

KEY FACTS STATEMENT (KFS) FOR OVERDRAFT FACILITY

Insurance Financing
July, 2020

This product is an overdraft facility.		
This statement 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 overdraft facility.		
Interest Rates and Interest Charges		
Annualised Interest Rate	HKD Overdraft	
	Credit Limit	HKD3,000,000 or above
	Annualised Interest Rate for HKD Overdraft	1-month HIBOR ² + 0.8% (cap. P ¹ – 2.175% ~ 2.675%)
	USD Overdraft	
	Credit Limit	USD 385,000 or above
	Annualised Interest Rate for USD Overdraft	USD Prime rate ³ – 2.25%
Annualised Overdue / Default Interest Rate	N/A	
Overlimit Interest Rate	For HKD Overdraft: HKD Prime rate ¹ + 10% will be applied to the amount in excess For USD Overdraft: USD Prime rate ³ + 10% will be applied to the amount in excess	
Fees and Charges⁴		
Annual Fee / Fee	For HKD Overdraft: 0.25% of the credit limit (Min. HK\$1,000) per year For USD Overdraft: 0.25% of the credit limit (Min. US\$150) per year	
Late Payment Fee and Charge	For HKD Overdraft: HK\$500 per late payment For USD Overdraft: US\$100 per late payment	
Returned Cheque / Rejected Autopay Charge	N/A	
Additional Information		
<ol style="list-style-type: none"> 1. HKD Prime rate means the Hong Kong Dollar Best Lending Rate quoted by the Bank from time to time. 2. HIBOR rate means the Hong Kong Dollar HIBOR Rate quoted by the Bank from time to time. 3. USD Prime rate means the China Construction Bank (Asia) Corporation US Dollar Best Lending Rate quoted by the Bank from time to time. 4. Please refer to the Fees and Charges (General Banking Services) as set out in the Schedule of Service Fees as amended by the Bank from time to time. 		

透支服務產品資料概要 (“概要”)

保險融資
2020年07月

此乃透支服務產品。			
本概要所提供的利息、費用及收費等資料僅供參考， 透支服務的最終條款以貸款確認書為準。			
利率及利息支出			
年化利率	港元透支		
	信貸額度 (港元)	3 百萬或以上	小於 3 百萬
	港元透支的年化利率	1 個月銀行間拆借利率 ² + 0.8% (cap. P ¹ - 2.175% ~ 2.675%)	1 個月銀行間拆借利率 ² + 1.1% (cap. P ¹ - 2.175% ~ 2.675%)
	美元透支		
	信貸額度 (美元)	385,000 美元或以上	小於 385,000 美元
	美元透支的年化利率	美元最優惠利率 ³ - 2.25%	美元最優惠利率 ³ - 2.05%
逾期還款年化利率 / 就違約貸款收取的年化利率	不適用		
超出信用額度利率	港元透支：超出信用額度部分根據最優惠利率 ¹ + 10%計算 美元透支：超出信用額度部分根據最優惠利率 ³ + 10%計算		
費用及收費⁴			
年費 / 收費	港元透支：年費為透支額度的 0.25% (最少 HK\$1,000) 美元透支：年費為透支額度的 0.25% (最少 US\$150)		
逾期還款費用及收費	港元透支：就每次逾期還款收取手續費為 HK\$500 美元透支：就每次逾期還款收取手續費為 US\$100		
退票 / 退回自動轉帳授權指示的收費	不適用		
其他資料			
<ol style="list-style-type: none"> 1. 最優惠利率指本行不時公佈的港元最優惠利率。 2. 銀行間拆借利率指本行不時公佈的港元銀行間拆借利率。 3. 最優惠利率指本行不時公佈的美元最優惠利率。 4. 最新收費及費用，請參閱本行不時修訂的服務收費表（一般銀行服務）。 			