

## Key Facts Statement (KFS) for Overdraft Facility

Hang Seng Bank

Unsecured Overdraft Facility  
February 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	Customer Type	Unsecured Overdraft Limit (HK\$)	Interest Rate (per annum)
	General Customers	\$5,000 - \$199,999	Prime Rate + 7%
		\$200,000 - \$800,000	Prime Rate + 6%
	Preferred Banking Customers / Professionals / Privileged Customers	\$5,000 - \$199,999	Prime Rate + 5%
		\$200,000 - \$800,000	Prime Rate + 4%
	Prestige Private Customers / Prestige Banking Customers	\$5,000 - \$199,999	Prime Rate + 5%
		\$200,000 - \$800,000	Prime Rate + 4%

- Prime Rate refers to the Hong Kong Dollar Prime Lending Rate as quoted by Hang Seng Bank Limited ("Hang Seng") from time to time.
- Interest will be calculated on the basis of actual number of days elapsed and a 365/366-day year.

Annualised Overdue / Default Interest Rate	N.A.
Overlimit Interest Rate	N.A.

### Fees and Charges

Annual Fee / Fee	Customer Type	Annual Fee
	General Customers	1% of the overdraft limit (minimum HK\$200, maximum HK\$800)
	Preferred Banking Customers / Professionals / Privileged Customers	0.5% of the overdraft limit (minimum HK\$200, maximum HK\$800)
	Prestige Private Customers / Prestige Banking Customers	Perpetually waived

Late Payment Fee and Charge	HK\$100 per occurrence
Overlimit Handling Fee	N.A.
Returned Cheque / Rejected Autopay Charge	N.A.

### Additional Information

Re-issuance of Approval Advice	HK\$100 per copy
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Professionals include: (i) customers with a professional certificate issued by a professional body, including but not limited to doctors, accountants, lawyers, architects, surveyors, engineers and pilots (ii) senior civil servants with Master Pay Scale Point of 34 or above or equivalent. Hang Seng reserves the right of final interpretation to the definition of "Professionals". Privileged customers include Hang Seng Payroll account customers and Hang Seng Mortgage customer. For details, please contact our staff.

Note: For the frequently asked questions relating to Unsecured Overdraft Facility (e.g. Difference between an instalment loan and an overdraft, etc), please refer to our Bank's website (Personal Banking > Loans > Unsecured Overdraft Facility > FAQ).



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