

Key Facts Statement (KFS) for 100% Personal Loan Guarantee Scheme
[ZA Bank Limited]

100% Personal Loan Guarantee Scheme
April 2021

Loan Type	Term loans only
Annualised Percentage Rate	Annualised percentage rate (APR) of 1% per annum
Interest Rebate	A borrower will receive a full rebate of the interest payments made after the loan and interest are fully repaid by the end of the scheduled repayment period despite any interim delinquencies.
Relevant Fees and Charges	No handling fees, set up fees or prepayment penalty will be charged. A Late Payment Charge of HKD 100 each time if the monthly repayment amount is not paid in full on or before the repayment date.
Use of Loan Proceeds by Borrowers	No restriction
Repayment	Maximum repayment period is six years. Borrowers may apply for a principal moratorium of 12 months from the drawdown of the loans. If a borrower does not fulfil the repayment obligations, it may adversely affect the borrower's credit records maintained at the credit reference agencies. The lending bank will also follow up in accordance with its usual processes.

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