

# Key Facts Statement (KFS) for Revolving Credit Facility

Livi Bank Limited

*Flexi Loan “Personal Loan”*

*June 2025*

<p><b>This product is a revolving credit facility.</b></p> <p><b>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 revolving credit facility.</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>													
<p><b>Interest Rates and Interest Charges</b></p>													
<p><b>Interest Rate</b></p>	<p>The following interest rates apply to revolving credit facilities falling within the respective loan amount brackets below and assuming the tenor is 12 months:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;">Loan Amount</th> <th style="width: 40%;">Interest rate</th> </tr> </thead> <tbody> <tr> <td>Up to HK\$5,000</td> <td>Not applicable</td> </tr> <tr> <td>Above HK\$5,000 and up to HK\$20,000</td> <td>4.20%</td> </tr> <tr> <td colspan="2"> <p><i>* Minimum loan amount offered for this product is HK\$10,000 so this interest rate is applicable to loan amount above HK\$10,000 and up to HK\$20,000.</i></p> </td> </tr> <tr> <td>Above HK\$20,000 and up to HK\$100,000</td> <td>4.20%</td> </tr> <tr> <td>Above HK\$100,000</td> <td>4.20%</td> </tr> </tbody> </table> <p>The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.</p>	Loan Amount	Interest rate	Up to HK\$5,000	Not applicable	Above HK\$5,000 and up to HK\$20,000	4.20%	<p><i>* Minimum loan amount offered for this product is HK\$10,000 so this interest rate is applicable to loan amount above HK\$10,000 and up to HK\$20,000.</i></p>		Above HK\$20,000 and up to HK\$100,000	4.20%	Above HK\$100,000	4.20%
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<b>Annualised Overdue / Default Interest Rate</b>	<p>36%</p> <p>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.</p> <p>There is no minimum amount of default interest applied to this product.</p>								
<b>Overlimit Interest Rate</b>	No overlimit interest is charged by livi.								
<b>Minimum Payment</b>	You are required to pay the full amount set out in each monthly instalment.								
<b>Repayment</b>									
<b>Repayment Frequency</b>	This loan requires monthly repayment.								
<b>Periodic Repayment Amount</b>	<p>Assuming the tenor is 12 months:</p> <table border="1"> <thead> <tr> <th>Loan Amount</th> <th>Monthly repayment amount for the interest rate specified above</th> </tr> </thead> <tbody> <tr> <td>HK\$5,000</td> <td>Not applicable</td> </tr> <tr> <td>HK\$20,000</td> <td>HK\$1,736.67</td> </tr> <tr> <td>HK\$100,000</td> <td>HK\$8,683.33</td> </tr> </tbody> </table>	Loan Amount	Monthly repayment amount for the interest rate specified above	HK\$5,000	Not applicable	HK\$20,000	HK\$1,736.67	HK\$100,000	HK\$8,683.33
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<b>Fees and Charges</b>									
<b>Handling Fee</b>	Not applicable								
<b>Annual Fee / Monthly Fee</b>	Not applicable								
<b>Withdrawal Fee / Transaction Fee</b>	Not applicable								
<b>Late Payment Fee and Charge</b>	HK\$300 per month if a monthly repayment amount due is not received in full on or before the payment due date								

<b>Overlimit Handling Fee</b>	Not applicable
<b>Returned Cheque Charge / Rejected Autopay Charge</b>	Not applicable
<b>Lost Card Replacement Fee</b>	Not applicable
<b>Additional Information</b>	
<ul style="list-style-type: none"> <li>■ The proportion of interest and principal in each monthly repayment is calculated according to the Rule of 78.</li> <li>■ Minimum loan amount is HK\$10,000.</li> <li>■ Early settlement is only allowed for repayment of a loan in full (and not in part). Early settlement fee is not applicable, but customer needs to return all applicable promotional offers. livi may adjust the early settlement fee at any time.</li> <li>■ 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.</li> <li>■ Please refer to the livi Conditions for Flexi Loan “Personal Loan” for more details about the product.</li> </ul>	

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!