

Loan Amount (HK\$)	Selected Customers <sup>8</sup>				Normal Customers			
	12 months loan tenor		24 months loan tenor		12 months loan tenor		24 months loan tenor	
	Annualized Percentage Rate <sup>9</sup> (Monthly Flat Rate)	Monthly Repayment Amount <sup>10</sup> (HK\$)	Annualized Percentage Rate <sup>9</sup> (Monthly Flat Rate)	Monthly Repayment Amount <sup>10</sup> (HK\$)	Annualized Percentage Rate <sup>9</sup> (Monthly Flat Rate)	Monthly Repayment Amount <sup>10</sup> (HK\$)	Annualized Percentage Rate <sup>9</sup> (Monthly Flat Rate)	Monthly Repayment Amount <sup>10</sup> (HK\$)
\$1,000,000	<b>1.28%</b> (0.081%)	\$841	2.18% (0.106%)	\$428	1.62% (0.096%)	\$843	2.53% (0.121%)	\$429
\$500,000 - \$999,999	2.11% (0.110%)	\$844	2.94% (0.135%)	\$431	2.45% (0.125%)	\$846	3.29% (0.150%)	\$432
\$100,000 - \$499,999	2.54% (0.130%)	\$846	3.40% (0.155%)	\$433	2.87% (0.145%)	\$848	3.74% (0.170%)	\$434
\$5,000 - \$99,999	2.55% (0.160%)	\$849	3.76% (0.185%)	\$436	2.89% (0.175%)	\$851	4.12% (0.200%)	\$437

\* The Annualized Percentage Rates included the Cash Rebate earned by successfully applying Dah Sing ONE+ Credit Card and 360° Easy Payroll Services. Monthly Repayment Amount is calculated based on a HK\$10,000 loan amount.