

Key Facts Statement (KFS) for Instalment Loan

Livi Bank Limited

Flexi Loan “Balance Transfer”

June 2025

<p style="text-align: center;">This product is an instalment loan.</p> <p>This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our facility letter for the final terms of your instalment loan.</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				
Interest Rate	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	Interest rate	9.60%	7.80%	7.80%
	The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.			
Annualised Percentage Rate (APR)	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	APR	17.48%	15.02%	15.29%
	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 rates and other fees and charges of the product, expressed as an annualised rate.			
Annualised Overdue / Default Interest Rate	36%			
	If a monthly repayment amount due is not received in full on or before the payment due date, default interest shall accrue on a daily basis on the overdue principal from the due date of the relevant payment.			
	There is no minimum amount of default interest applied to this product.			
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 interest rate specified above	HK\$17,466.67	HK\$8,983.33	HK\$4,816.67

Total Repayment Amount	<p>For a loan amount of HK\$100,000 with monthly repayment:</p> <table border="1" data-bbox="467 282 1391 454"> <thead> <tr> <th data-bbox="467 282 708 327">Loan Tenor</th> <th data-bbox="708 282 949 327">6-month</th> <th data-bbox="949 282 1190 327">12-month</th> <th data-bbox="1190 282 1391 327">24-month</th> </tr> </thead> <tbody> <tr> <td data-bbox="467 327 708 454">Total repayment amount for the interest rate specified above</td> <td data-bbox="708 327 949 454">HK\$104,800</td> <td data-bbox="949 327 1190 454">HK\$107,800</td> <td data-bbox="1190 327 1391 454">HK\$115,600</td> </tr> </tbody> </table> <p>Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website (https://www.livibank.com/features/Flexi-Loan-Balance-Transfer/Flexi-Loan-Balance-Transfer-Calculator).</p>	Loan Tenor	6-month	12-month	24-month	Total repayment amount for the interest rate specified above	HK\$104,800	HK\$107,800	HK\$115,600
Loan Tenor	6-month	12-month	24-month						
Total repayment amount for the interest rate specified above	HK\$104,800	HK\$107,800	HK\$115,600						
Fees and Charges									
Handling Fee	Not applicable								
Late Payment Fee and Charge	HK\$300 per month if a monthly repayment amount due is not received in full on or before the payment due date								
Prepayment / Early Settlement / Redemption Fee	<p>2% of the repayment principal, plus repayment of any applicable promotional offers. You are required to pay the early settlement fee along with all outstanding amounts (including, but not limited to, the principal, interest, and any other applicable fees and charges) on the settlement date.</p> <p>This loan provides cooling-off period arrangement. If you repay the full principal repayment within the 7 calendar days immediately following the day of drawdown of the loans, we will not charge you any fees. However, please note that you will still need to pay the interest for this loan within the cooling-off period.</p>								
Returned Cheque Charge / Rejected Autopay Charge	Not applicable								
Additional Information									
<ul style="list-style-type: none"> ■ The proportion of interest and principal in each monthly repayment is calculated according to the Rule of 78. ■ Minimum loan amount is HK\$10,000. ■ Early settlement is only allowed for repayment of a loan in full (and not in part). 									

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and the Chinese versions.

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