Period</th> <th>Best Lending Rate (%)</th> </tr> </thead> <tbody> <tr> <td>Apr-23</td> <td>6.125</td> </tr> <tr> <td>Apr-24</td> <td>6.375</td> </tr> <tr> <td>Apr-25</td> <td>5.75</td> </tr> </tbody> </table> </div> <p>過去三年內，本行港元最優惠利率的最高利率為6.375%。</p>	Time Period	Best Lending Rate (%)	Apr-23	6.125	Apr-24	6.375	Apr-25	5.75
Time Period	Best Lending Rate (%)								
Apr-23	6.125								
Apr-24	6.375								
Apr-25	5.75								

分期還款金額 （說明示例）	<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>以貸款額港幣\$300萬元、貸款期限25年、每月還款為例：</p> <table border="1" data-bbox="496 338 1414 577"> <tr> <th data-bbox="496 338 1018 394">利率基準</th><th data-bbox="1018 338 1414 394">分期還款金額</th></tr> <tr> <td data-bbox="496 394 1018 577"> BLR 減1.00% 至BLR 加3.00% 本行過去三年內港元最優惠利率（BLR）所釐訂的年化利率／年化利率範圍 </td><td data-bbox="1018 394 1414 577"> 每月港幣\$18,200 ~ 港幣\$25,951 </td></tr> </table>	利率基準	分期還款金額	BLR 減1.00% 至BLR 加3.00% 本行過去三年內港元最優惠利率（BLR）所釐訂的年化利率／年化利率範圍	每月港幣\$18,200 ~ 港幣\$25,951
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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. 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。