

Key Facts Statement (KFS) for Revolving Credit Facility

ORIX Asia Limited (“ORIX”)

Vehicle Stocking Loan
Mar 2026

<p>This product is a revolving credit facility.</p> <p>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 revolving credit facility.</p> <p>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.</p>		
Interest Rates and Interest Charges		
Annualised Percentage Rate (APR) ¹	Loan Amount	APR
	Subject to approval	Subject to approval
Annualised Overdue / Default Interest Rate	<p>36% (3% per month)</p> <p>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).</p>	
Overlimit Interest Rate	NIL	
Minimum Payment	Minimum Interest Payment: \$700 (HKD Vehicle Stocking Loan) or JPY8,000 (JPY Vehicle Stocking Loan).	
Fees and Charges		
Handling Fee	Subject to approval	
Annual Fee / Monthly Fee	Subject to approval	
Withdrawal Fee / Transaction Fee	Subject to approval	
Late Payment Fee and Charge	NIL	
Overlimit Handling Fee	NIL	
Returned Cheque Charge / Rejected Autopay Charge	Minimum \$150 per transaction	
Loan Termination Fee	Minimum Interest Payment: \$700 (HKD Vehicle Stocking Loan) or JPY8,000 (JPY Vehicle Stocking Loan).	
Additional Information		

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 instalment 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 or you may contact our staff for more details. Please refer to the Master Loan 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.

循環貸款產品資料概要

歐力士（亞洲）有限公司（「本行」）

車輛庫存貸款
2026年03月

<p>此乃循環貸款產品。</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分期貸款的最終條款。</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		
實際年利率 (APR) ¹	貸款金額	實際年利率
	須經審批	須經審批
逾期還款實際年利率 / 就違約貸款收取的實際年利率	<p>36%（3%月息）</p> <p>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）。</p>	
超額利率	不適用	
最低付款額	<p>最低利息付款：港幣700元（港元車輛庫存貸款）或日圓8,000元（日圓車輛庫存貸款）。</p>	
費用及收費		
還款頻率	須經審批	
年費／月費	須經審批	
提款手續費／交易手續費	須經審批	
逾期還款費用	不適用	
超額手續費	不適用	
退票 / 退回自動轉帳授權指示的費用	<p>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。</p>	
貸款終止費	<p>最低利息付款：港幣700元（港元車輛庫存貸款）或日圓8,000元（日圓車輛庫存貸款）。</p>	
其他資料		

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 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。請參閱主貸款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。