

- Integrated Business Solutions Account - Secured Overdraft Facility

Asset Type	Currency	Loan Ratio (% of asset market value#)	Overdraft Interest Rate (per annum)	Monthly Handling Fee
Time Deposit / Foreign Currency Savings Deposit / Capital Protected Investment Deposit	HKD / USD	95%	As low as P% *	0.05% on the Approved Ceiling Limit
	CNY / GBP / CAD / AUD / NZD / JPY / EUR / CHF	90%		
Certificate of Deposit	HKD / USD	Up to 90%		
	CNY / GBP / CAD / AUD / NZD / JPY / EUR / CHF	Up to 85%		
Statement Gold	HKD	80%		
MaxiInterest Investment Deposit	HKD / USD / Cross Currency	Up to 50%		
Securities	HKD	Up to 50%		
Bonds	Major Currencies	Up to 75%		
Equity Linked Deposit	Major Currencies	Up to 90%		
Equity Linked Investment / Equity Linked Note	Major Currencies	Up to 45%		
Capital Guaranteed Fund	Major Currencies	Up to 90%		
Open-ended Fund	Major Currencies	Up to 50%		

* P refers to the Hong Kong Dollar Prime Lending Rate as quoted by Hang Seng Bank Limited ("Hang Seng") from time to time which will be subject to fluctuation from time to time.

The determination of Hang Seng of the asset market value shall be conclusive and binding on the customer.

Note:

- Hang Seng shall have the final decision to prescribe and/or change the asset type, overdraft interest rate and/or any loan ratio with respect to any asset type for the Secured Overdraft Facility. The Secured Overdraft Facility applied for must be in the sum of at least HKD200,000.
- The above-mentioned loan ratios, overdraft interest rates and monthly handling fee are for reference only. The final approved loan terms and overdraft interest rate will be specified in the Letter of Confirmation to be signed by the customer.
- Hang Seng will also charge a Company Search Fee of HKD150 per search and a Company Registration Fee of HKD340 for each asset type to be charged.
- Hang Seng reserves the right to suspend, revise or terminate the above offers and amend the terms and conditions thereof at any time without prior notice. For the terms and conditions of the Secured Overdraft Facility, please contact any Hang Seng staff.

