

Key Facts Statement (KFS) for Overdraft Facility

Hang Seng Bank

Asset Link Secured Overdraft Facility
Mar 2016

<p>This product is an overdraft facility for retail banking customers only. This statement provides you with <u>indicative information</u> about interest, fees and charges of this product but please <u>refer to application form for the final terms of your overdraft facility.</u></p>							
Interest Rates and Interest Charges							
Annualised Interest Rate	<table border="1"> <thead> <tr> <th>Customer Segments</th> <th>Secured Overdraft Facility</th> </tr> </thead> <tbody> <tr> <td>Prestige Banking</td> <td>P%</td> </tr> <tr> <td>Preferred Banking/ Integrated Account</td> <td>P+1%</td> </tr> </tbody> </table>	Customer Segments	Secured Overdraft Facility	Prestige Banking	P%	Preferred Banking/ Integrated Account	P+1%
	Customer Segments	Secured Overdraft Facility					
	Prestige Banking	P%					
Preferred Banking/ Integrated Account	P+1%						
Annualised Overdue / Default Interest Rate	Not Applicable						
Overlimit Interest Rate (i.e. Interest Rate for Unauthorised Overdraft)	The overlimit interest is accrued daily in compound interest. The overlimit interest rate of P+6% (for Prestige/ Preferred Banking)/ P+8% (for Integrated Account) applies on that outstanding balance exceeds the credit limit of the facility.						
Fees and Charges							
Annual Fee / Fee (i.e. Handling Fee)	0.01% per month of the approved ceiling limit						
Late Payment Fee and Charge	Not Applicable						
Overlimit Handling Fee	Not Applicable						
Returned Cheque / Rejected Autopay Charge	Not Applicable						
Additional Information							
Not Applicable							

Note:

P means the Hong Kong Dollar Prime Lending Rate as quoted by Hang Seng Bank from time to time.



Key Facts Statement (KFS) for Overdraft Facility

Hang Seng Bank

Asset Link Secured Overdraft Facility
Nov 2018

<p>This product is an overdraft facility for retail banking Prestige Signature customers only. This statement provides you with <u>indicative information</u> about interest, fees and charges of this product but please <u>refer to application form for the final terms of your overdraft facility.</u></p>	
Interest Rates and Interest Charges	
Annualised Interest Rate	P-2.25%
Annualised Overdue / Default Interest Rate	Not Applicable
Overlimit Interest Rate (i.e. Interest Rate for Unauthorised Overdraft)	The overlimit interest is accrued daily in compound interest. The overlimit interest rate of P+6% applies on that outstanding balance exceeds the credit limit of the facility.
Fees and Charges	
Annual Fee / Fee	0.1% per annum of the Approved Ceiling Limit If the annual utilization rate of the Approved Ceiling Limit is 30% or above, this fee will be waived.
Late Payment Fee and Charge	Not Applicable
Overlimit Handling Fee	Not Applicable
Returned Cheque / Rejected Autopay Charge	Not Applicable
Additional Information	
Not Applicable	

Note:

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