

# Key Facts Statement (KFS) for Revolving Credit Facility

Hang Seng Bank

Personal Revolving Loan  
April 2023

**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.**

## Interest Rates and Interest Charges

### Annualised Percentage Rate (APR)

Loan Amount	APR
HK\$ 5,000	19.58%
HK\$ 20,000	17.24%
HK\$ 100,000	12.69%

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).

## Fees and Charges

### Handling Fee

N.A.

### Annual Fee / Monthly Fee

HK\$400 per year

### 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 our Bank's website (Personal Banking > Loans > Personal Revolving Loan > FAQ).