

Key Facts Statement (KFS) for Revolving Credit Facility

Hang Seng Bank

Personal Revolving Loan
September 2025

This product is a revolving credit facility.

This KFS 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 revolving credit facility.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Interest Rate

The following interest rates apply to revolving credit facilities falling within the respective loan amount brackets below:

Loan Amount	Interest rate (or range of interest rate)
Up to HK\$5,000	18.00%
Above HK\$5,000 and up to HK\$20,000	16.00% - 18.00%
Above HK\$20,000 and up to HK\$100,000	12.00% - 16.00%
Above HK\$100,000 and below HK\$200,000	12.00%
HK\$200,000 or above	10.00%

Annualised Percentage Rate (APR)

The following APRs apply to revolving credit facilities falling within the respective loan amount brackets below:

Loan Amount	APR (or range of APR)
Up to HK\$5,000	19.58%
Above HK\$5,000 and up to HK\$20,000	17.24% - 19.58%
Above HK\$20,000 and up to HK\$100,000	12.69% - 17.24%
Above HK\$100,000 and below HK\$200,000	12.69%
HK\$200,000 or above	10.48%

All Annualised Percentage Rates ("APR") are calculated based on the requirement of the Code of Banking Practice and the applicable annual fee (if any) is not included in the APR calculation. The APR are reference rate which include the basic interest rate and other fees and charges of a product expressed as an annualised rate.

Annualised Overdue / Default Interest Rate

The annualised overdue/default interest rate will be maximum 30% per annum. (APR of cash (including handling fee) & other fees are 35.63% & 34.53% respectively).
Interest will be calculated on the basis of actual number of days elapsed and a 365/366-day year.

Overlimit Interest Rate

N.A.

Minimum Payment

The Minimum Payment Amount is HK\$200 or the sum of items (a) to (d) below (whichever is higher):
(a) all fees and charges (including finance charges and annual fees);
(b) any overdue Minimum Payment Amount;
(c) amount exceeding the designated credit limit after deducting the amount of items (a) and (b) from the outstanding balance; and
(d) 1% of the outstanding balance after deducting the amount of items (a) to (c).

Repayment

Repayment Frequency

This loan does not require periodic repayment in regular amount.

Periodic Repayment Amount

This loan does not require periodic repayment in regular amount.

Total Repayment Amount	Loan Amount	Total repayment amount for the interest rate specified above
	HK\$5,000	HK\$5,583.36
	HK\$20,000	HK\$22,065.84
	HK\$100,000	HK\$107,684.76
	HK\$150,000	HK\$161,527.20
	HK\$200,000	HK\$212,756.52
<p>Assumptions:</p> <ul style="list-style-type: none"> • No extra withdrawals are made from the account throughout the entire tenor & interest is fully repaid monthly • The loan is fully repaid at 12 months • No new transactions, annual fees and other charges • Repayments are made on or before the payment due date of each statement <p>Remark: To calculate the above information applicable to your specific case, please use our online calculator which provides revolving credit facilities at Hang Seng Bank website (Personal Banking > Loans > Loan Calculators).</p>		
Fees and Charges		
Handling Fee	N.A.	
Annual Fee / Monthly Fee	1% of credit limit per year, minimum: HK\$300, maximum: HK\$1,000	
Withdrawal Fee / Transaction Fee	2% of the transaction amount or HK\$50 (whichever is higher) for cash withdrawal/fund transfers made at Hang Seng/HSBC ATMs/EPS payment/ fund transfers via Hang Seng e-Banking/Personal Banking Mobile App. Additional handling fee up to HK\$31 for withdrawal/transfer at ATMs other than those of Hang Seng and HSBC located in Hong Kong.	
Late Payment Fee and Charge	HK\$200 or an amount equal to the Minimum Payment Amount (whichever is lower)	
Overlimit Handling Fee	HK\$150 per month will be levied if your current outstanding balance exceeds the credit limit of the loan by more than 10%.	
Returned Cheque Charge / Rejected Autopay Charge	HK\$120 will be charged once on the same statement for any returned cheque amount more than HK\$120. Returned cheque handling fee will be waived if late charge is levied on the same statement.	
Lost Card Replacement Fee	N.A.	
Additional Information		

Note: - For the frequently asked questions relating to Personal Revolving Loan (e.g. Difference between an instalment loan and a revolving loan, etc), please refer to Hang Seng Bank website (Personal Banking > Loans > Useful Links > FAQ).

- Minimum loan amount of Personal Revolving Loan is HK\$5,000.
- The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.