

## KEY FACTS STATEMENT (KFS) FOR OVERDRAFT FACILITY

Wealth Financing

August, 2023

**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
	<p>For pledged Fixed Deposits in local currency</p> <ul style="list-style-type: none"> <li>- Wise Banking/ Premier Select/ Premier Banking/ Mortgagecustomer: Time Deposit rate<sup>1</sup> + 1% per annum</li> <li>- General customer: Time Deposit rate<sup>1</sup> + 2% per annum</li> </ul> <p>For pledged Fixed Deposits in foreign currency</p> <ul style="list-style-type: none"> <li>- Wise Banking/ Premier Select/ Premier Banking/ Mortgagecustomer: HKD Prime rate<sup>2</sup> per annum</li> <li>- General customer: HKD Prime rate<sup>2</sup> + 1% per annum</li> </ul> <p>For Mutual Funds:</p> <ul style="list-style-type: none"> <li>- Wise Banking/ Premier Select/ Premier Banking/ Mortgage customer: 1-month HIBOR<sup>3</sup>+0.8% (capped at HKD Prime rate<sup>2</sup> - 2.5%) per annum</li> <li>- General customer: 1-month HIBOR<sup>3</sup>+1.2% (capped at HKD Prime rate<sup>2</sup> - 1.5%) per annum</li> </ul>
	USD Overdraft
	<p>For pledged Fixed Deposits in local currency</p> <ul style="list-style-type: none"> <li>- Wise Banking/ Premier Select/ Premier Banking/ Mortgagecustomer: USD Prime rate<sup>5</sup> - 1%</li> <li>- General customer: USD Prime rate<sup>5</sup> per annum</li> </ul> <p>For pledged Fixed Deposits in foreign currency</p> <ul style="list-style-type: none"> <li>- Wise Banking/ Premier Select/ Premier Banking/ Mortgagecustomer: USD Prime rate<sup>5</sup> - 1%</li> <li>- General customer: USD Prime rate<sup>5</sup> per annum</li> </ul> <p>For Mutual Funds:</p> <ul style="list-style-type: none"> <li>- Wise Banking/ Premier Select/ Premier Banking/ Mortgagecustomer: USD Prime rate<sup>5</sup> - 1%</li> <li>- General customer: USD Prime rate<sup>5</sup> per annum</li> </ul>
Annualised Overdue / Default Interest Rate	N/A
Overlimit Interest Rate	<p>HKD Overdraft : HKD Prime rate<sup>2</sup> + 10% on line excess amount</p> <p>USD Overdraft : USD Prime rate<sup>5</sup> + 10% on line excess amount</p>

**Fees and Charges<sup>4</sup>**

Annual Fee / Fee	<p>HKD Overdraft : HK\$300 / USD Overdraft : US\$40</p> <p>(For Wise Banking/ Premier Select/ Premier Banking/ Mortgage customer, Fee can be waived)</p>
Late Payment Fee and Charge	N/A
Overlimit Handling Fee	<p>HKD Overdraft : HK\$100 per month / USD Overdraft : US\$15 per month</p>
Returned Cheque / Rejected Autopay Charge	N/A

**Additional Information**

1. Time Deposit rate means the Relevant Currency Deposit Rate quoted by the Bank from time to time, subjected to the set period of the fixed deposits pledged.
2. HKD Prime rate means the Hong Kong Dollar Best Lending Rate quoted by the Bank from time to time.
3. HIBOR rate means the Hong Kong Dollar HIBOR Rate quoted by the Bank from time to time.
4. Fees and Charges are set out in the Schedule of Service Fees (General Banking Services) which could be amended by the Bank from time to time by giving prior notice
5. Prime rate means the United States Dollar Best Lending Rate quoted by the Bank from time to time.

## 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
	以本地貨幣的定期存款作為抵押品 <ul style="list-style-type: none"> <li>- 智選理財 / 貴賓晉裕 / 貴賓理財 / 按揭客戶: 年化利率為定期存款利率<sup>1</sup> + 1%</li> <li>- 普通客戶: 年化利率為定期存款利率 + 2%</li> </ul> 以外幣定期存款作為抵押品 <ul style="list-style-type: none"> <li>- 智選理財 / 貴賓晉裕 / 貴賓理財 / 按揭客戶: 年化利率為港元最優惠利率<sup>2</sup></li> <li>- 普通客戶: 年化利率為港元最優惠利率 + 1%</li> </ul> 以基金作為抵押品 <ul style="list-style-type: none"> <li>- 智選理財 / 貴賓晉裕 / 貴賓理財 / 按揭客戶: 年化利率為1個月銀行間拆借利率<sup>3</sup> + 0.8%, 上限為港元最優惠利率<sup>2</sup> - 2.5%</li> <li>- 普通客戶: 年化利率為1個月銀行間拆借利率<sup>3</sup> + 1.2%, 上限為港元最優惠利率<sup>2</sup> - 1.5%</li> </ul>
	美元透支
	以本地貨幣的定期存款作為抵押品 <ul style="list-style-type: none"> <li>- 智選理財 / 貴賓晉裕 / 貴賓理財 / 按揭客戶: 年化利率為美元最優惠利率<sup>5</sup> - 1%</li> <li>- 普通客戶: 年化利率為美元最優惠利率<sup>5</sup></li> </ul> 以外幣定期存款作為抵押品 <ul style="list-style-type: none"> <li>- 智選理財 / 貴賓晉裕 / 貴賓理財 / 按揭客戶: 年化利率為美元最優惠利率<sup>5</sup> - 1%</li> <li>- 普通客戶: 年化利率為美元最優惠利率<sup>5</sup></li> </ul> 以基金作為抵押品 <ul style="list-style-type: none"> <li>- 智選理財 / 貴賓晉裕 / 貴賓理財 / 按揭客戶: 年化利率為美元最優惠利率<sup>5</sup> - 1%</li> <li>- 普通客戶: 年化利率為美元最優惠利率<sup>5</sup></li> </ul>
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港元最優惠利率 <sup>2</sup> + 10%計算 美元透支: 超出信用額度部分根據美元最優惠利率 <sup>5</sup> + 10%計算

費用及收費<sup>4</sup>

年費 / 收費	港元透支: HK\$300 / 美元透支: US\$40 (為本行智選理財 / 貴賓晉裕 / 貴賓理財 / 按揭的客戶, 年費 / 收費可被豁免)
逾期還款費用及收費	不適用
超出信用額度手續費	港元透支: 每月收取手續費 HK\$100 / 美元透支: 每月收取手續費 US\$15
退票 / 退回自動轉帳授權指示的收費	不適用

## 其他資料

1. 定期存款利率指本行不時公佈的相關幣種及存款期的存款利率。
2. 港元最優惠利率指本行不時公佈的港元最優惠利率。
3. 銀行間拆借利率指本行不時公佈的港元銀行間拆借利率。
4. 有關費用及收費, 請參閱本行預先通知下, 不時修訂的服務收費表(一般銀行服務)。
5. 美元最優惠利率指本行不時公佈的美元最優惠利率。