

Key Facts Statement (KFS) for Instalment Loan

Livi Bank Limited

livi Business Instalment Loan
June 2025

This product is an instalment 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 instalment 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

Interest Rate

For a loan amount of HK\$100,000:

Loan Tenor	6-month	12-month	24-month
Range of interest rate	0.386% to 0.964%	0.386% to 0.964%	0.386% to 0.964%

Note: The interest rates quoted above are the monthly flat rate.

Annualised Percentage Rate (APR)

For a loan amount of HK\$100,000:

Loan Tenor	6-month	12-month	24-month
Range of APR	12.01% to 25.74%	10.84% to 25.17%	10.10% to 24.23%

The APR is calculated using method specified in relevant guidelines issued by The Hong Kong Association of Banks, and is rounded up or down to the nearest two decimal places.

An APR is a reference rate, which includes the basic interest rate and other fees and charges of the product, expressed as an annualized rate.

Annualised Overdue / Default Interest Rate

36% with a minimum of HK\$100

If any amount due is not received in full on or before the payment due date, overdue interest shall accrue on a daily basis on the overdue principal from the due date of the relevant payment.

Repayment				
Repayment Frequency	This loan requires monthly repayment.			
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 range of interest rate specified above	HK\$ 17,052.67 to HK\$ 17,630.67	HK\$ 8,719.33 to HK\$ 9,297.33	HK\$ 4,552.67 to HK\$ 5,130.67
Total Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment			
	Loan Tenor	6-month	12-month	24-month
	Total repayment amount for the range of interest rate specified above	HK\$ 102,316 to HK\$ 105,784	HK\$ 104,632 to HK\$ 111,568	HK\$ 109,264 to HK\$ 123,136
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 https://www.livibank.com/business/Business-Instalment-Loan.html				
Fees and Charges				
Handling Fee	Facility Arrangement Fee of 0.5% of facility limit with a minimum of HK\$ 1,000 will be charged when loan drawdown (Subject to the amount stated in the Facility Letter)			
Late Payment Fee and Charge	HK\$ 300 per instalment if an instalment repayment amount due is not received in full on or before the payment due date			
Prepayment / Early Settlement / Redemption Fee	5% of the prepaid amount will be charged if you fully prepay the loan. <ul style="list-style-type: none"> • 7 calendar days prior notice is required. • Partial repayment is not allowed. • If your intended early settlement day is not a Repayment Day, then you shall pay a sum equal to all interest amounts which livi should have received on the prepaid amount of the Facility for the period from the date of early settlement to next Repayment Day. 			
Returned Cheque / Rejected Autopay Charge	Not Applicable			

Additional Information

- The proportion of loan principal and interest in each monthly instalment amount is calculated according to the Rule of 78.
- Minimum Loan Amount is HK\$ 200,000.

To borrow or not to borrow? Borrow only if you can repay!

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.