Key Facts Statement (KFS) for Supply Chain Finance

WeLab Bank Limited (the "Bank")

Supply Chain Finance
July 2026

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 Loan Agreement for the final terms of your revolving credit facility.

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.

<table>
<tr><th colspan="2">Interest Rates and Interest Charges</th></tr>
<tr><td>Interest Rate</td><td>The following interest rates apply to revolving credit facilities falling within the respective loan amount brackets below:
<table>
<tr><td>Loan Amount</td><td>Interest rate (or range of interest rate)</td></tr>
<tr><td>Up to USD$ 5,000</td><td>Not applicable
(The minimum loan amount offered by the Bank is USD$ 10,000)</td></tr>
<tr><td>Above USD$ 5,000 and up to USD$ 49,999</td><td>7% – 20% p.a.</td></tr>
<tr><td>Above USD$ 50,000</td><td>7% – 20% p.a.</td></tr>
</table>
The interest rate in our offer letter of your loan may change during the tenor of this loan.</td></tr>
<tr><td>Annualised Percentage Rate (APR)</td><td>The following APRs apply to revolving credit facilities falling within the respective loan amount brackets below:
<table>
<tr><td>Loan Amount</td><td>APR (or range of APR)</td></tr>
<tr><td>Up to USD$ 5,000</td><td>Not applicable
(The minimum loan amount offered by the Bank is USD$ 10,000)</td></tr>
<tr><td>Above USD$ 5,000 and up to USD$ 49,999</td><td>9.88% – 25.02% p.a.</td></tr>
<tr><td>Above USD$ 50,000</td><td>9.88% – 25.02% p.a.</td></tr>
</table>
The APR is calculated using the 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 the basic interest rate and other fees and charges of the product, expressed as an annualised rate. The applicable annual fee (if any) is not included</td></tr>
</table>

<table>
<tr><td></td><td>in the APR calculation.</td></tr>
<tr><td>Annualised Overdue / Default Interest Rate</td><td>Overdue interest is calculated based on the annualized interest rate increased by 100% from the original applicable loan rate. The interest will be calculated on a daily basis, with the overdue and outstanding amount as the basis, starting from the due date until the date of actual repayment, on a 360-day year basis. There is no minimum amount of default interest that will be charged.

Notwithstanding the above, the aggregate annualized rate of all interest payable by the Borrower, including but not limited to interest accrued prior to default at the applicable loan rate and default interest accrued during any overdue period, shall not exceed 36%.</td></tr>
<tr><td>Overlimit Interest Rate</td><td>Not applicable</td></tr>
<tr><td>Minimum Payment</td><td>Not applicable</td></tr>
<tr><td colspan="2">Repayment</td></tr>
<tr><td>Repayment Frequency</td><td>This loan requires monthly repayment.</td></tr>
<tr><td>Periodic Repayment Amount</td><td>
<table>
<tr><td>Loan Amount</td><td>Monthly repayment amount for the range of interest rate specified above</td></tr>
<tr><td>USD$ 5,000</td><td>Not applicable</td></tr>
<tr><td>USD$ 20,000</td><td>Interest-only instalments USD 116.67 – 333.33;

principal instalments USD 6,705.56 – 7,000.00</td></tr>
<tr><td>USD$ 100,000</td><td>Interest-only instalments USD 583.33 – 1,666.67;

principal instalments USD 33,527.78 – 35,000.00</td></tr>
</table>
The above periodic repayment amounts are calculated based on a loan tenor of 6 months and an interest rate range of 7% – 20%.</td></tr>
<tr><td>Total Repayment Amount</td><td>
<table>
<tr><td>Loan Amount</td><td>Total repayment amount for the range of interest rate specified above</td></tr>
<tr><td>USD$ 5,000</td><td>Not applicable</td></tr>
<tr><td>USD$ 20,000</td><td>USD 20,583.33 – 21,666.67</td></tr>
<tr><td>USD$ 100,000</td><td>USD 102,916.67 – 108,333.33</td></tr>
</table>
The above total repayment amounts are calculated based on a loan tenor of 6 months and an interest rate range of 7% – 20%.

Assumptions:

• The loan amount remains unchanged throughout the loan tenor,</td></tr>
</table>

	with no early or partial repayment; • Interest is charged monthly on the outstanding principal balance. For the first three instalments, only interest is payable; thereafter, principal is repaid in three equal amounts together with interest on the reducing balance; • All repayments are made on time on or before the respective due dates, with no overdue or default; • The above calculations do not include any applicable fees and charges. Such fees and charges, if applicable, will increase the cost of borrowing.
Fees and Charges	
Handling Fee	An initial set-up fee of up to 1.0% of the initial approved credit ficility limit.
Annual Fee	An annual renewal fee of up to 1.0% of the renewed approved credit facility limit.
Withdrawal Fee / Transaction Fee	Not applicable
Late Payment Fee and Charge	A late payment fee of USD 40 per month will be charged if the monthly repayment amount is not paid in full on its due date.
Prepayment / Early Settlement / Redemption Fee	In case of early repayment, a fee of up to 1.0% of the early repayment amount shall be charged, and the borrower shall reimburse the Bank for any applicable promotional offers previously granted.
Change of Loan Terms	A fee of USD 200 per application will be charged for any change to the collection account, repayment account (including the designated platform account), loan tenor, repayment method or monthly repayment amount.
Overlimit Handling Fee	Not applicable
Returned Cheque Charge / Rejected Autopay Charge	Not applicable
Lost Card Replacement Fee	Not applicable
Additional Information	
Minimum Loan Amount	USD $10,000
Loan / Facility Tenor	The facility tenor is up to 12 months (subject to renewal).

	The tenor of each loan drawdown is up to 6 months.
Repayment Method	The allocation of principal and interest in each monthly repayment is calculated based on the reducing balance (equal principal) method. Interest-only repayments are required for the first three instalments. Thereafter, principal shall be repaid on an equal principal basis over the remaining three instalments.
Loan Currency	This product is denominated in USD only.

Reminder: To borrow or not to borrow? Borrow only if you can repay!

The English version of this KFS is for reference only. The Chinese version will prevail if there is any inconsistency between the English and Chinese versions.

Welab Bank Limited