

Key Facts Statement (KFS) for Overdraft Facility

Hang Seng Bank

Hang Seng Unsecured Overdraft Facility
January 2021

<p style="text-align: center;">This product is an overdraft facility.</p> <p style="text-align: center;">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.</p>																				
Interest Rates and Interest Charges																				
Annualised Interest Rate	<table border="1"> <thead> <tr> <th style="text-align: center;"><u>Loan Tenor</u></th> <th style="text-align: center;"><u>Unsecured Overdraft Limit (HK\$)</u></th> <th style="text-align: center;"><u>Interest Rate (per annum)</u></th> </tr> </thead> <tbody> <tr> <td rowspan="2">General Customers</td> <td>\$5,000 - \$199,999</td> <td>Prime Rate + 7%</td> </tr> <tr> <td>\$200,000 - \$800,000</td> <td>Prime Rate + 6%</td> </tr> <tr> <td rowspan="2">Preferred Banking Customers / Professionals / Privileged Customers</td> <td>\$5,000 - \$199,999</td> <td>Prime Rate + 5%</td> </tr> <tr> <td>\$200,000 - \$800,000</td> <td>Prime Rate + 4%</td> </tr> <tr> <td rowspan="2">Signature Banking Customers / Prestige Banking Customers</td> <td>\$5,000 - \$199,999</td> <td>Prime Rate + 5%</td> </tr> <tr> <td>\$200,000 - \$800,000</td> <td>Prime Rate + 4%</td> </tr> </tbody> </table>	<u>Loan Tenor</u>	<u>Unsecured Overdraft Limit (HK\$)</u>	<u>Interest Rate (per annum)</u>	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%	Signature Banking Customers / Prestige Banking Customers	\$5,000 - \$199,999	Prime Rate + 5%	\$200,000 - \$800,000	Prime Rate + 4%	
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Annualised Overdue / Default Interest Rate	N.A.																			
Overlimit Interest Rate	N.A.																			
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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																			

Note: Prime Rate refers to the Hong Kong Dollar Prime Lending Rate as quoted by Hang Seng Bank Limited ("Hang Seng") from time to time.