

Key Facts Statement (KFS) for Revolving Credit Facility

Livi Bank Limited

Flexi Loan "Personal Loan"

Jan 2023

This product is a revolving credit facility.									
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.									
Interest Rates and Interest Charges									
Annualised Percentage Rate (APR)	For a loan amount of HK\$100,000: <table border="1"><thead><tr><th>Loan Tenor</th><th>6-month</th><th>12-month</th><th>24-month</th></tr></thead><tbody><tr><td>APR</td><td>7.49%</td><td>6.12%</td><td>6.28%</td></tr></tbody></table> <p>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 all applicable interest rates, fees and charges of the product, expressed as an annualised rate.</p>	Loan Tenor	6-month	12-month	24-month	APR	7.49%	6.12%	6.28%
Loan Tenor	6-month	12-month	24-month						
APR	7.49%	6.12%	6.28%						
Annualised 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.								
Overlimit Interest Rate	No overlimit interest is charged by livi.								
Minimum Payment	You are required to pay the full amount set out in each monthly instalment.								
Fee and Charges									
Handling Fee	Not applicable								
Annual Fee	Not applicable								
Withdrawal Fee / Transaction Fee	Not applicable								
Late Payment Fee and Charge	HKD 300 per month if a monthly repayment amount due is not received in full on or before the payment due date								
Overlimit Handling Fee	Not applicable								
Returned Cheque Charge / Rejected Autopay Charge	Not applicable								
Lost Card Replacement Fee	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 HKD 10,000									

- 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. Ivi may adjust the early settlement fee at any time.
- Please refer to the Ivi Conditions for Flexi Loan “Personal Loan” for more details about the product.

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!