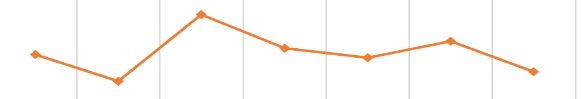
模块呈现方式（示意图）



**Repayment Grace Period3**

- be limited to the borrower’s study period

- 24 months grace period at most

- repayment of only interest during the grace period

- repayment of principal with interest since the second month

**Repayment Method**

- Remittance

- Online banking

- Entrusting to any other person in China

**Notice: RMB repayment is not accepted for foreign currency loan.**

**Loan Purpose1**

- tuition fees

- living expenses for studying abroad

- studying abroad deposit

- travel expenses

**Foreign Currency**

according to the foreign exchange loan interest rate by the international financial market

**RMB**

according to the RMB benchmark loan interest rate by the People’s Bank of China

**Variable Interest Rates**

up to 200,000 RMB per year

**Loan Amount2**

up to 10 years

to repay

**Loan Tenor**

Loan Amount

Loan Amount

Loan Amount

Loan Amount

页面文字信息（呈现在还款信息模块中）

**Loan Tenor**

up to 10 years to repay

**Loan Amount**

up to 200,000 RMB per year

**Loan Purpose**

- tuition fees

- living expenses for studying abroad

- studying abroad deposit

- travel expenses

**Variable Interest Rates**

RMB

according to the RMB benchmark loan interest rate by the People’s Bank of China

Foreign Currency

according to the foreign exchange loan interest rate by the international financial market

**Repayment Method**

- Remittance

- Online banking

- Entrusting to any other person in China

! RMB repayment is not accepted for foreign currency loan

**Repayment Grace Period**

- be limited to the borrower’s study period

- 24 months grace period at most

- repayment of only interest during the grace period

- repayment of principal with interest since the second month

法律条款信息（呈现在页面最下端的补充信息中）

1. Loan Purpose

The borrower can only use the loan for the tuition fees, travel expenses, studying abroad deposit and living expenses for studying abroad with approval in foreign schools or universities and pursuing master’s degree or doctor’s degree.

2. Repayment Grace Period

The lender may give a certain grace period to the borrower, which is limited to period when the student borrower studies in school or university and during which only the interest rather than principal is paid; the educated person shall renew repayment schedule with the lender, i.e. repayment of principal with interest on monthly basis since the second month after the educated person receives graduation certificate. The grace period is 24 months at most.

3. Loan Amount

In principle, the maximum limit of loan is not allowed to be over 80% of the total amount of the tuition fee, travel expenses, studying abroad deposit and living expenses of educated person. The tuition fee is subject to the valid certificate issued by the school or university. The travel expenses and living expenses are determined according to the country and region where the educated person is enrolled. The amount of tuition fee, travel expenses and living expenses can be up to 2000,000 RMB (or equivalent foreign currencies) per year. The amount of studying abroad deposit can be up to 1,500,000 RMB (or equivalent foreign currencies).