

Key Facts Statement (KFS) for Airstar Personal Instalment Loan

Airstar Bank Limited (“Airstar Bank”)

**Personal Instalment Loan
May 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

“Personal Loan” and “Top-up Loan”

Loan Tenor	6-month	12-month	24-month
Range of Interest Rate	7.19% - 30.17%	7.19% - 30.17%	7.45% - 30.43%

“Debt Consolidation Loan”

Loan Tenor	6-month	12-month	24-month
Range of Interest Rate	9.01% - 20.22%	9.01% - 20.22%	9.27% - 20.48%

Annualised Percentage Rate (APR)

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

“Personal Loan” and “Top-up Loan”

Loan Tenor	6-month	12-month	24-month
Range of APR	7.43% - 34.71%	7.43% - 34.71%	7.71% - 35.05%
The rates for individual customers may vary. For your eligible APR, please call +852 3718 1818, or log on to Airstar Bank App for enquiry.			

“Debt Consolidation Loan”

Loan Tenor	6-month	12-month	24-month
Range of APR	9.39% - 22.20%	9.39% - 22.20%	9.67% - 22.52%
The rates for individual customers may vary. For your eligible APR, please call +852 3718 1818, or log on to Airstar Bank App for enquiry.			

Annualised Overdue / Default Interest Rate

Upon default in repayment of a part or all of any instalment, an annualized overdue penalty of 36% shall be charged on the overdue principal amount from the repayment date until full payment is received. Such overdue

	penalty rate will accrue daily on a 365-day year basis. There is no minimum amount of overdue penalty that will apply.			
Repayment				
Repayment Frequency	This loan requires monthly repayment.			
Periodic Repayment Amount (Illustrative Example)	For a loan amount of HK\$100,000 with monthly repayment:			
	“Personal Loan” and “Top-up Loan”			
	Loan Tenor	6-month	12-month	24-month
	Periodic repayment amount for the range of interest rate specified above	HK\$17,018 - \$18,164	HK\$8,661 - \$9,757	HK\$4,498 - \$5,613
	“Debt Consolidation Loan”			
	Loan Tenor	6-month	12-month	24-month
Total Repayment Amount (Illustrative Example)	For a loan amount of HK\$100,000 with monthly repayment:			
	“Personal Loan” and “Top-up Loan”			
	Loan Tenor	6-month	12-month	24-month
	Total repayment amount for the range of interest rate specified above	HK\$102,108 - \$108,982	HK\$103,937 - \$117,085	HK\$107,944 - \$134,723
	“Debt Consolidation Loan”			
	Loan Tenor	6-month	12-month	24-month
Fees and Charges	For a loan amount of HK\$100,000 with monthly repayment:			
	“Personal Loan” and “Top-up Loan”			
	Loan Tenor	6-month	12-month	24-month
	Total repayment amount for the range of interest rate specified above	HK\$102,644 - \$105,980	HK\$104,947 - \$111,288	HK\$109,941 - \$122,713
	“Debt Consolidation Loan”			
	Loan Tenor	6-month	12-month	24-month
Handling Fee	For a loan amount of HK\$100,000 with monthly repayment:			
	“Personal Loan” and “Top-up Loan”			
	Loan Tenor	6-month	12-month	24-month
	Total repayment amount for the range of interest rate specified above	HK\$102,644 - \$105,980	HK\$104,947 - \$111,288	HK\$109,941 - \$122,713
	“Debt Consolidation Loan”			
	Loan Tenor	6-month	12-month	24-month
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 www.airstarbank.com/en-hk/calculator.html .				

Late Payment Fee and Charge	Not applicable
Prepayment / Early Settlement / Redemption Fee	<p>In the event of early repayment of the Loan in full, the APR of the Original Interest Rate of the loan (will be displayed together with the final approval result before confirmation of drawdown) becomes applicable instead of the Drawdown Interest Rate from the drawdown date to the early repayment date of the loan, which is higher than or equal to the Drawdown Interest Rate, “Personal Loan” and “Top-up Loan” can be up to 35.81% and “Debt Consolidation Loan” can be up to 31.22%. This charge is not applicable if customer prepays the Loan in full within 7 calendar days immediately following the drawdown date of the Loan (the “7-day Cooling-off Period”).</p> <p>(See “Additional Information” point 3)</p> <p>Notes:</p> <p>Customer should consider this fee before deciding whether to pay off the loan early or not. Interest payable is calculated according to the reducing balance method. More interest will, in general, be included in earlier repayments, and less on principal. The amount of outstanding interest is likely to be small when repayments have been made as scheduled for some time. Customer should compare total amount involved in early settlement and the amount of outstanding interest before making a decision of early settlement. For details, please visit the Bank’s website at www.airstarbank.com > “Frequently Asked Questions” > “Loan”.</p>
Returned Cheque / Rejected Autopay Charge	Not applicable

Additional Information

1. The proportion of principal and interest in each instalment is calculated according to the reducing balance method. Interest is calculated on the basis of 365 days per year.
2. Minimum loan amount of “Personal Loan” is HK\$2,000; minimum extra cash amount of “Top-up Loan” is HK\$2,000; minimum loan amount of “Debt Consolidation Loan” is HK\$5,000.
3. Prepayment
 - The followings will become immediately due and payable: (a) the outstanding principal amount of the Loan in full; (b) all accrued but unpaid interest, fees, charges and any other liabilities you owe to the Bank under or in connection with the Loan; (c) an amount equal to the interest at the difference between the Original Interest Rate and the Drawdown Interest Rate accrued from the drawdown date to the immediately preceding Repayment Date of the Loan on the then outstanding principal amount of the Loan as on each Repayment Date of the Loan prior to the prepayment of the Loan as if the interest on the Loan between the drawdown to the immediately preceding Repayment Date of the Loan was at the Original Interest Rate; and (d) an amount equal to the interest at the Original Interest Rate accrued from the immediately preceding Repayment Date to the prepayment date of the Loan on the outstanding principal amount of the Loan.
 - Partial prepayment of the loan is not permitted.
 - If you prepay the Loan in full within the 7-day Cooling-off Period, interest calculated at the Drawdown Interest Rate and based on actual number of days elapsed will be charged.

4. The actual APR applicable may differ. APR is calculated in accordance with the method set out in the relevant guidelines referred to in the Code of Banking Practice and rounded up or down to the nearest two decimal places. APR is a reference rate which includes the basic interest rate and other fees and charges (if applicable) expressed as an annualized rate.

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.